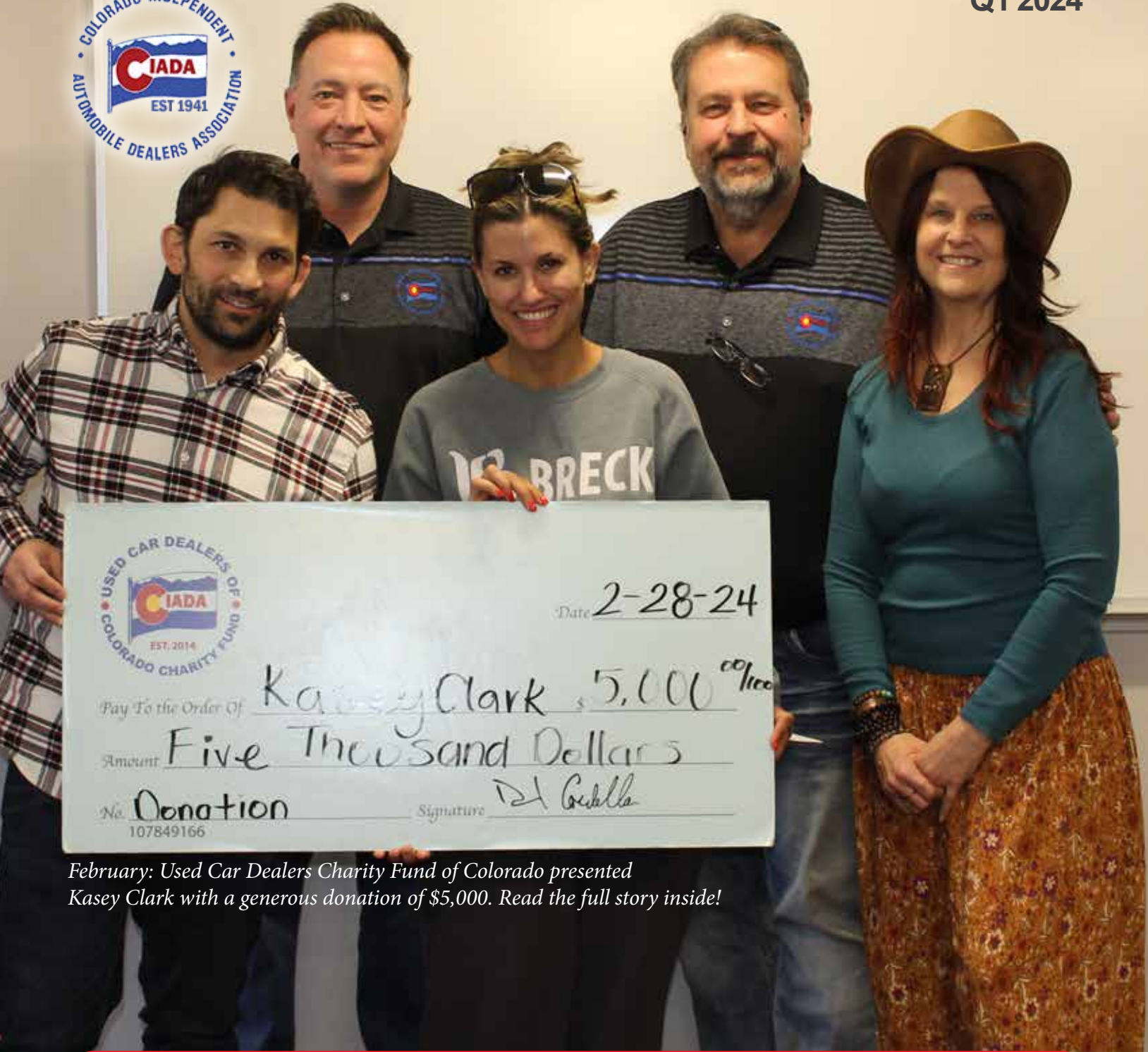


FRONT LINE

Q1 2024



February: Used Car Dealers Charity Fund of Colorado presented Kasey Clark with a generous donation of \$5,000. Read the full story inside!

— SAVE THE DATE —
ANNUAL CHARITY FUND GALA: SATURDAY, NOVEMBER 16

FRONT LINE

The official digital publication of the
**COLORADO INDEPENDENT
AUTOMOBILE DEALERS ASSOCIATION**

950 Wadsworth Blvd., Suite 101
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CELEBRATING 83 YEARS STRONG

FRUSTRATED?

