

Dealers' Choice

FALL 2021

Pub 62 2021-22 | Issue 1



**YEAR-LONG RESTORATION AT PARK
PLACE PORSCHE DALLAS BRINGS
TECHNICIAN AWARD DURING
NATIONAL CHALLENGE
PAGE 28**

TADA Q&A'S WITH JOHN
HAMMONDS: AMERICAN FIDELITY
AND STU ZALUD: ACV

OFFICIAL PUBLICATION OF THE TEXAS
AUTOMOBILE DEALERS ASSOCIATION

TEXAS MOTOR VEHICLE
CODE TURNS 50





To the businesses that do right by all of us, thank you.

You make us proud to insure dealerships like yours. You sell and service the vehicles that help keep Americans safe, active, and focused on the road ahead. Because you do right by us, we'll be right by you. [sentry.com](https://www.sentry.com)



This is a paid endorsement.

Property and casualty coverages are underwritten, and safety services are provided, by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit [sentry.com](https://www.sentry.com). Policies, coverages, benefits, and discounts are not available in all states. See policy for complete coverage details.

Grubbs Acura, Grapevine, TX



VLK | ARCHITECTS



**DRIVEN BY INNOVATION,
PURPOSE & DESIGN EXCELLENCE.**

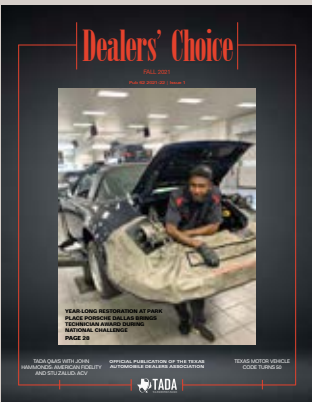


Put our extensive dealership experience to work for you. Visit our website to learn more.

Jim Stephenson, VLK Principal of Automotive
jstephenson@vlkarchitects.com | 817.633.9620

Dealers' Choice

Dealers' Choice is a publication of The newsLINK Group and is the official publication of the Texas Automobile Dealers Association. Dealers' Choice is published four times per year by The newsLINK Group, LLC. The statements and opinions expressed herein are those of the individual authors and do not necessarily represent the views of Dealers' Choice or its publisher, The newsLINK Group, LLC. Any legal advice should be regarded as general information. It is strongly recommended that you contact an attorney for counsel regarding specific circumstances. Likewise, the appearance of advertisers does not constitute an endorsement of the products or services featured by The newsLINK Group, LLC.

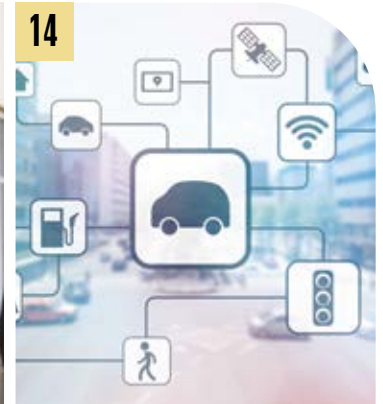


About the cover:

Year-Long Restoration at Park Place Porsche Dallas Brings Technician Award During National Challenge



8



14



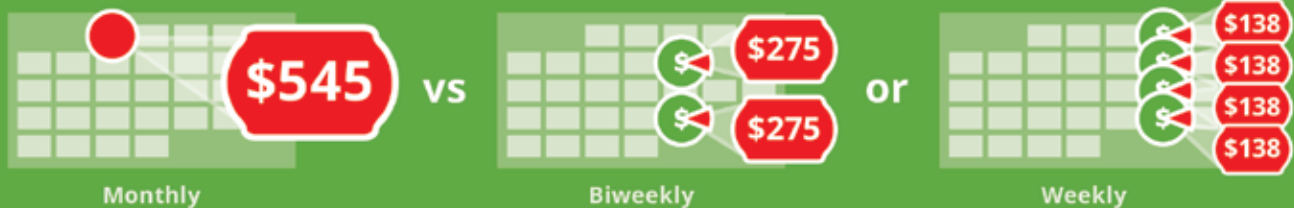
32

- 6** A Message From TADA President Darren Whitehurst
- 8** The Texas Motor Vehicle Code Turns 50
- 14** Nothing Can Slow Us Down
- 18** TADA Q&A with Stu Zalud: ACV
- 22** Scottsdale Board Meeting
- 26** TADA Q&A with John Hammonds: American Fidelity
- 28** Year-Long Restoration at Park Place Porsche Dallas Brings Technician Award During National Challenge
- 30** Community Service: First Responders Event
- 32** Jerry's Chevrolet 50-plus Anniversary!
- 36** A Fox in the Henhouse aka a Thief in the Dealership

Sell More F&I Products and Increase Front-End Gross

Offer Lower & Easier Payments

More affordable payments that reduce trade cycles.



Dealers' Choice Award Winner
7 Consecutive Years
Every year since category created



CFPB Compliant
Compliant in all states



A Message From TADA President Darren Whitehurst



After 21 months on the job, I attended my first in-person TADA Board meeting. The opportunity was long overdue and far exceeded my expectations. The dealers were enthusiastic to be back together, and the stories about what has happened since the COVID challenges began were entertaining and insightful. Dealers on the TADA Board are representative of our membership across the state. Although many of the board members are from family-run dealerships, the board represents the entire ownership spectrum that exists today in Texas dealerships. Dealers bring a positive, can-do attitude in the face of a pandemic, chip shortages, and numerous other challenges. Texas dealers have found ways to be successful in the difficult environment of these past several years, true to the entrepreneurial spirit that has defined members of TADA for more than 100 years.

It seems like forever ago since we faced the challenge of ensuring that sales were included in the definition of essential business. We were successful, and as Texas consumers have shown, they want and need access to safe, reliable transportation, and they expect their local dealers to be there.

Here are the numbers for Texas new vehicle sales and vehicle registrations over the last 10 years.

	Texas New Vehicle Sales	Texas Vehicle Registrations*
2012	1,275,909	22,606,827
2013	1,423,625	23,216,207
2014	1,573,912	23,875,821
2015	1,620,740	23,737,366
2016	1,582,496	24,038,052
2017	1,571,179	24,540,745
2018	1,569,199	24,865,981
2019	1,514,583	25,097,594
2020	1,324,007	24,014,811
2021	1,527,935**	25,220,435

* Texas Department of Motor Vehicles – Data is based on State Fiscal Year (Sept 1 – Aug 31st)
** 9 months annualized



Many dealers say that business has never been better. We all know this will not last forever. The successes of TADA in preserving our strong franchise dealer system have been built over time. We have achieved positive results on the legal, regulatory, and legislative fronts because of a great team here in Austin and strong dealer relationships with elected officials throughout Texas. We must be constantly vigilant and continue advancing these efforts together.

If you are a current member of TADA, thank you. Of the more than 1,400 dealerships in the state, 1,230 are members. If you are not currently a member, I would encourage you to become part of the TADA family.

The Texas Legislature is in the process of finishing up its latest special session, where they have been focused on redistricting. The Texas Legislature has the responsibility to determine Texas Senate, Texas House, Texas Congressional, and State Board of Education (SBOE) districts based on new U.S. Census population data. The number of members in the House (150), Senate (31) are established by the Texas Constitution, the SBOE (15) is set by statute, and the Congressional numbers (38) are determined by overall population growth in the state.

The next election will be significant because all 181 Texas House and Senate seats are on the ballot as well as every Congressional seat. Several of our friends in the Texas Legislature have already announced their retirement. Many more will follow. We will be traveling the state educating the prospective new members on issues important to Texas dealers. I would encourage you to please join us, get involved, and personally get to know your elected representatives.

This November, I also want to encourage each of you to support State Proposition 2 which gives Counties the flexibility to advance transportation and infrastructure projects. You will see more information from TADA soon.

As a business leader in your community, you have the power to build connections critical to advancing the public policy issues impacting your business. The individual dealerships are the glue for our grassroots lobbying model. TADA will continue to be successful on the legal, regulatory and legislative fronts as long as we are united and working together. ▶

If you are a current member of TADA, thank you. Of the more than 1,400 dealerships in the state, 1,230 are members. If you are not currently a member, I would encourage you to become part of the TADA family.



Success is no accident

It is hard work, perseverance, commitment, never giving up, sacrifice, getting results and the LOVE of what you are doing.

For over 22 YEARS we have been LOVING what we do....



FIRST GROUP
FAMILY OF COMPANIES

WHY WOULD YOU TRUST YOUR BUSINESS TO ANYONE ELSE?

22 years of putting YOUR dealership profits FIRST!



www.firstinnovations.com
www.firstinsuredgroup.com

The First Group Family of Companies
Better Products • Better Prices • Better Service



The Texas Motor Vehicle Code Turns 50

By Tom Blanton & Karen Phillips

The Beginning

The Texas statute known as the Texas Motor Vehicle Commission Code, aka TMVC Code, aka Chapter 2301, Occupations Code, turned 50 years old on April 7, 2021.¹

A look-back from where the 62nd Legislature started to where the statute is today is integral to understanding the motor vehicle industry and its governance. The following discussion includes highlights of the agency's and statute's fiftieth anniversary.

In 1971, W.T. "Bill" Moore from Bryan, dubbed by the media as the "Bull of the Brazos," authored S.B. 140, and L. Dean Cobb from Dumas sponsored the bill known as the Texas Motor Vehicle Commission Code in the House. It first passed the Senate on Feb. 25 with 29 Yeas and 0 Nays. The House next passed the bill, with amendments, on March 25th, with 134 Yeas and 5 Nays. Five days later, on March 30th, the Senate concurred with the House amendments, with 31 Yeas and 0 Nays.

The 62nd Legislature determined "that authority is urgently required to regulate and license" both new motor vehicle manufacturers and distributors and their representatives as well as franchised new motor vehicle dealers, and so the rule requiring bills to be read on three several days in each House was suspended. The new Act took effect on its passage – April 7, 1971.

