

COLORADO INDEPENDENT AUTOMOBILE DEALERS ASSOCIATION

# FRONT LINE

BECOME A SPONSOR



Q1 2025

# GOLF 2025 TOURNAMENT

**JUNE 16** MONDAY, 8:30AM SHOTGUN START  
Legacy Ridge Golf Course, Westminster, CO



# CHARITY 12th Annual GALA

SATURDAY, NOVEMBER 22  
Westin Hotel, Westminster

Get your tickets now!



## FRONT LINE

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

950 Wadsworth Blvd., Suite 101  
Lakewood, CO 80214  
303-239-8000 • [ciada.org](http://ciada.org)

### OFFICERS

#### President

Mike Widhalm, Reds Auto and Truck

#### Vice-President

Ajet Zalli, Zalli Motors

#### Secretary

Anson Damosso, Cross Country Motors

#### Treasurer

Jambo Woldyohannis, Jambo Motors

#### Chairman of Board

Mike Whistance, Country Truck & Auto

### DIRECTORS

Dario Arnautovic, Urban Motors

Joe Fuentes, Morgan County Motors

Abe Aryan, Truck Kings

Brian Karsh, Springs Automotive Group

Dave Guttenberg, Automotive Imports

Michael Hatchett, Mr. Roberts Auto Sales

### CHARITY FUND BOARD

#### President

Mike Whistance, Country Truck & Auto

#### Vice President

Mike Widhalm, Reds Auto & Truck

#### Secretary

Kristi Newbins, Manheim Auto Auction

#### Treasurer

Bart Barnett, Loveland Auto Auction

### CHARITY FUND DIRECTORS

Mark Weida, Street Smart Auto Brokers

Joe Fuentes, Morgan County Motors

Michael Hatchett, Mr. Roberts Auto Sales

John Lindberg, Stans Auto Sales

Stan Martin

Dean Gunter, Mile High Car Company

Teshome Tesfaye, Norfolk Motors

Tom Smith, Floorplan Xpress

Ajet Zalli, Zalli Motors

Brian Karsh, Springs Automotive Group

David Cardella, CIADA CEO

### CIADA STAFF

David Cardella, CEO (x302)

Flor Briones, CEO Assistant, Comm.  
Coordinator & Dealer Services (x300)

Lori Lloyd, Prelicense Instructor &  
Office Manager (x301)

Chris Choka, Bond Specialist &  
Dealer Services (x306)

Priscilla Concepcion, Prelicense  
Instructor & Office Staff (x305)

Connie Hatch, Western Slope Rep.  
970-209-7499

Copyright 2025

CELEBRATING **84** YEARS STRONG

## CEO'S MESSAGE

# Helping You



CIADA is committed to being your voice at the Motor Vehicle Dealer Board, the State Capitol, in Washington D.C. and the Department of Revenue. When a member reached out to us with concerns about changes to the DR 2407 and the use of the Statement of Fact, we contacted the State asking why this would no longer be allowed. We have had several discussions with the State asking for guidance, but as of today, we are still waiting for clarification. We will email you as soon as we have that State guidance.

Emissions continue to be a hot topic. If you have a vehicle that has been altered or tampered, missing catalytic converter-tuned- aftermarket exhaust, you must repair the vehicle before retailing and if you wholesale the vehicle, you have to disclose the repairs needed. If the vehicle is currently exempt, being retailed out of state or the consumer is registering the vehicle in a non-emissions area, you are still required to make the repairs--no exception. It is a federal offense to tamper with the emissions system. Make the right decision because you could be held liable for the repairs years later.

We have new vendors offering service to our members included in this newsletter that can save you money and generate more business for your dealership. We were able to cut our credit card processing fees in half. Give them a call and start saving money today!

Join us at our annual golf tournament on June 16th for a great day with your fellow dealers.

Sincerely,

David Cardella, CIADA CEO

## SCHOLARSHIP AWARDS

If you're interested in applying for a Used Car Dealers of Colorado Charity Fund Scholarship, please download the criteria and application form.

**DEADLINE TO SUBMIT:  
SEPTEMBER 16, 2025**

CLICK  
FOR THE  
DETAILS

## 2025 QUALITY DEALER AWARD

It's also time to consider nominating yourself or a dealer you know for the 2025 Quality Dealer of the Year Award.