A MESSAGE FROM DAVID CARDELLA, CIADA CEO

I think every one of us will say *yes*. Here are a few examples of what frustrates us as dealers: Lack of customers, lack of inventory, lack of financing, lack of tax money, lack of employees, lack of cooperation from legislators, and lack of stable pricing from vendors. I hate to say it, but the only answer to fixing these problems is working harder. Going back to the basics? Maybe. Trying new sources? Definitely. Using our voices together? Absolutely.



CIADA is frustrated with Rep Weismann District 36 Adams/Arapahoe and Rep Mabrey District 1 Denver/Jefferson, who are the prime sponsors of [Bill HB24-1148](#), which will amend the terms of the Colorado “Uniform Consumer Credit Code.” The Bill was introduced, and we told Rep Weissman that we were opposed. Rep Weissman asked why we were opposed? We shared that we are already regulated. He was willing to work with us, so we did not testify in committee and moved our position to amend. After it passed at the committee hearing, the talks ceased. We have changed our position to OPPOSED and will be sending an email with [talking points](#) asking for your help in contacting them to voice your opinion on why this law should not apply to Used Motor Vehicle and Powersport Dealers. We are looking to speak to Rep Mabrey sooner than later! If it makes it through the House Chamber we will also be looking for Dealers to testify at the Capitol.

I would like to address something more important, which is you and your family. The auto industry is stressful, and we put pressure on ourselves to sell vehicles everyday so we can pay employees, overhead and buy more products. Stop and ask yourself if you are neglecting those closest to you and your health. In 2014 we created our 501(c)(3) Charity to provide scholarships and Change Lives. As you can see from the cover page, we recently helped the family of Nick Clark, a 37-year-old healthy young man getting ready to compete in a triathlon who suffered a heart attack at the dealership and died. Please take vacations with your loved ones, get regular checkups at the doctor, and enjoy life. It is the only one you have on earth. ■

As Easter approaches, we extend our warmest wishes to you all. This season of renewal and rejoicing reminds us of the importance of hope amidst challenges. Together, we’ve navigated through uncertainties, emerging stronger. Let’s cherish togetherness and gratitude, holding onto hope for a brighter future. Your dedication to our mission is truly inspiring, driving us forward. May this Easter bring joy, hope, and blessings to you and your loved ones. Thank you for your unwavering support.

Warm regards and Happy Easter,

THE CIADA STAFF



ON THE COVER



On Saturday, January 27th, Nick Clark, a 37-year-old employee at Automotive Imports, fell ill while in the midst of a transaction. He excused himself to the break room. Despite being in top physical condition and gearing up for a triathlon, tragedy struck that very day as Nick suffered a fatal heart attack. He leaves behind his beloved wife, Kasey, and their two sons, eleven-year-old Grayson and seven-year-old Jamie.

In support of the grieving family, the Used Car Dealers Charity Fund of Colorado presented Kasey with a generous donation of \$5,000. This contribution aims to ease the burden during this challenging period. Your contributions at our Charity Gala make initiatives like this possible. We invite you to mark your calendars for November 16th and join us for this year's event. ■



COLORADO DEALERS GIVING BACK IN Q1



In February, the Used Car Dealers Charity Fund of Colorado made a \$2500 donation to PeaceWorks, a non-profit charity assisting survivors of relationship violence/abuse, domestic violence, teen dating violence, and stalking, sex trafficking and sexual assault outside of relationship violence. PeaceWorks owns and operates Safe Shelter, a temporary secure, and confidential home for individuals, families, and pets that are experiencing issues with violence.

Pictured above left to right: David Cardella - CIADA CEO, Kasey Clark - Donation Recipient, Dave Guttenberg - CIADA Director, John Lindberg - Charity Fund Director, Mike Whistance - CIADA President, Sabrina Fritts - Executive Director of Programs at PeaceWorks



Recently, Sharon Boitnott's home was burned down in a tragic accident. Then, in March The Used Car Dealers Charity Fund of Colorado made a \$5000 donation to assist in her interim expenses.

Pictured above left to right: Dean Gunter - Charity Fund Director, David Cardella - CIADA CEO, Sharon Boitnott - Donation Recipient, and John Lindberg - Charity Fund Director



ALERT!
 CIADA WILL DRAW
 TO REIMBURSE TWO
 ATTENDEES FOR
 THEIR NIADA
 RESERVATION FEE.