Policy and Purpose

The 62nd Legislature's rationale for the Texas Motor Vehicle Commission Code remains much the same today as when it was first enacted, i.e., the distribution and sale of new motor vehicles vitally affects the state's general economy, as well as the public's interest and welfare. Thus the state's regulation and licensing of the industry is necessary.

A state's interest in the relationship between the two signatories to a franchise agreement and their respective responsibilities is demonstrated by the passage of statutes governing their actions in all 50 states. Texas determined that a manufacturer produces the motor vehicle, and the franchised dealer buys, sells, services, and repairs the motor vehicle. These separate and distinct roles are upheld in the statutory framework with enforcement granted by the legislature to the agency and its board to serve the public, the consumer, the agency's licensees, and this State.

In 1995, independent motor vehicle dealers were added to the code. The policy and purpose provision was amended so that the distribution and sale of new and used motor vehicles are now enforceable by the agency.²

Commission & Board Members

Throughout its tenure, the agency has been: a stand-alone agency, an independent entity within the Texas

► TEXAS MOTOR VEHICLE CODE — CONTINUED ON PAGE 10



Auto Dealers across Texas are going solar to **save big!**

“

Of course there is a return on investment but we get the real benefit on our insurance premium for our inventory so that was the biggest financial driver on top of tax credits plus accelerated depreciation. I would tell my fellow dealers to contact Big Sun Solar to look at the opportunity and have them crunch the numbers.



Bobby Cavender
President,
Cavender Auto Group

BIG SUN
SOLAR

Let Big Sun Solar crunch the numbers for your dealership!

Contact us today!

auto@bigunsolar.com | 210.960.2303

TECL #32590

Department of Transportation, a division within the department, and again, a stand-alone agency. And, the board has gone from six to nine members with member alterations along the way.

As originally constructed, the Texas Motor Vehicle Commission was a six-member commission appointed by the Governor with the advice and consent of the Senate. Two members were public, and four of the six members were franchised dealers with a minimum of 10 years' experience. No two dealers franchised by the same manufacturer or distributor were eligible for appointment.³

The commission grew to nine members in 1979, with five dealer members and four public members. In 1987, the commission returned to six members; however, the members⁴ were now all public members.⁵

The agency became a part of the Texas Department of Transportation in 1997, and the board, although within the Texas Department of Transportation, was an independent entity within the department to conduct policy and regulatory functions and duties, including carrying out the functions and duties of the Act. In that same session, the legislature increased the board to nine members: two dealers, at least one franchised dealer, and one licensed manufacturer or distributor representative.⁶

A repeal of the board occurred in the 79th Legislature, and the Texas Department of Motor Vehicles became a division within the Texas Department of Transportation in 2005.⁷

The current agency, the Texas Department of Motor Vehicles, with its nine-member board, was organized by the 81st Legislature, R.S. A transfer of all powers, duties, and obligations occurred from the Texas Department of Transportation, effective Sept. 1, 2009, with turnover to the board of the Texas Department of Motor Vehicles on Nov. 1, 2009.⁸ The legislature also conferred motor vehicle titles and registration and motor carrier responsibilities during the transfer to the newly formed Texas Department of Motor Vehicles.

The board is now comprised of nine members: three must hold a dealer's license, of whom two must be franchised dealers of different classes, and one must be an independent dealer; one member must be a representative of a manufacturer or distributor; one member must be a tax assessor-collector; one member is a representative of a municipality or county law enforcement agency; one member must represent the motor carrier industry; and, the remaining members are public.⁹

The 62nd Legislature's rationale for the Texas Motor Vehicle Commission Code remains much the same today as when it was first enacted, i.e., the distribution and sale of new motor vehicles vitally affects the state's general economy, as well as the public's interest and welfare. Thus the state's regulation and licensing of the industry is necessary.

Although the agency's responsibilities are many, its charge encompasses the motor vehicle industry and ensures a sound system of distributing and selling motor vehicles for the public, the consumer, the licensees, and the State.

Warranty Issues & the "Lemon Law"

The legislature's concern for a buyer's motor vehicle warranty and repairs and warranty compliance was as important in 1971 as it is today.

The 62nd Legislature gave a new motor vehicle retail buyer the statutory authority to formally complain about a defect covered by their motor vehicle's warranty. The buyer was required to send a certified letter to the dealer specifying the defect covered by the warranty, and the dealer had 30 days to correct the defect. If the defect was not corrected, the owner could file another complaint by sending a second certified letter to the dealer with copies to the applicable manufacturer or distributor and the commission. The commission could then hold a hearing on the unsatisfied complaint to determine if a violation occurred.¹⁰ Although amended, this provision remains intact for a warranty complaint (*See* §2301.204, Texas Occupations Code).

The legislature determined to provide an additional remedy for a new motor vehicle purchaser by passing the "Lemon Law" in 1983. This new legislation provided that a new motor vehicle must conform to the vehicle's express warranty. If repairs cannot conform the vehicle to the warranty, then a replacement vehicle or a refund could be ordered by the board to the consumer from the warrantor.¹¹

Since 1983, the agency reports that there have been over 19,000 "Lemon Law" complaints filed and the repurchase or replacement value to consumers is over \$121 million. In FY 2020, 14 vehicles were ordered repurchased or replaced pursuant to a hearing, with a total value of \$683,999.¹²

Licensing

A foremost function of the agency is licensing. A license requirement is integral to the agency's enforcement. A person may not engage in business or serve in the capacity of a dealer, a manufacturer, or a distributor without the requisite license issued by the department. The adopted legislation made plain that a dealer cannot operate as a dealer without a currently valid license from the ne' Commission, and it is unlawful for a manufacturer, distributor, or representative to operate without a current and valid license from the ne' Commission. The first license was required to be obtained no later than Dec. 1, 1971.¹³

To give some perspective as to events occurring in 1971 when the legislature passed S.B. 140, a new Ford Mustang was just over \$22,000; Mariner 9 became the first spacecraft to orbit another planet and its total program cost was approximately \$554 million; Walt Disney World opened in Orlando, Florida;¹⁴ and this agency's annual license fees were as follows:

1. For each manufacturer and distributor, \$200.
2. For each dealer who sold more than 200 new motor vehicles in the preceding calendar year, \$50.
3. For each dealer who sold 200 or less new motor vehicles in the preceding calendar year, \$25.
4. For each representative, \$25.¹⁵

Eight years later, in 1979, a new Nissan 280ZX was \$39,430 and a Pontiac Grand Lemans Sedan was \$27,590. The average MSRP moved into the five-figure range; Margaret Thatcher was elected U.K.'s Prime Minister; a Sony Walkman was \$200¹⁶; and the annual license fee increased to \$300 for each manufacturer or distributor. The dealer's fee doubled in each category to \$100 and \$50, respectively, and the representative fee remained at \$25.¹⁷

Nineteen-eighty-three (1983) brought the highest unemployment since 1941; a new Chevrolet Chevette was \$18,834, and a Mitsubishi Starion Turbo was \$28,828. Microsoft Word was introduced¹⁸, and the license fee increased again. A manufacturer or distributor paid an annual fee of \$500. A dealer who sold up to 200 new vehicles paid \$100; a dealer who sold 200 to 500 new vehicles paid \$150; 500 to 1,000 new vehicle sales brought the fee to \$200; and a dealer selling more than 1,000 new vehicles now paid \$250. The representative fee increased to \$50.¹⁹

Annual license fees were raised again in 1987. Each manufacturer and distributor was assessed \$750 for their annual license. A franchised dealer paid an annual license

fee based on the number of new vehicle sales, ranging from \$150 to \$450. Each representative paid \$75, and converters now paid \$250.²⁰ This was the year that a new Dodge Dakota went for \$17,958; the U.S. stock market crashed on Oct. 19, falling 22.6%; and a popular movie was "Fatal Attraction."²¹

The 72nd Legislature, R.S., raised license fees again in 1991 – the same year the internet went public, and a new Ford Explorer XL 4x4 was over \$30,000.²² License fees increased for a manufacturer and distributor to \$825, and for dealers, the fee increase ranged from \$165 to \$495. A representative license went to \$85; a converter's license fee increased to \$275; and now, if a dealer amended their license, a fee of \$25 was assessed.²³

Lessors and lease facilitators came under the agency's jurisdiction in 1995. A lessor's license ranged from \$175 to \$750, depending upon the number of vehicles leased, and a lease facilitator paid \$375.²⁴

Not since 1995 has the legislature increased license fees; however, as a franchised dealer's new motor vehicle sales increase, so does their license fee. That year, the legislature increased the license fee for a manufacturer and distributor to \$900 plus \$20 for each franchised dealer. Franchised dealers saw an increase in their license for annual new vehicle sales: for 200 or less, \$175; 200 – 400, \$275; 400 – 800, \$400; 800 – 1,200, \$500; 1,200 – 1,600, \$625; and, more than 1,600, \$750. For each representative, \$100, and each converter, \$375.²⁵ Nineteen-ninety-five (1995) was when a jury found O.J. Simpson not guilty and awarded the movie "Forrest Gump" six Oscars. A new VW Jetta GL sold for \$24,714, and a new Oldsmobile Cutlass Ciera sedan listed for \$27,900.²⁶

In 1997, the legislature added a new \$100 license fee category. This new category was for a dealership's service-only location, separate from the dealership, in which a franchised dealer offers no new motor vehicle for sale but performs warranty service on vehicles that the dealer is franchised and licensed to sell.²⁷ That was the same year "Titanic" grossed \$2.1 billion, setting a box office record, and a new Plymouth Voyager cost \$28,272.²⁸

Although the categories of licensees today have increased since 1971, the agency's license remains instrumental to doing business in Texas, as no person may engage in business as a dealer, manufacturer, distributor, converter, vehicle lessor, or vehicle lease facilitator without holding the requisite license from the agency.²⁹

New Point and Relocation Protests

With respect to a franchised dealership's new point, in 1971, the commission could deny a dealer application to establish a new dealership where the same line-make of new motor vehicle was represented. In order for the commission to deny the new point, the licensed dealership must be adequately representing the manufacturer or distributor in the community and "no good cause" shown to be in the public interest for establishing an additional dealership.³⁰

Six years later, the legislature gave the commission direction as to when it could deny a proposed dealership a license "in the community" by adding a 25-mile radius requirement for a licensed dealer to have standing to protest a new point. The commission could now deny the new point if the established dealership is:

1. Within 25 miles of the proposed new point;
2. Adequately representing the manufacturer or distributor;
3. In compliance with their agreement; and
4. No good cause exists for an additional dealership in the public interest.³¹

The legislature in 1987 amended the mileage distance to protest a new point from 25 miles to 15 miles of the proposed dealership site.³² In 1995, the legislature determined that if a dealership's relocation is farther from a same-line make dealer, then the proposed relocation was not subject to protest.³³

Today, a protest of a new point or a relocation is often settled through mediation; however, the rights of the parties are statutorily provided for through hearing and appeal.