**DEADLINE TO SUBMIT:  
OCTOBER 17, 2025**

CLICK  
FOR THE  
DETAILS



USED CAR DEALERS OF COLORADO



# CHARITY 12th Annual GALA

*United for Change. Together We Shine*

**SATURDAY, NOVEMBER 22, 2025**

**5:00PM, Westin Hotel, Westminster, CO**

**Silent & Live Auctions | Wine Pull & Prizes  
Quality Dealer Award Presentation & more!**

*Register at [ciada.org](http://ciada.org) or scan QR code.*





# the art of community

The CIADA Community: A Must for Success



Active engagement in the CIADA community—whether through social media, events, or education—helps members stay informed, connected, and ahead of the competition. In an ever-changing industry, the strength of community support is invaluable. *Don't just be a member—be an engaged one.*

### Maximize Opportunities Through Events

CIADA hosts various events throughout the year, including golf tournaments, dealer training sessions, and the annual Charity Gala. These events provide members with invaluable face-to-face interactions, giving them access to expert speakers, vendor showcases, and hands-on workshops designed to strengthen their business operations. Attending these events isn't just about learning—it's about forming relationships that can lead to new opportunities and partnerships.

### Stay Connected Through Social Media

In today's digital age, information moves fast. CIADA's social media platforms keep members updated on industry trends, legislative changes, and association

news. Following CIADA on Facebook and X ensures dealers never miss critical updates, networking opportunities, or critical legislative alerts. Plus, engaging with posts and discussions helps build relationships with other professionals in the industry.

### Exclusive Access to the CIADA Facebook Group

The CIADA Facebook group is a must-join for members. This private online space offers real-time conversations about pressing industry topics, advice from seasoned dealers, and the latest updates from the association. It's a place to ask questions, share experiences, and get direct feedback from peers who understand the challenges of running an independent dealership.

### Enhance Your Knowledge with Course Work

CIADA offers essential coursework, including pre-licensing classes, compliance training, and continuing education. Whether a dealer is just getting started or looking to stay ahead of regulatory requirements, these courses ensure they have the knowledge needed to run a successful and legally compliant business. ■



# JUNE 16 GOLF TOURNAMENT

Monday, 8:30AM Shotgun Start  
Legacy Ridge Golf Course  
Westminster, CO

**THIS IS A SELL-OUT EVENT!**



register now

sponsor!



**BIG  
PRIZES**



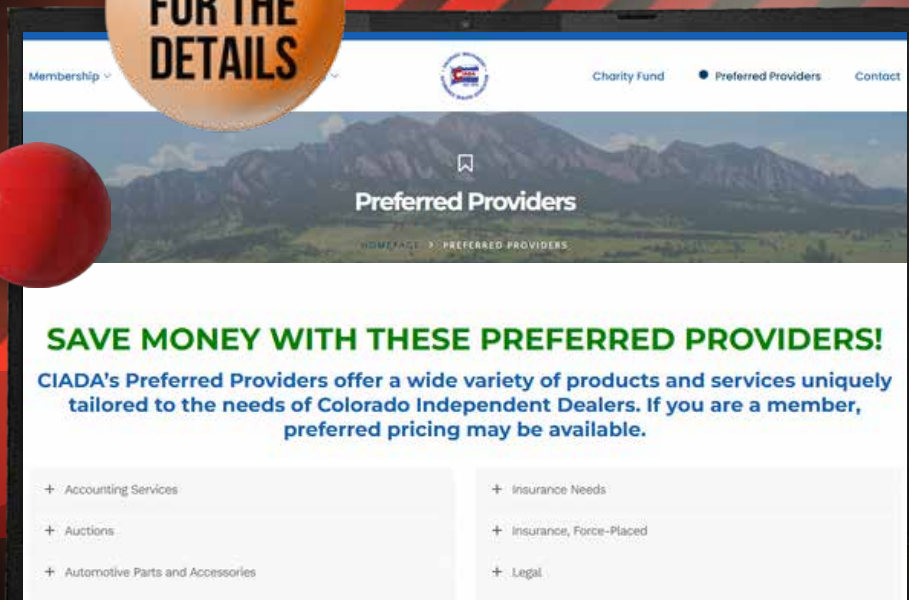


[ciada.org/preferred-providers](https://ciada.org/preferred-providers)

GET INTRODUCED TO CIADA'S

# PREFERRED PROVIDERS

CLICK FOR THE DETAILS



*The following pages highlight a few of our Preferred Providers.*



**DISCOUNTS AVAILABLE**

The CIADA Preferred Provider Directory, offered by the Colorado Independent Auto Dealer Association, is a valuable resource that links members with trusted companies specializing in products and services designed for independent auto dealers. Members gain access to exclusive discounts and pre-negotiated pricing on a wide range of offerings, including auto auctions, insurance, legal services, warranties, GPS solutions, and more!