**GROW YOUR
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2024 NIADA CONVENTION AND EXPO

Join us at the **Wynn in Las Vegas June 17-20, 2024**

Network with more than 800 dealers from across the nation at the largest convention and expo for independent car dealers.

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 Auto Dealers

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 HALL**
 for used car dealers

270
 First Time
 Dealers

50+
 Hours of
 Education

GENERAL SESSIONS

**9 A.M.
 TUESDAY, JUNE 18**

Michael Darrow kicks off the convention and starts his term as NIADA President. Darrow owns and operates The Car Finders, Inc., in Durham, N.C., and is looking forward to building on the association's past and moving it forward. The session also includes the NIADA annual analytics report, a great way to benchmark your dealership and start your convention education.

**3:30 P.M.
 TUESDAY, JUNE 18**

Sugar Ray Leonard, John Taffer, Michael Irvin, Dick Vital, Captain Richard Phillips, and Bobby Bowden are just a few of the big names who have addressed the NIADA attendees on the big stage in past years. You will not want to miss this year's keynote speaker who will address attendees just before the grand opening of the largest expo hall in the used vehicle industry.

**2:45 P.M.
 THURSDAY, JUNE 20**

Celebrate the milestones for the industry at the NIADA Awards Celebration. The closing session will give attendees a chance to network, unwind and close out the convention in style. The session will culminate with the naming of the 2024 National Quality Dealer of the Year.

NIADA



'24

**NIADA.COM/
 CONVENTION**



“I would recommend attending the NIADA convention as you always leave the convention with a better business plan for your dealership than when you arrived,”

Jeffrey Myers, All Wheel Drive Motors in Denver, Colo.

EARLY-BIRD SAVINGS

	Early-bird rate	Registration rate
Member	\$545	\$745
Non-member	\$845	\$1,045

EARLY-BIRD PRICING ENDS MAY 20

***ONLY \$174 ROOM RATE AT THE BEAUTIFUL WYNN.**

Book early as these rates will not last.

REGISTRATION IS OPEN.

*\$174/night + taxes and reduced resort fee of \$25/night.

FEATURED EDUCATION

The NIADA Convention and Expo will feature more than 50 hours of education in our five tracks – BHPH, Compliance, Management, Marketing and Retail – including these dealer-led sessions.



RETAIL

Marshall Zoerner

PORTLAND, ORE.
MCCLOSKEY MOTORS, INC.

BUILDING YOUR TEAM TO CREATE A CUSTOMER FOR LIFE

Marshall Zoerner has used processes, policies and practices to build one of the strongest used car dealership teams in the country. He will share how he keeps the focus on the customer to keep the customer coming back for life.



MANAGEMENT

Luke Godwin

COLUMBIA, S.C.
GODWIN MOTORS, INC.

KEEPING SCORE TO KEEP EVERYONE ACCOUNTABLE

Luke Godwin says keeping employees accountable can be fun. He finds ways to keep the score at everything and encourages healthy competition. He will share how he uses a scoreboard to promote accountability.



BHPH

Jeff Watson

ST. GEORGE, UTAH
4 SEASONS AUTO, LLC.

BEST IDEAS FROM THE BHPH DEALER FORUM

Jeff Watson will share some of the best practices from last fall's BHPH Dealer Forum, including make-ready lead generation, collections, technicians' pay plans.



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CIADA IS EDUCATING COLORADO DEALERS



PRE-LICENSING CLASS

Every Wednesday
8:00AM to 6:00PM
\$395/pp for all dealer licenses: retail & wholesale
\$130/pp for salesperson test preparation
(Includes lunch, snacks and required Mastery Exam)

TITLE TRAINING COURSE

Friday, March 22, 2024
Friday, April 26, 2024
Friday, May 24, 2024
Friday, June 28, 2024
9:00AM to 1:00PM
\$99 per person




COMPLIANCE SEMINAR

Presented by: Legal Counsel Michael McKinnon
Monday, April 1, 2024
Monday, May 20, 2024 (Grand Junction)
9:00AM to 12:00PM
Members: \$50 | Non-Members: \$99

TOPICS COVERED:

Material Particular Disclosure Requirements; Latest Update on State Related Issues; Using Correct Forms; BHPH Best Practices; Unlicensed Sales "Curbstoning;" Approved Broker Practices; Spot Delivery; Bankruptcy Regulations and Procedures; and more! We'll also be discussing the FTC Cars Shopping Rule.