Sale of New Motor Vehicles

As constructed in 1971 and as necessary throughout these past 50-plus years, a required license issued by the agency is a prerequisite to engaging in business or serving as a dealer selling and servicing new motor vehicles through a franchise; manufacturing new motor vehicles; or distributing new motor vehicles.

To address the converter and second stage equipment manufacturer issue, the legislature included a new section in 1981 providing that a person must have a valid commission-issued license to buy, sell, or exchange a new motor vehicle for the line-make that is represented and advertised to the public unless a second stage or allied equipment manufacturer modifies or

converts a new vehicle with the original motor vehicle warranty intact.

The new language specifically provided: "No person may represent to the public, by advertising or other means, that he is engaged in the business of buying, selling, or exchanging new motor vehicles unless he holds a valid license issued by the Commission for the make or makes of new motor vehicles being bought, sold, or exchanged; or unless acting as a bona fide employee or agent of the licensee; or unless such person is a second stage or allied equipment manufacturer modifying or converting new motor vehicles and offering them for sale with the original manufacturer's warranty unimpaired."³⁴

The legislature defined "engaging in the business of buying, selling, or exchanging new motor vehicles" to mean:

- 1) Displaying for sale a new motor vehicle on a lot or showroom;
- 2) Advertising a new motor vehicle for sale; or
- 3) Regularly or actively soliciting a buyer for a new motor vehicle.³⁵

This time period – the 1980s – saw vans as an increasingly popular vehicle, and as more vans were converted and more vehicles modified, the buyer needed certainty regarding the responsible party for the vehicle's warranty, and the state needed clarification for titling. In response, the legislature determined that the "make" of a vehicle is the chassis manufacturer and repealed language allowing a second stage or allied equipment manufacturer or converter to sell a modified or converted new motor vehicle with the original equipment manufacturer's warranty unimpaired.³⁶

A specific manufacturer, distributor, and representative prohibition to operate as a "dealer" was added to the code in 1995. The only exception to the prohibition was if a franchised dealer previously owned the dealership, and the dealership is currently for sale at a reasonable price or the manufacturer, distributor, or representative operates it in a bona fide relationship with a franchised dealer who is required to make a significant investment, subject to loss, and who reasonably expects to acquire full ownership.³⁷ This accommodation to a franchisor and the franchisee and that dealership's community allowed a dealership to continue in business if no buyer was readily available for a dealership closing its doors.

Nineteen ninety-nine brought about a legislative response to events necessitating a more diverse dealer body and maintaining a sound system of distributing and selling vehicles. To effectively address these

concerns, the legislature provided for a stand-alone code section declaring that a manufacturer or distributor may not own an interest in a dealer or dealership; operate or control a dealer or dealership, or act in the capacity of a dealer except under certain stated and limited exceptions provided for in the statute.³⁸

Although amendments have been made since its passage regarding a manufacturer's or distributor's prohibited ownership, operation, control, or acting in the capacity of a dealer, in 2019, the 86th Legislature determined to look to the type of vehicle that is manufactured or distributed for this prohibition, as well as retaining the prohibition for ownership, operation, control, or acting in the capacity of a non-franchised dealer.³⁹

Conclusion

This statute has been through numerous legislative iterations, and it continues to serve Texas and Texans. The legislature reviews and amends the statute continuously. The responsibilities and rights as deliberated upon and passed by the legislature consider the public, the consumer, the licensees, and the State. The law does not "protect" dealers or anyone else. The law is there to keep a very complex distribution system under some semblance of control for the benefit of everyone: manufacturers, dealers, consumers, and the public alike. If the system is going to work, it must work for all involved.

The motor vehicle industry is ever-changing, and the franchised dealer continuously adapts to meet the needs of the consumer, the dealership's community, the dealership's employees, the manufacturer, and the public.

The wisdom exhibited by the men and women of the 62nd Legislature 50 years ago continues today, i.e., to ensure a sound system of distributing and selling motor vehicles. The charge from the legislature to the Texas Department of Motor Vehicles, its Board, directors, and staff remains central to the statute's stated policy and purpose and its functionality.

On behalf of all TADA members, a very Happy 50th to the past and present board, directors, agency, and staff who work(ed) to uphold the statute these 50-plus years, and to many more anniversaries! ▶

¹Act of April 7, 1971, 62nd Leg., R.S., ch. 51, 1971 Tex. Gen. Laws 89.
²In 1995, independent dealers were incorporated into the statute as well as lessors and lease facilitators (Act of June 8, 1995, 74th Leg., R.S., ch. 357, 1995 Tex. Gen. Laws 2887; Act of June 8, 1995, 74th Leg., R.S., ch. 345, 1995 Tex. Gen. Laws 2869).

³Id., 1971 Tex. Gen. Laws 90-91.

⁴Act of Sept. 1, 1979, 66th Leg., R.S., ch. 709, 1979 Tex. Gen. Laws 1726.

⁵Act of June 11, 1987, 70th Leg., R.S., ch. 357, 1987 Tex. Gen. Laws 1783.

⁶Act of June 11, 1997, 75th Leg., R.S., ch. 639, 1997 Tex. Gen. Laws 2188-2189.

⁷Act of June 14, 2005, 79th Leg., R.S., ch. 281, §§7.01 - 7.06, 2005 Tex. Gen. Laws 839-840.

⁸Act of Sept. 1, 2009, 81st Leg., R.S., ch. 933, §6.01, 2009 Tex. Gen. Laws 2519.

⁹Id., 2009 Tex. Gen. Laws 2485-2486.

¹⁰Id. at 1971 Tex. Gen. Laws 93.

¹¹Act of June 19, 1983, 68th Leg., R.S., ch. 651, 1983 Tex. Gen. Laws 4143-4146.

¹²"Lemon Law Annual Report," Texas Department of Motor Vehicles, FY 2020.

¹³Id. 1971 Tex. Gen. Laws 93-94, 96, 98.

¹⁴Lia Sastric, "The Cost of a Car the Year You Were Born," <https://finance.yahoo.com/news/much-35-263-car-today-193020607.html>

¹⁵Id. 1971 Tex. Gen. Laws 95.

¹⁶Id., Lia Sastric.

¹⁷Id. 1979 Tex. Gen. Laws 1730.

¹⁸Id., Lia Sastric..

¹⁹Id., 1983 Tex. Gen. Laws 4138.

²⁰Id., 1987 Tex. Gen. Laws 1788.

²¹Id., Lia Sastric.

²²Id., Lia Sastric.

²³Act of June 16, 1991, 72nd Leg., R.S., ch. 501, 1991 Tex. Gen. Laws 1754-1755.

²⁴Id., 1995 Tex. Gen. Laws 2872 - 2873.

²⁵Id., 1995 Tex. Gen. Laws 2893.

²⁶Id., Lia Sastric.

²⁷Id., 1997 Tex. Gen. Laws 2196.

²⁸Id., Lia Sastric.

²⁹The manufacturer and distributor "representative" license category was repealed in 2019. Act of June 4, 2019, 86th Leg., R.S., ch. 594, 2019 Tex. Gen. Laws 1663.

³⁰Id., 1971 Tex. Gen. Laws 96.

³¹Act of June 10, 1977, 65th Leg., R.S., ch. 357, 1977 Tex. Gen. Laws 948.

³²Id., 1987 Tex. Gen. Laws 1788.

³³Id., 1995 Tex. Gen. Laws 2894.

³⁴Act of May 28, 1981, 67th Leg., R.S., ch. 235, 1981 Tex. Gen. Laws 557.

³⁵Id., 1983 Tex. Gen. Laws 4143.

³⁶Id., 1987 Tex. Gen. Laws 1791.

See Act of June 16, 1989, 71st Leg., R.S., ch. 1130, 1989 Tex. Gen. Laws 4669. In this legislative session, the Legislature provided that the "make" of a conversion is that of the chassis manufacturer and the "make" of a motor home is that of the motor home manufacturer.

See Id., 1991 Tex. Gen. Laws 1749, 1760. The definition of "dealer" included any person engaged in the business of buying, selling, or exchanging new motor vehicles at an established and permanent place of business pursuant to a franchise and the definition of "engage in the business of buying, selling, or exchanging new motor vehicles" was dropped from this section.

³⁷Id., 1995 Tex. Gen. Laws 2900.

³⁸Act of June 18, 1999, 76th Leg., R.S., ch. 1047, 1999 Tex. Gen. Laws 3875-3876.

The Fifth Circuit has upheld the statutory prohibition against vertical integration in *Ford Motor Co. v. Bray*, 264 F.3d 493 (5th Cir. 2001) and again in *International Truck and Engine Corp. v. Bray*, 372 F.3d 717 (5th Cir. 2004).

³⁹Act of June 4, 2019, 86th Leg., R.S., ch. 440, 2019 Tex. Gen. Laws 837-838.