Please bring your questions and deal jackets to be reviewed for the proper paperwork.

Dealertrack 
Registration & Title

DEALERTRACK ERT TRAINING WORKSHOP

April 23, 2024 | 8:00AM TO 10:30AM
CIADA Office: 950 Wadsworth Blvd #101, Lakewood, CO 80214
Free to members

During this training you will learn about the benefits of processing titles electronically with Dealertrack, what's different, and the best practices to avoid rejections. We will also have a member of our Audit Team present to cover the details of the audit process. Please fill out this form to register for our in-person training.

TOPICS COVERED:

- Best Practices on using the ERT system
- Keeping your rejections to a minimum
- Recent and upcoming changes
- Available resources and much more!

LOOK FOR REGISTRATION DETAILS SOON!



GOLF TOURNAMENT REGISTRATION



GOLF TOURNAMENT **June 10, 2024**

Legacy Ridge Golf Course
10801 Legacy Ridge Pkwy,
Westminster, CO 80031

**7:00 AM BREAKFAST/
REGISTRATION**
8:30 AM SHOTGUN START
ENTRY FEE \$125.00

**SIGN UP EARLY AS THIS
EVENT SELLS OUT EVERY
YEAR!!! EVERYONE WINS
WITH CIADA.**

GOLF TOURNAMENT SPONSORSHIPS

SPONSORSHIP OPPORTUNITIES

EVENT SPONSOR: \$5,000

LUNCH SPONSOR: \$4,000

GIFT BAG SPONSOR: \$3,000

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DRINK TICKETS: \$3,500

CART SPONSOR: \$3,000

HOLE SPONSOR: \$700

MAIN SPONSORSHIPS INCLUDE ACKNOWLEDGEMENT IN THE HANDOUT ALONG WITH A SIGN ON A TEEBOX WHERE YOU CAN REPRESENT YOUR COMPANY. YOU WILL ALSO BE MENTIONED DURING THE LUNCHEON AND PRIZE GIVEAWAY.

PLEASE RESPOND TO THIS EMAIL OR CONTACT CIADA CEO

DAVID CARDELLA 303-239-8000 ext.302 Dcardella@ciada.org

CIADA AND OUR MEMBERS APPRECIATE YOUR SUPPORT!

CLICK HERE TO REGISTER FOR THE TOURNAMENT

Employ, enable, and empower your automotive workforce.

Deliver a comprehensive employee experience platform that simplifies business operations.

Operating an auto dealership requires careful precision and staying on top of a variety of tasks. Finding and using all available efficiencies is one key for success. For HR, payroll, time tracking, and benefits, isolved provides those needed efficiencies, coupled with a seamless connection throughout the entire employee journey.

This connected HCM solution goes beyond the typical HCM to seamlessly connect and manage your workforce while adapting to the future of work.

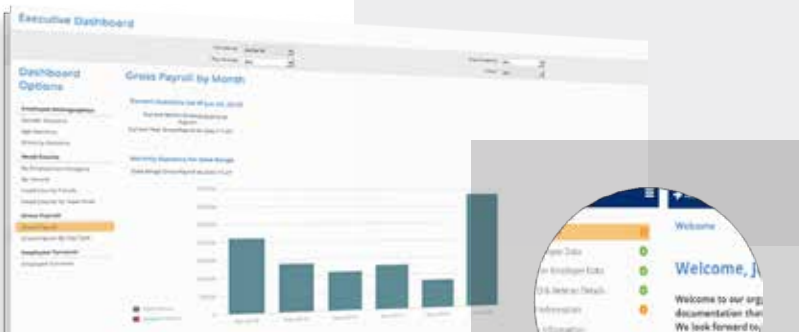


Your benefits with isolved:

- More time to focus on growing your business and developing new revenue streams
- Effortless compliance with ever-changing regulations
- Higher level of employee engagement reduces employee turnover
- View labor data in real time and make informed business decisions
- Streamline HR, improving your bottom line
- HCM metrics and analytics to elevate HR to a strategic level for your business
- More time to focus on training your staff to elevate your customer experience
- Scalability of system to grow with your dealership

isolved Features:

- Ease of use for employee/supervisor/manager self-service
- Manage and bring on new hires
 - Paperless, quick and painless onboarding
 - Candidates apply in three minutes
- Powerful, performance-ready mobile app
 - Employee access to schedules, pay history, time-off requests, and more
- Rich compliance reporting
- Executive Dashboard to control labor costs and OT
 - Real-time manager portal
 - Certified payroll
 - Labor allocation tracking
- OSHA management and reporting
- Tracking Worker's Compensation
- Integrate with dealership management software for GL, time, and commission data



Contact us today at **925.548.4634** for more information on how isolved can streamline and simplify your auto dealership.