Nothing Can Slow Us Down

By Whitney Brewster/Executive Director, Texas Department of Motor Vehicles

Nothing can slow down the dynamic and resilient relationship between members of the Texas Automobile Dealers Association and the Texas Department of Motor Vehicles (TxDMV) – not even a pandemic.

It has been a year-and-a-half of remarkable challenge and change as all of us have had to shift the way we collaborate, communicate and strategize in an ever-changing and unfamiliar environment.

I commend TADA and its dealers for their agility and flexibility, which were critical to the continuity of your operations. For TxDMV and dealers, there is no doubt that what we do and how we do it will continue to evolve in this COVID-19 world.

At the department, we continue to enhance our tools and services that help promote – not get in the way of – the automobile industry, which is a vital part of the Texas economy. I appreciate this opportunity to update the TADA community on some of our current and upcoming initiatives.

eTAG Enhancements

Unfortunately, there are bad actors out there who abuse the use of eTAGs. These administrative and potentially criminal violations hurt the reputation of the thousands of hard-working dealers across the state and put other people on the roads at risk.

The department recognizes the impacts of fraudulent use of temporary tags and is continually analyzing opportunities to work with our partners to put stronger safeguards in place to prevent misuse.

House Bill (HB) 3927, which passed during the 87th Legislative Session, made several changes to how temporary tags are administered. The bill includes a recommendation from the TxDMV Board to allow rule-making authority to set the maximum number of temporary tags licensed dealers can issue. The maximum number will be based on quantifiable metrics, including time in operation, sales data, expected growth, and expected market changes. The bill also expands the authority of TxDMV to include denying access to the temporary tag database for users who fraudulently obtain tags from the database.

Rest assured, we will not implement this bill and develop rules without stakeholder input. Our new Motor Vehicle Industry Regulation Advisory Committee met twice in September 2021 and will make policy recommendations to the TxDMV Board on this important issue.

We will continue to work with members of law enforcement, motor vehicle dealer representatives, and other stakeholders to stop the improper use of temporary tags.

Customer Service Advisory Committee

Speaking of stakeholder involvement, the TxDMV Customer Service Advisory Committee (CSAC) also met in September 2021. This advisory committee is charged with making recommendations on topics related to improving and enhancing customer service. The committee met to take up another bill impacting dealers that passed during the last legislative session. Senate Bill (SB) 876 relates to the county in which a person may apply for the registration of and title for a motor vehicle.

This bill allows a dealer or purchaser of a vehicle to apply for title and for registration to any county tax assessor-collector willing to accept the transaction, in addition to the purchaser's, seller's, or lienholder's county.

The CSAC met with TxDMV staff to discuss and consider ongoing efforts to implement SB 876, which include updating IT applications such as webDEALER and webSUB, rule development, revisions to forms and documents, development of training modules, and communications to stakeholders.

The department continues to accept applications for those who wish to volunteer for the CSAC and other advisory committees. Visit txdmv.gov/general-counsel/advisory-committees if you're interested in learning more.

CCOs/Liens

Improvements to Certified Copy of Texas Title (CCO) issuance are helping optimize services to stakeholders and create efficiencies for the department. Prior to this change, the printing of CCOs by our Regional Service Centers consisted of printing individual certified copies on demand, and liens were not removed from the certified copies.

As of June 21, 2021, mail-in applications for CCOs are batch printed through our title print vendor, and liens are removed from the vehicle record when an original release of lien is submitted with the application.

Before there was the ability to batch print, our customer service representatives took approximately four to five minutes per mail-in transaction. This change should bring the average time to complete each transaction to approximately three-and-a-half minutes, which will have a significant operational impact.

Now, customers are no longer required to visit a county tax assessor-collector's office to subsequently pay the title application fee and have a lien removed. This can all be completed in a single transaction, saving the customer time and money. Customers can still walk into any one of our 16 regional offices and receive a printed copy of the CCO in person.

Dealer Training

One of the guiding philosophies of our Enforcement Division is that compliance is best achieved through education. Ideally, the imposition of sanctions through administrative proceedings is a secondary course of action to be pursued when educational efforts have not been successful.

That is why TxDMV provides online dealer training seminars regarding the many laws and rules affecting the motor vehicle industry. These free sessions help dealers understand the rules and regulations that govern

their businesses. Each day-long seminar includes information that enables dealers to stay in compliance and avoid common, unintentional violations. Topics include advertising, selling and financing, trade-ins, titles, and eTAG.

I highly encourage everyone who is already working or interested in working in the motor vehicle industry to attend. See our website for upcoming dates.

Scam Alert

The Texas Department of Motor Vehicles is aware that some webDEALER users have received emails claiming to come from TxDMV. But they are not. They are sent by cybercriminals attempting to gain access to your private information or deliver harmful files to your device.

Remember that TxDMV will never reach out to webDEALER users directly via email requesting any personal information. Contact the department if any email seems suspicious.

Closing Thoughts

It is a top priority of mine to keep an open line of communication between TxDMV and TADA. Communication is the foundation of trust and creates a positive atmosphere for productivity, teamwork and understanding. Dealers are the industry experts. So, by seeking valuable input from you, TxDMV can implement sound policies and procedures and make the best decisions for our state.

As our stakeholders, you are ultimately our partners in developing practical solutions to the issues we face. We look to you to identify issues in your industry where TxDMV can be a catalyst for change.

Be sure to regularly visit the Dealer page on the TxDMV website at txdmv.gov/dealers for the latest updates and information.

We look forward to seeing you in Austin in April 2022 for the next TADA annual conference! ▶



Whitney Brewster/Executive Director, Texas Department of Motor Vehicles



Architecture
Interiors
Planning

For all your Architecture
and Interior needs.
Call us at **713.783.5900**
and we will talk about your vision.



5065 Westheimer Rd, Suite 1100
Houston, Texas 77056



CDI
Douglass ♦ Pye, Inc.
Architecture ♦ Interiors ♦ Planning

www.cdi-douglass-pye.com

 **THE newsLINK** group

**ARE YOU
READY FOR
GROWTH?**

ADVERTISE IN THIS MAGAZINE AND
GET YOUR BRAND IN THE
HANDS OF YOUR TARGET MARKET.

801.676.9722 | 855.747.4003
sales@thenewslinkgroup.com

Auto professionals deserve a specialist.

You feel the pressure of “new” every day. New technologies. New operations headaches. New sales goals. We know because we’ve been right there, working as an automotive partner. At American Fidelity, we specialize in less worry, less work, and added expertise in employee benefit solutions—for you.

Help is here.

- Strategic Voluntary Benefits
- Cost-Management Strategies
- Year-Round Enrollment Support

John Hammonds
District Manager
800-654-8489, ext. 2609
americanfidelity.com



AMERICAN FIDELITY 
a different opinion

Endorsed Partner Focus:

TADA Q&A with Stu Zalud



Stu Zalud was probably always going to work in the dealership industry. After graduating with a Bachelor of Science degree in business administration from the University of Denver, he started his auto career working in the family dealership. At the time, the industry was different from what it is now. There were no publicly held companies. Most dealers owned 1-3 franchises in the market, and you learned the business by working in the dealership's departments.

Stu received some training from a six-month-long program at General Motors Institute that had been set up for general managers and dealer sons and daughters. It taught him how dealerships work, and he learned that sometimes departments don't work effectively when their goals are not aligned.

Stu has worn many hats in the auto industry over several decades. He was a dealer in Ohio for 30 years. Stu also served on the NADA

board of directors for seven years while he was a franchise dealer, and he worked for NADA in McLean, Virginia, for 10 years after selling his last dealership in 2007.

In 2017, thanks to a recommendation by the Ohio Auto Dealers Association, George Chamoun called Stu and invited him to a meeting in New York City. George is the CEO of ACV (originally called ACV Auctions). He told Stu ACV was planning to expand into the Cleveland, Ohio, market, and the company's leaders wanted to find a good fit for someone who could build the market from scratch. When Stu met with ACV executive team members at the Manhattan Hyatt Regency, they talked in detail about ACV and why it should become part of any dealer's strategy.

ACV, the first startup in Buffalo, New York, to be valued at more than \$1.5 billion, was started by Joe Neiman. At the time, Joe was a young auto dealer in New York who owned his own independent, used-car dealership. (He is now ACV's chief customer success officer.) Joe saw the inefficiencies that are part of physical car auctions, and he was certain he could come up with a better solution. ACV sold its first car in July 2015 in Buffalo, New York.

Joe used money from friends and family to get started but soon needed more money to grow. Buffalo, New York, has an annual startup competition called 43North, which began in 2014, receives money from the state and other investors, and has given \$5 million annually in award money to 51 high-growth startups, including ACV. Each winner receives

up to \$1 million. In 2015, ACV was one of the winners in the business plan competition. The founding employees used the award money to build the platform and tested it in three upstate New York markets. The test was successful. "If you can inspect and sell cars in upstate New York between December and February," said Stu, "you can sell anywhere."

When Stu drove home to Virginia after that initial meeting with ACV's executive team, he wasn't sure at first that ACV's strategy would work on a large scale, but the more he thought, the more convinced he was that it would. Stu talked to his wife and asked if she would go back to Cleveland. She said yes. They moved, and he started work Jan. 3, 2017, as the company's 68th hire. Growth since then "has been unbelievable," said Stu. "ACV has proven how needed its services are." Bringing transparency to the wholesale and retail used markets was a big change for dealer partners. Today ACV employs nearly 1,700.

When Stu started working at ACV, he had one inspector to work with. Today Cleveland has three territories and 12 vehicle condition inspectors servicing that market. Stu currently manages the ACV relationships with both franchise and independent dealer associations across the U.S. TADA recently spoke with Stu about ACV and why he thinks it can increase the success of TADA dealerships.

Please tell TADA members about your job. What does it involve?

My work helps the company from a marketing and growth perspective.

Our inspection process is unlike anything else in the market. The inspectors take about 30 minutes to look at the structural and cosmetic condition of the vehicle and use the results to populate a report and score the car. The inspector uploads the report to Auto Check or Carfax. True 360 also provides a web link for a dealer's website so consumers browsing online can view the true condition of a vehicle, including a history of repairs. The process is completely transparent.

Member benefits can facilitate a great give-and-take relationship, and my role in developing relationships creates benefits for our partnership affiliations and their members. We sponsor many events, help associations with non dues revenue, and have foundational relationships with most dealership associations across the country. I still talk to a lot of my dealer friends when there is a problem or a need. ACV is a partner, not the traditional vendor calling on dealers. ACV's success is measured by each dealer partner's success using ACV products.

I built the first relationships in Cleveland with the Cleveland Auto Dealers Association, and now ACV has 60 association relationships across the U.S.

What would you say to a dealer who is thinking about using ACV? What are the benefits and disadvantages they should consider?

We help dealers retail vehicles and source inventories, and we should be part of any dealer's strategy to maximize their wholesale and retail opportunities. Our products will make dealers added gross profit more efficiently, in many different ways. If you are not looking at ACV as part of your strategy, you are not maximizing your efficiencies or profit opportunities.

Pricing and best-in-class inspections done by a highly trained ACV inspector are the two main benefits

of working with ACV. Dealers often price inventory according to what they need to get, not what the car is worth. But there won't be a lot of bidding if inventory is not effectively priced to market. We can give you an accuracy check and tell you what a car is truly worth in a large live auction market. Our auctions are 20 minutes and run seven days a week, which improves cash flow for dealers.

One of ACV's new offerings is True360. This inspection helps dealers retail used vehicles that have an accident reported in either Carfax or Auto Check. The accuracy of accident reports has always been an industry problem. Accident reports usually contain information from untrained people outside the auto industry, like police officers who don't have the time or expertise to make this kind of evaluation. True360 has a nationwide group of trained inspectors who use world-class technology to do a True360 inspection of vehicles that have been in accidents.

Our inspection process is unlike anything else in the market. The inspectors take about 30 minutes to look at the structural and cosmetic condition of the vehicle and use the results to populate a report and score the car. The inspector uploads the report to Auto Check or Carfax. True360 also provides a web link for a dealer's website so consumers browsing online can view the true

condition of a vehicle, including a history of repairs. The process is completely transparent. About 70% of the time, the vehicles in accidents have very minor damage that doesn't affect performance or reliability. True360 inspections help your customers understand when damage is insignificant. True360 allows dealers to confidently source inventory with accidents in their vehicle history. ACV can inspect them, and if the vehicle does not meet their standards, ACV can wholesale it on our live auction platform. The inspector uploads the report to Auto Check or Carfax. ACV also provides a web link for dealer's websites so consumers browsing a dealer's website read about the damage. The process is completely transparent.

Customers value transparency. They spend four minutes on average reading the VDP page with True360 reports. This keeps consumers from jumping off a dealer's website. Some dealers get reports for their entire inventory, even ones without accidents.

How has ACV done so far during the pandemic?

The pandemic has actually accelerated business faster because it made people more aware of us and the benefits of digital wholesale and retail. Marketplace year-over-year revenue between 2020 and 2021 was up 98%. The second quarter revenue on the platform was \$97 million. We sold over 153,000 vehicles in the second quarter of 2021.

Most of the physical auctions closed during the first part of the pandemic, but ACV continued to run our virtual auctions live seven days a week. Each auction is 20 minutes long. We manage the protocols in all operating states to ensure our inspectors followed the safety protocols, such as masking,

► **STU ZALUD** — CONTINUED ON PAGE 20

social distancing, cleaning vehicles after inspections, and distancing, all without human contact. Dealership buyers and used car managers can buy anytime from anywhere, including their homes. When a car sells, ACV handles all the titling and payment. ACV Transportation can also transfer and deliver the car.

A couple of states, like Pennsylvania, shut down dealerships completely during COVID. Most did not. However, dealers suddenly had their dollars tied up in depreciating cars even though there were plenty of buyers. Where possible, we were asked to go to closed dealerships and list cars to free up cash as dealers adjusted their inventories for lower demand during COVID.

We managed COVID impacts on our business and our dealer customers by meeting daily internally about state regulations. Our association partnerships helped ACV stay current in all of the States with their requirements. It was a very fluid process. We met about 8 a.m. or 9 a.m., updated the spreadsheet, and passed it out to the field daily.

Is ACV able to make contactless deliveries?

Absolutely. We do it every day. COVID allowed us to fine-tune the process.

What are the main benefits of the pricing structure? Is it unusual to offer such a transparent system to buyers and sellers?

It really is unusual. In my lifetime, there was never any transparency in the fees, and fees changed rapidly. At ACV, we post the tiered fees on the website. The maximum fee to buy a car is \$350, plus the transportation cost from A to B.

ACV's digital auction lists vehicles green, yellow or red. Green vehicles are eligible for arbitration. For an extra \$75, you can purchase GoGreen, which we believe is the first sell-side insurance offering.

How does ACV make life easier for dealers? The website says it allows dealers to focus on their retail business. How does that work?

The biggest frustration with wholesale is resolving problems, but we are like consultants who extend what the dealership can do for their customers. ACV is an extension of our dealer partner. When a problem arises, and they do at times, we resolve 99% of the problems quickly, the right way, even with COVID. When companies work with us, the director or manager can take the burden of wholesale and push it over to us. Then they can go back to managing deals and people. Time is money, and ACV frees up managers' time.

Dealers currently have fewer people working for them, but those people are doing more. Technology is fabulous, and it builds great processes, but you still need people.

If you are our customer, you don't have to worry about transportation costs or representing your cars on an auction block. You can relaunch a car after adjusting the price, set filters to look at specific vehicles, and automatically put in a bid while doing other things. Our market covers four time zones. If it is 9 p.m. on the East Coast, it's only 6 p.m. on the West Coast

ACV's success is very simple. It depends on our reputation. We had to prove our process would work at first because nobody knew what the company was about, but our

reputation now is second to none. That's part of the reason I went to work with the ACV Team.

1. We have a tremendous wealth of auto knowledge.
2. We offer great products.
3. We strive to give our dealer partners a fabulous experience.
4. If there is a misstep, ACV runs to fix mistakes instead of running away from them.

What makes ACV revolutionary?

A large part of it is technology. The system is more efficient and less expensive than physically sending cars to an auction, partly because you don't have to pay transportation costs to get a car there or bring it back if it doesn't sell. Also, physical auctions can be shut down by COVID. Technology coupled with the auction volume expands the dealer market. More views mean making more money and making it faster, which improves cash flow.

We have a feature called Audio Motor Profile (AMP). Some dealers know the sound of an engine better than inspectors do, and they can diagnose a problem with the belt or engine knock just by listening. AMP plays the sound of an engine at 1,500 and 3,000 RPMs from a cold start. We allow every bidder to use it as it is part of every vehicle condition report. It is in the ACV app. ACV inspectors take more than 40 photos of each vehicle inspected, including the dipstick and oil cap. Each inspection has an OBD II scan showing open codes. Vehicles also receive a paint meter reading and tire depth measurement, all adding accuracy and transparency. Buyers enjoy the in-depth third-party inspections, which builds a loyal buyer base.

Our patented Virtual Lift allows a bidder or buyer to see a car's

entire undercarriage and examine for possible damage. Viewing the entire undercarriage is something you can't do at an auction. Virtual Lift lets you check out any corrosion damage, the catalytic converter and whether the spare tire is there. Spare tires are probably \$300 to replace, and reconditioning costs on ACV inspected vehicles usually mean few surprises.

A month ago, we made our third purchase and acquired MAX Digital. It offers a listing service to put cars on a digital platform, and it helps dealers dig into their inventory even deeper. This acquisition will make wholesaling units that are aged much more efficient and easier for dealers to build a process to follow.

ACV's digital auction lists vehicles green, yellow or red. Green vehicles are eligible for arbitration. For an extra \$75, you can purchase GoGreen, which we believe is the first sell-side insurance offering. With GoGreen, ACV takes over the responsibility if the buyer has a problem after the sale. If you sell a car for \$12,000, you get the entire \$12,000, and if ACV has to reimburse the buyer because of an Arb claim, the money comes from ACV instead of you. Nobody else is doing that. ACV removes that burden from our sellers.

The company talks about hiring people who share the same values, maintain strong relationships and are innovative. What are the shared values?

There are several. For example:

- Trust and transparency are imperative.
- The customer comes first.
- Do it right the first time.
- Make it right.
- ACV dealers are partners

ACV looks for teammates who believe in these values. ACV spends a lot of time and effort training new hires about the ACV culture, which has remained constant even with tremendous growth.

ACV strives for the best possible reputation in the industry. Every dealer gets the same treatment (A lane and premium placement in the auction platform), and respect from us, regardless of their buying or selling volume. For example, I helped a dealer in a Toyota store in Southern Ohio about three years ago. I often get a "thanks" from a dealer. When I saw this Toyota dealer last week, he came up and thanked me three years after the fact. I'm not even sure which side of the sale he was on, but ACV helped him with a car and a title issue. People will say, "I've got a problem, and I know you can help." That means the world to the company and me. The only thing you own is your reputation.

The website features impressive dealer experiences (<https://www.acvauctions.com/testimonials>). Do you have any dealer experiences you are especially proud of?

The videos featuring John Lambert, Greg Palmer, Scott Spadafora and Kevin Story all explain why ACV should be part of a dealer's used car strategy.

What would be one thing you would encourage all dealers to do?

I encourage all dealers to look seriously at their strategies and everything ACV offers because the problems we face right now from a supply standpoint are not going away. At ACV, everybody gets front-line treatment, including the small dealers who don't traditionally get that kind of treatment.