Transforming employee experience for a better today and a better tomorrow.



www.isolvedhcm.com

Compliance from deal start to completion

How Dealertrack solutions help your customers and your profits

Compliance oversights can be costly to your customers, your dealership's bottom line and your reputation. As you continue to execute on your 2024 goals, and look at the year ahead in a market that has experienced uncertainty with high interest rates and wavering consumer demand, it is more important than ever to make every dollar count.

Prioritizing compliance is a must in this market to avoid potentially debilitating fines that threaten profits. A culture of compliance at the dealership helps protect consumers from identity theft and ensures that all customers are treated fairly and consistently, safeguarding both the consumer's financial health and the dealership's reputation.

Dealertrack's connected DMS, F&I platform and complete suite of registration and titling solutions help promote a culture of compliance that assists your dealership in operating and staying compliant. Here's how.

Stop identity theft in its tracks

Identity theft continues to plague Americans, with the Federal Trade Commission (FTC) estimating over 1 million complaints in 2023.¹ At the same time, synthetic identity theft, a special form of fraud that combines fake information with real data to create a credit profile, is gaining traction. The FTC continues to strengthen the Safeguards Rule and at least 13 states - including California, Colorado and Virginia - recently enacted new data privacy and data security laws, with several other states considering legislation to follow suit.

Ensuring the security and confidentiality of consumers' personal information starts with your DMS. An advanced DMS helps mitigate risk from login through secure document management with built-in Multifactor Authentication (MFA) for compliant customer information protection. During the F&I process, compliance tools help detect fraud before progressing through the financing process. This can give dealerships the information necessary to avoid submitting fraudulent deal documents that trigger potential chargebacks from finance companies - up to \$15,000 per incident in potential losses.²

Protect customer cash and your dealership's reputation

The FTC estimates that illegal tactics like hidden fees during the buying process cost consumers more than \$3.4 billion each year.³ In response, the agency created the Combating Auto Retail Scams (CARS) rule to save people money and protect honest, law-abiding dealers from those who give our industry a bad name. Although pending judicial review, the Rule seems likely to go into effect in 2024.



The good news is that a complete and compliant F&I workflow, from credit to contracting and signing, can help dealers protect consumers from unfair practices while safeguarding their own finances and reputations. When compliance defense extends the length of the deal, proactive alerts and notifications help ensure compliance at every step. This includes aftermarket sales which are a ripe area for consumer misunderstanding. All user interactions are tracked and saved within the deal jacket to protect against future audits and enforcement actions.

Safeguard customer data all the way through deal completion

Increased federal and state regulations mean dealerships should expect continued scrutiny over all aspects of the business - including title and registration. Paper-based processes can potentially expose customer information to theft at the dealership or while being couriered, mailed or shipped for processing. When it comes to finalizing cross-border deals, staff may inadvertently collect too much or the wrong customer information to complete a deal, putting the dealership at risk for fines.

Electronic registration and title processes help mitigate risk because transactions are completed and securely submitted online directly to the registering state. When completing cross-border deals, staff can access an electronic checklist so they only collect the information, documents and forms needed for a particular customer and state. When you safeguard customer data all the way through deal completion, you protect your customers financial health and reduce your compliance risk.

Compliance at every step of the deal is critical for dealership's to protect customers and profits. Schedule a no-obligation demo with your Regional Sales Manager to discuss how Dealertrack's advanced DMS, F&I platform and complete set of registration and titling solutions - all with proactive support - can help you safeguard your dealership with a culture of compliance.

¹ Federal Trade Commission, Consumer Sentinel Network Data Book 2023

² Synthetic Identity Fraud in the U.S. Payment System: A Review of Causes and Contributing Factors, The Federal Reserve, July 2019.

³ <https://www.ftc.gov/news-events/news/press-releases/2023/12/ftc-announces-cars-rule-fight-scams-vehicle-shopping>

This is not meant as legal advice, and we do not purport to provide any legal or regulatory analysis. Consult with your attorney for any legal, regulatory, or compliance questions you may have.