We recently changed our name to ACV because we are no longer just an auction. We now can help dealers with all sorts of issues,

including remote inspections and transportation. We have the largest staff of inspectors in the U.S. There are over 800 inspectors in the field, and we are hiring every day.

What else would you recommend?

Stay tuned. ACV has a lot more being developed tested and will continue to introduce new features.

Any last words?

Dealers are competing with larger online car retailers every day because some people don't think the dealer is the most efficient or convenient choice to sell their cars anymore. The perception often is they are getting more money from a large Used Vehicle Aggregator. Then they come in to buy a car without a trade. ACV will go inspect the vehicle for a dealer and provide them the same inspection as our wholesale inspection. That inspection levels the playing field so dealerships can compete. In most cases, consumers would prefer to deal with the local auto dealer, and ACV can enable that interaction, trade-in and sale.

Although we sell B to B, we are currently working to help those people connect to the dealer by making the process just as convenient as the alternatives and giving them a fair market value from the dealer or more. It makes dealers more competitive. That is the direction the market is headed.

When you look at what we have to offer, you will see that ACV has proven itself as an industry innovator and leader that provides a great customer experience. Whether buying, selling or retailing, we believe ACV's efficiencies in our process are second to none.

Thanks to all our TADA partners and Darren Whitehurst and Chuck Price at TADA. ▶

TADA Board Meeting

October 11-12, 2021

Scottsdale, Arizona









Endorsed Partner Focus:

TADA Q&A with John Hammonds



American Fidelity is a good business partner for dealerships because its account managers are salaried, not commissioned. As a result, their service isn't driven by earning a commission. Our plans and services are tailored specifically to the Texas dealers. American Fidelity has been chosen exclusively to partner with the TADA for over 50 years.

What is your family background?

I was born and raised in Central Texas, and I've been married for 32 years. We have four children, ages 16 to 29, and I've worked for American Fidelity and these amazing Texas Dealers for over 24 years.

Your LinkedIn page says you earned your bachelor's degree at Texas Tech University in the Rawls College of Business. What was the most helpful thing you learned there?

My focus at Texas Tech was Personnel Management with an emphasis in Marketing. Being a Red Raider helped me understand the huge economic impact that West Texas has, not only in our great state but across the nation and worldwide.

You are a licensed insurance agent with the Texas Department of Insurance. What does that credential give you?

Texas requires licensing certification for everyone in the insurance

industry. We provide an array of insurance products and services to our dealers by utilizing a fully trained and licensed account management staff.

What is American Fidelity's origin story, how has the company differentiated itself in the health insurance market, and what makes it a good business partner for dealerships?

C.W. Cameron's father became disabled when C.W. was 14, and he had to drop out of school to support his family. As a result, he knew from experience how important products like disability insurance could be.

C.W. and his son, C.B. Cameron, founded the American Fidelity Assurance Company in 1960. They had a fundamental belief that the most important asset anyone has is their ability to work and earn a living, and they built a strong foundation for the company's growth.

C.B. Cameron died in a tragic airplane accident as the Cameron family returned from a Thanksgiving trip to Colorado. The company continued to grow despite the accident, and in 1984, C.B.'s son, Bill Cameron, joined the team and eventually became the CEO. Bill's daughters are Caroline Ikard, Liza Cameron and Claire Cameron. They are the fourth generation to join the company.

C.W. became an early leader in reaching people at their workplaces and offering payroll deductions to purchase products to help them prepare for the unexpected. Today, the company's key customer markets are schoolteachers, state agency employees and trade associations like TADA.

Please tell TADA members about your job. What does it involve?

I work directly with our Dealer partners to provide benefits and



enrollment solutions that cater specifically to their needs. I ensure that our team of 9 localized Account Managers is providing the best possible service to all of our customers statewide.

What would you say to a dealer who is thinking about using American Fidelity? What are the benefits and disadvantages they should consider?

American Fidelity is a good business partner for dealerships because its account managers are salaried, not commissioned. As a result, their service isn't driven by earning a commission. Our plans and services are tailored specifically to the Texas dealers. American Fidelity has been chosen exclusively to partner with the TADA for over 50 years.

How has American Fidelity done so far during the pandemic?

It was critical early in the pandemic to develop innovative solutions that enabled us to provide our products and services through a virtual option during these trying times. It was imperative during these times to provide continued financial security to our dealer partners and their employees.

What protocols does American Fidelity have in place to prevent infections from occurring?

We used all the available safety protocols in an effort to keep our employees and our dealer's employees safe. We have used masks, plexiglass shields, separate monitors, hand sanitizer and gloves, along with our unique and innovative virtual co-browsing option.

What is the benefit of combining a high-deductible insurance plan with supplemental benefits from American Fidelity?

In an effort to control costs, our dealer partners have had no choice but to continually increase out-of-pocket expenses on their medical plans. That's where American Fidelity steps in to provide a cushion during a time of financial crisis to the employees in Texas Dealers.

What do you think will happen in the insurance industry in the next 5-10 years?

Insurance costs will continue to rise. The only way to counteract health care costs is to raise deductibles and increase costs for employees. Helping employees offset out-of-pocket

C.W. became an early leader in reaching people at their workplaces and offering payroll deductions to purchase products to help them prepare for the unexpected. Today, the company's key customer markets are schoolteachers, state agency employees and trade associations like TADA.

expenses and providing financial security through payroll deductions will be critical. Plans that help with accidents, cancer, and critical illness can provide financial security, offsetting these out-of-pocket costs. Providing a safety net for employees and their families in the event of disability or death will continue to be an important benefit offering.

How does American Fidelity make life easier for dealers?

We are able to function as an extension of their HR department by providing multiple benefit and enrollment solutions.

What would be one thing you would encourage all dealers to do?

Continuing to provide a robust and comprehensive benefits package to employees is a key component in controlling employee retention and attracting new talent.

Any last words?

American Fidelity has provided solutions to Dealer's employees for over 50 years. I am very grateful to have been a part of that process for over 24 years. American Fidelity will continue to innovate in our market space, providing benefit and enrollment solutions for many years to come. ▶



Year-Long Restoration at Park Place Porsche Dallas Brings Technician Award During National Challenge

Park Place Porsche Dallas technician Seantrel Sloan, 26, recently completed a year-long restoration of a 1990 Porsche 911 Carrera 4 Targa, one of only 1,500 Targa 964s in existence. The rare sports car (number 90) was restored as a tribute to the family's father, only the second owner of the vehicle.

When the client asked Park Place to help restore the car, no one imagined it would be the top restoration locally, then the best in the Porsche Cars of North America South Region. Sloan and the car traveled to Indianapolis for the Porsche Sports car Together Festival September 10 – 12, where his work finished as one of the top three cars in the country in the Porsche Classic Restoration Challenge national championship.

"I'm proud and honored to represent the brand," said Sloan. "The skills and training I got from Park Place prepared me to do the quality of work I put into the car."

For nearly 20 years, the 911 Carrera 4 Targa had been stored in a garage. When the car arrived at Park Place Porsche, it had vacuum leaks, multiple oil leaks, aged rubber hoses, fouled spark plugs, and carbon tracked distributor caps and rotors. All of these were replaced and updated, along with new cylinders, machining the

cylinder heads, replacing the radio with a new Porsche Classic Communication Management system (PCCM), paint correction and some interior restoration.

"We were given the opportunity to participate in the Porsche Classic Challenge with our client's 911 C4 Targa in Dunkleblau – 'Dark Blue' in English," said Porsche Dallas General Manager Patrick Huston. "Being able to feel the performance during its first test drive, compared to how the car would barely move when we first received it, was well worth our efforts to make the car like new again."

One of the biggest challenges of the restoration was sourcing parts for the 30-year-old sports car. The competition required all parts to be original manufacturer's parts. Porsche Dallas Parts Specialist Keith Jones rose to the challenge, literally tracking down parts from all over the world. Shop Foreman Steven Taylor helped keep the project on track and even helped Sloan mount the engine back into the car.

The 2021 Porsche Classic Restoration Challenge saw nearly 40 dealerships from around the U.S. take part by giving Porsche sports cars expert attention. Teams of certified Porsche technicians and the official catalog



of 60,000 unique Porsche Classic Genuine Parts were enlisted to return the cars to their former glory. Represented in the competition were Porsche 356 models from as early as 1956, five generations of the 911, transaxle models like the 944 and 928, as well as modern classics such as the first-generation Boxster. After months of diligent work, documentation and check-ins, cars judged to be regional winners moved on to compete in the August semifinals in each of the three U.S. Porsche sales areas.

Sloan's love of the Porsche brand began when he was just eight years old. "My grandfather bought me the "Need for Speed" video game dedicated to Porsches. I learned everything about every car in the game. And I fell in love with the brand, the heritage, the tradition. Every single car that I've touched in the shop, I've driven in the game. And now I've had the opportunity to drive those cars

with my own two hands and feet. To be a Porsche Classic Tech, and keep these cars on the road today, is an honor."

Sloan grew up in Dallas, graduating in 2013 from Duncanville High School. He worked as a car washer/valet at Park Place while attending Universal Technical Institute (UTI) in Irving to receive his Automotive Technician certification, graduating in 2014. Then he served two years of active duty in the U.S. Army, most of which was in Pyeongtaek, South Korea, as a petroleum specialist for aviation and ground vehicles. After being honorably discharged as a Specialist E-4, he returned to work at Park Place Porsche Dallas as a technician. ▀

Park Place Porsche Dallas, one of only two Porsche Exclusive dealers in Texas, is located at 6107 Lemmon Avenue near Love Field. The dealership has been honored as a Porsche Premier Dealer 20 times by Porsche Cars North America.

Community Service: First Responders Event



As a thank you to first responders, and in recognition of the 20th anniversary of the September 11 attacks, the six Gene Messer dealerships collectively hosted a First Responders Breakfast in Lubbock on September 10 where they presented a check for \$5,000 to South Plains College for their Law Enforcement and EMT programs.

The donation was in recognition of the first responders' commitment and contributions to the communities they

serve. During the event, Gene Messer presented the \$5,000 check to current South Plains students in the Law Enforcement and EMT programs.

To further show appreciation to local first responders and honor National Remembrance Day, Gene Messer provided a come-and-go breakfast at Gene Messer VW.

Sterling McCall Nissan in Houston also hosted a come-and-go lunch at their dealership on September 10 to express appreciation to first responders and their families. ▶



With all of today's mergers and acquisitions there are two important questions **YOU** need to ask yourself.

- **Does your provider's merger or acquisition by a larger Private Equity or Publicly traded company make YOUR business better?**
 - a. Have your costs gone down?
 - 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?**
 - a. Are they building a company to LAST or a company to sell again?
 - 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?

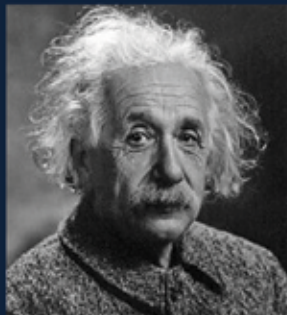
For over 22 years, First Innovations has focused on **growth through getting better**, not growth through acquisitions.

We understand that **Bigger is Not Better, Better is Better.**

First Innovations is dedicated to providing personalized value driven support with **Better Products, Better Price and Better Service.**

Every account is valued and not just a number on some large conglomerates balance sheet. **YOU are important to us and there is no structure, product, or program that we don't have.**

First Innovations remains unapologetic for **its hands on personal holistic approach to dealership income and personnel development.**



Any intelligent fool can make things bigger and more complex... It takes a touch of genius - and a lot of courage to move in the opposite direction.

(Albert Einstein)

First Innovations (part of the First Group Family of Companies) has spent over 22 years building a company to LAST, NOT RESALE, and our Vision and Mission statements have not changed. We are growing **ONE VALUED CLIENT AT A TIME.**

OVER \$100 BILLION IN ASSETS BACKING US!

1-800-395-8664

www.firstinnovations.com

"INNOVATIVE AUTOMOTIVE SOLUTIONS AT WORK"



Jerry's Chevrolet 50-plus Anniversary!



Vickie and Jerry Durant



Jerry and Vickie donated a Steinway baby grand piano to Weatherford College.

Jerry's Chevrolet couldn't hold their 50th anniversary because of COVID-19, so they waited a year, and on July 21, they celebrated Jerry's Chevrolet 50-plus!

Jerry Durant purchased a defunct dealership in Weatherford, TX some 51 years ago. The once-historic outpost of Weatherford has become the residence of choice for many, morphing from a sleepy bedroom community mostly dotted around Main Street to the bustling and ever-expanding city that you find there today. "It is still one of the greatest places to call home," says Jerry. Today, the Jerry Durant Auto Group encompasses nearly 50 acres just outside of town.

Although Weatherford has grown and changed a lot since Jerry's Chevrolet opened, it still retains a sleepy small-town atmosphere filled with old-fashioned values and a great sense of community.

Jerry has been a champion for the community. He is

always the first to step up and doesn't wait to be asked when something needs to be done. He has donated his time and money to the Weatherford Parker County Animal Shelter, The Parker County Livestock Improvement Association, FFA, and F H. Jerry's love of community is apparent; he has made sure the youth are being well-cared for through donations to the local children's shelters, schools, and the local college.

Jerry's philosophy of giving back is something that is better caught than taught. Because of that influence, his employees all understand the importance of the philanthropic causes their company supports, and many donate their own time and money to causes they hold dear.

Jerry is a valuable part of his community and the Texas Automobile Dealers Association. TADA would like to congratulate him on a job well done and wish him many more years of success! ▶



Ribbon Cutting for Jerry's Chevrolet 50-plus years in community with Weatherford Chamber of Commerce and East Parker County Chamber of Commerce.



Jerry and Vickie donated a new scoreboard to the local high school.



Land donated by Jerry and Vickie for Children's Advocacy Center pictured is the Vickie Healing Garden.



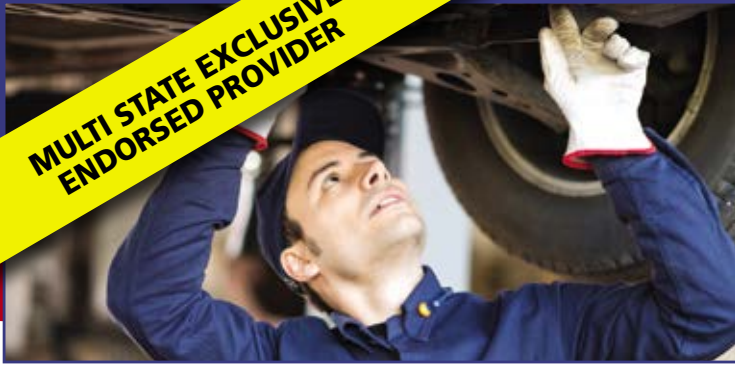
Jerry bought Grand Champion Steer at the Parker County Livestock Show



The Durants donated to the Weatherford Parker County Animal Shelter.

Jerry's philosophy of giving back is something that is better caught than taught. Because of that influence, his employees all understand the importance of the philanthropic causes their company supports, and many donate their own time and money to causes they hold dear.

**MULTI STATE EXCLUSIVE
ENDORSED PROVIDER**



Retail Warranty Reimbursement.

Better Bottom Line.

WE ARE YOUR BEST CHOICE...

Top 8 reasons Bellavia Blatt should handle your submission for **Retail Warranty Reimbursement**

1 NATIONAL EXPERTISE

Leonard Bellavia and Steven Blatt have represented auto dealers across the nation for over 33 years and the firm is regarded as the pre-eminent authority for obtaining retail warranty parts and labor reimbursement in 48 states.

2 RESULTS

Bellavia Blatt has successfully handled several thousand retail submissions on behalf of dealers for the past fifteen years. And because of this unmatched experience, our results yield the highest possible increases on warranty parts and labor.

3 KNOWLEDGE

We carefully analyze your data, retail repair orders and trends to ensure your warranty reimbursement on both parts and labor is maximized. We know everything there is to know about your state law, as well as your manufacturer's policy and procedure.

4 LEGAL STRATEGIES

Our team of attorneys collaborate to identify optimum markup yields and legal strategies to ensure you receive the highest possible retail reimbursement.

5 EARNINGS

Our average dealership client has realized \$15,000 to \$20,000 in additional profits per month. We will show you how to maximize your dealership's blue sky value.

6 REPUTATION

Bellavia Blatt is recommended by state dealer associations, CPAs and attorneys nationwide. We are widely regarded as the industry leader when it comes to obtaining retail warranty reimbursement for parts and labor.

7 LAW FIRM ADVANTAGE

We offer a low flat fee and never charge a contingency. Our fees are much lower than "consultants" who take a percentage of your increases. As a law firm, we are held to the highest standards and have more resources and options available for favorable outcomes.

8 HASSLE FREE!

Our solution is turnkey. Our staff of analysts and attorneys do all of the work for you. As we submit on your letterhead, your manufacturer will not know that you have retained us, but we are there every step of the way.



Retail Warranty
REIMBURSEMENT

POWERED BY
BELLAVIA BLATT, PC



THE PIONEERS IN RETAIL WARRANTY REIMBURSEMENT

For more information, please reach us at info@DealerLaw.com, visit DealerLaw.com/warranty or call 516-873-3000



TADA Congratulates American Financial & Automotive Services, Inc., an Assurant® company, on their recent award sweep, which is remarkable and speaks to the quality of services provided to dealers, not only here in Texas but throughout the country.

“We are thrilled our clients, and the industry voted to award us with seven Dealers’ Choice Awards this year,” said John Laudenslager, President of Assurant Global Automotive. “This is a team effort and demonstrates the focus and dedication our team takes in servicing our clients with best-in-class training and development to help them achieve their goals.”

American Financial & Automotive Services, an Assurant company, was voted “Diamond” or “Platinum” in seven categories that include:

- Sales Training - Diamond
- F&I Training - Platinum
- F&I Product Training - Platinum
- Online Training - Platinum

- Special Finance Training - Diamond
- Compliance Training - Diamond
- Service Training - Platinum

In 2020, Assurant acquired American Financial & Automotive Services, combining both company’s dealership training curriculum into the new Automotive Training Academy by Assurant – the most comprehensive training program in the industry, including F&I, Sales, Service, Leadership, Compliance, Digital Retailing training, and more. Dealership employees can participate in award-winning courses in-person at the Automotive Training Academy classrooms in Chicago or Houston, in the dealership, or online via the Assurant Virtual learning Platform.

LONE STAR AUTO DEALERS BETTER TOGETHER

By becoming a member of the Lone Star Auto Dealers Safety Group, your company leverages the group purchasing power that can allow you to earn two dividends each year, while saving about 12% on workers’ comp premiums. Ask your agent today or contact Brad Wicker at bwicker@nts-online.net to see if your company qualifies.

[TEXASMUTUAL.COM/SAFETYGROUPS](https://www.texasmutual.com/safetygroups)

While we can’t guarantee dividends every year, Texas Mutual has returned \$3.4 billion to safety-conscious policyholder owners since 1999.



PREMIUM DISCOUNTS

TWO DIVIDEND OPPORTUNITIES

VALUABLE SAFETY RESOURCES



A Fox in the Henhouse aka a Thief in the Dealership

By Karen Phillips



How does a dealer know when the controller is using the dealership's funds as their personal bank account? The following report gives you some indication:

A long-time and trusted employee is generally never suspected of embezzlement; however, checks and balances are necessary in every business. One dealer finally listened to his "gut" and fired an experienced "good ol' boy grandpa" controller beloved by the dealership employees. He volunteered his accounting skills at the local service club; and built his new home with Bible verses buried in the walls between the insulation and Sheetrock®.

Looking back over the past four-plus years, specific events and circumstances have come to light that may now be shared and hopefully, give insight if not a reminder, to every dealer.

This experienced dealership controller was given the authority to hire and train all of the employees in the accounting department. New hires who did not have accounting backgrounds or knowledge in the field were now hired and trained by the controller.

Unbeknownst to the dealer, petty cash was used by the controller as gifts and "spiffs" to employees. The controller also bought treats for the dealership employees with petty cash, allowing the controller to gain the goodwill and affection of the employees by spreading around the dealership's cash.

Following best practices, the dealer set up a two-party signatory requirement at the bank for dealership checks. The controller went to the same bank and set up a personal account. He soon befriended the bank's employees, as he frequented the bank often. The dealer would sign one check, and the controller would create a second check in the same amount for his account.

Soon, the two-party signatory requirement was ignored by the bank's employees. Multiple dealership checks were written – some for the controller's personal use. Dealership cash began to be deposited in the controller's account.

Customer cash was credited with the correct amount on the customer's paperwork, but the bank deposits were later discovered not to match up with the customer's receipt and paperwork, as cash found its way into the controller's pocket.

A CPA firm engaged by the dealer to verify and audit the dealership's accounting system was beguiled into accepting the controller's methodology and processes, such as allowing the controller to write the dealership's checks, pay the dealership's bills, and reconcile the dealership's bank statements.

Unfortunately, until this dealer followed his instincts and dismissed the controller and brought in new employees, the controller would have continued to misappropriate dealership monies. The controller's theft finally ended with over \$240,000 embezzled; however, the total amount of the misappropriated cash is still unknown.

After a new accountant discovered numerous inconsistencies in the bank accounts, the local district attorney was contacted. The district attorney then brought in the White Collar Crime and Public Integrity Section of the Attorney General's office. The controller is now a convicted felon and serving a seven-year sentence.

Suggestions

An organization's internal controls require a "dual control" for making or receiving payments of any kind. Never have the same employee write the checks and reconcile the bank account. A best practice is always to have at least three separate employees to:

1. Have one employee write the checks;
2. Require a second employee to reconcile the bank account(s); and,
3. Involve a third employee to sign to authorize payments.

The person who opens the mail should never be the same person who is responsible for accounting functions. For example, credit card statements frequently include "checks" to use on the credit card account. Many businesses have discovered, after the fact, that those credit card checks are used for an employee's personal purchases. The check then appears on the credit card account. The same employee who writes the dealership's checks for payment, i.e., to the credit card company, is now the same employee who opened the credit card statement and used the credit card checks for personal use. Reconciling credit card statements should be done by an employee other than the person writing the checks for payment and opening the mail.

The person who opens the mail should keep track of checks in a physical log of what checks are received and when. The checks should then be given to an accountant or bookkeeper with a copy of the list.

According to one accounting firm, one of the best ways to protect cash is by separating duties. An effective cash control system not only separates responsibilities, but also minimizes the number of people who handle the cash before it is deposited. Divide the following duties by having different employees to:

- Receive and deposit cash
- Record cash payments to receivable records
- Reconcile cash receipts to deposits and the general ledger
- Follow up on the collection of returned checks
- Distribute payroll or other checks

Cash accountability requires proper documentation. It also requires that the cash is properly secured and traceable to a specific cash handler.

The person who opens the mail should never be the same person who is responsible for accounting functions. For example, credit card statements frequently include "checks" to use on the credit card account.

Can you answer:

- Who has access to cash?
- Why do they have access to cash?
- Where is the cash at all times?
- What occurs from the transaction's beginning to end?

Best practices:

- Record cash immediately upon receipt
- Give the customer their receipt
- Keep cash secured
- Document transfers
- Have supervisors verify cash deposits
- Require supervisors to approve all voided refund transactions
- Perform periodic "surprise" cash counts

The Assistant AG who handled the prosecution for the Attorney General's office gives the following advice:

- Never put all the authority for accounting in any one person's hands.
- An independent third party, independent from the controller, must check the work of the controller and the accounting department.
- Cash is the most difficult to track, and proper paperwork and reconciliation are a must.

A dishonest employee, once allowed in, can wreak havoc on the dealership's employee morale, line of credit, insurance expenses, and franchise relationships. Unfortunately, this employee worked at other dealerships before his conviction. ▶

Automotive Training Academy by ASSURANT®

**Assurant and American
Financial & Automotive
Services are now one
great training partner.**

You'll get...

- **More training solutions.**
- **More ways to deliver them.**
- **More ways to profit in every
area of your dealership.**

Train all your teams
with a single process.
Sales. F&I. Service.

Get results you can count on.

AutomotiveTrainingAcademy.com



2 Two
training
leaders.

1 One
great
training
partner.

Love choice?

We Got That!

all 450+ plate designs



\$50*
REBATE

OR

OR

enter rebate code: **DEALS** | go to myplates.com/deals | call **888-769-7528** M-F 8a-5p

MY PLATES .com

*Rebate Terms: \$50 is limited to a personalized My Plates Select order and must include promo code DEALS at checkout. Offer not available with any other offer and excludes layaway orders. Offer valid through June 30, 2022. Rebates are not instant, check are sent 3-4 weeks after purchase.

Making business easier for auto dealers. Especially now.

Running a dealership comes with its share of uncertain terrain. But one thing is certain. Our Dealer Financial Services team is dedicated to being by your side with the resources, solutions and vision to see you through.

Terri Sapp
terri.sapp@bofa.com
214.209.4280

bofaml.com/dealer

BANK OF AMERICA 

"Bank of America" and "BoFA Securities" are the marketing names used by the Global Banking and Global Markets divisions of Bank of America Corporation. Lending, other commercial banking activities, and trading in certain financial instruments are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., Member FDIC. Trading in securities and financial instruments, and strategic advisory, and other investment banking activities, are performed globally by investment banking affiliates of Bank of America Corporation ("Investment Banking Affiliates"), including, in the United States, BofA Securities, Inc. and Merrill Lynch Professional Clearing Corp., both of which are registered broker-dealers and Members of SIPC, and, in other jurisdictions, by locally registered entities. BofA Securities, Inc. and Merrill Lynch Professional Clearing Corp. are registered as futures commission merchants with the CFTC and are members of the NFA.

Investment products offered by Investment Banking Affiliates: Are Not FDIC Insured • May Lose Value • Are Not Bank Guaranteed.

©2020 Bank of America Corporation. All rights reserved. 3235016 12-20-0021



PROVIDING DATA-DRIVEN,
HOLISTIC ENERGY SOLUTIONS TO
TADA MEMBERS SINCE 2001



Contact your
dedicated energy
consultant for more
information:

Drew Pangborn
Senior Energy Consultant

667-330-1164
DPangborn@appienergy.com

Through our energy management program you can:

- Increase efficiency & sustainability
- Reduce energy demand & costs
- Save time & money

"APPI Energy has worked with Boggus Motors for almost two decades. When we really needed help with our electricity contracts, APPI Energy was there. We have procured electricity with APPI Energy's guidance and recommendations since 2002. I call them to discuss a wide array of energy solutions and to review proposals I receive from lighting vendors, solar opportunities, and even windmill projects. APPI Energy provides valuable information, excellent customer service, and is a unique resource for all TADA dealers."

Bob Boggus
Owner
Boggus Motor Company, McAllen, TX



OUR TEAM OF ENERGY CONSULTANTS ARE HERE TO FOCUS ON YOUR ENERGY MANAGEMENT, SO YOU CAN FOCUS ON WHAT YOU DO BEST!



ONE LAST THING ...

Did you know that you can enjoy your association news anytime, anywhere?

The new online article build-outs allow you to:

- Stay up to date with the latest association news
- Share your favorite articles to social channels
- Email articles to friends or colleagues

There is still a flipping book for those of you who prefer swiping and a downloadable PDF.

Check it out!

Scan the QR code or visit:
dealers-choice.thenewslinkgroup.org



Advertiser Index Fall 2021

Architecture and Dealership Design

CDI Douglass Pye.....Page 16
 VLK Architects.....Page 3

Attorneys

Bellavia, Blatt & Crossett, PCPage 34

Automotive Training

Assurant Automotive Training Academy.....Page 38

Dealer Services/Consulting

First Innovations/First Guard.....Page 7, 31
 MyPlates.com.....Page 39

Financial Services

American Financial.....Page 35, 43
 Bank of America.....Page 40

Insurance

American Fidelity.....Page 17
 First Innovations/First Guard.....Page 7, 31

Sentry.....IFC
 Texas Mutual.....Page 35

Payment Plans

Smart Payment Plan.....Page 5

Security

Dominion DMS.....Page OBC

Service Contract

First Innovations/First Guard.....Page 7, 31

Solar Power

Big Sun Solar.....Page 9

Utility Consultant

APPI.....Page 41

Building the **Future of F&I**

Compliance Programs

Automotive Training Academy

Dealership Development Programs

MasterTech™ F&I Product Suite

1-800-967-3633 | AFASinc.com



Winner of 6 Dealers' Choice Awards



Texas Automobile Dealers Association
 1108 Lavaca, Suite #800
 Austin, TX 78701

PRSR STD
 U.S. POSTAGE
 PAID
 SALT LAKE CITY, UT
 PERMIT NO. 508

THIS MAGAZINE IS DESIGNED AND PUBLISHED BY THE NEWSLINK GROUP, LLC | 1.855.747.4003



The Dealer's Cloud-Native DMS



BREAK FREE

With A Cloud-Native DMS

Built on decades of experience serving dealerships, the new cloud-native VUE DMS provides the security, flexibility, and efficiency that dealers need to deliver a superior experience, reduce costs and take back control of your business.

Visit VUEDMS.com/TADA or call [877.421.1040](tel:877.421.1040) to learn how you can break free with a dealer-focused DMS.