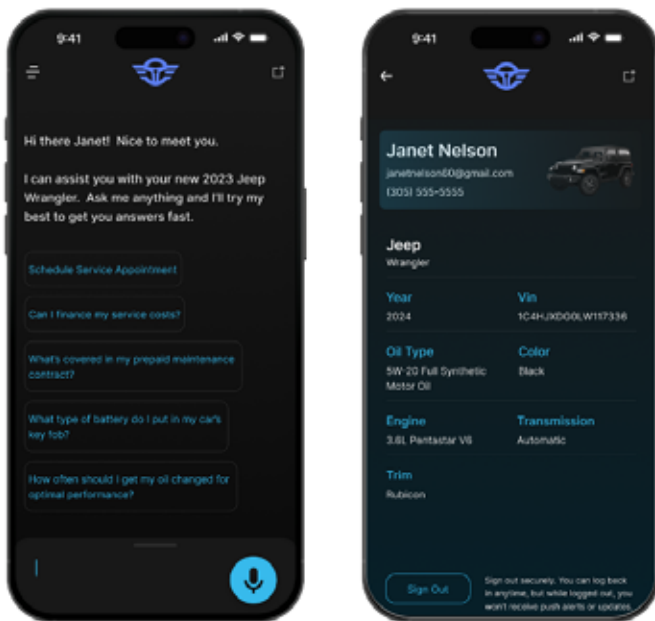


INTRODUCING:

# iVIN BY VINSYT

Revolutionize Customer Relationships

*When customers leave the lot, loyalty fades. How can your dealership stay top-of-mind and keep them coming back?*



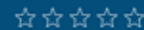
## THE SOLUTION:

**IVIN IS YOUR DEALER-BRANDED CHATBOT THAT ENGAGES CUSTOMERS FROM DAY ONE.**



### KNOWS EVERYTHING

Answers about vehicle, service, and promotions at the dealership



### BOOSTS SATISFACTION

Keeps customers engaged and loyal throughout vehicle ownership



### STREAMLINES STAFF WORK

Frees up time for selling and servicing cars



### DRIVES REVENUE

Unlocks post-sale opportunities with 90% engagement and state of the art intent detection



INNOVATION

## BACKED BY GOOGLE

*With a \$250,000 Google grant, iVIN is built to lead the way in dealership customer engagement*

***"I've been doing this 30 years and despise demos, but this is the best thing I've seen in awhile."***

**-John M. Capitol Auto Group**



Contact JP

970-787-0551

jp@vinsyt.com


# SIMPLY & AFFORDABLY ACCEPT CREDIT CARD PAYMENTS


Clearent and Colorado Independent Auto Dealers Association have partnered to provide you with a secure, flexible, and affordable payment processing solution. Clearent provides your business with everything you need to accept and manage credit or debit card payments efficiently for your business from one single-source solution.

 Securely Accept Payments.  
All Card Types, All Ways

In addition to accepting payments with credit card terminals and card readers, Clearent and Pay Link give you the ability to accept payments online or onsite via text, giving your customers more convenient ways to pay.

## Take Control of your Money

 24/7 Online Reporting  
Know where your money is at all time with our online reporting tool.

 Live Customer Support  
Get your questions answered every day from 7:00 am - 11:00 pm C.T.

 Next Day Funding  
Receive your card payments the next business day.



## **empower** program

Offset Your Credit Card Costs by 75%-85%

Clearent's Empower program makes it easy for your business to offset your credit card processing fees by sharing them with your customers through a surcharge, cash discount, or convenience fee. With Empower, you can quickly reinvest your savings back into your business.

Ready to make the Switch?

**Lisa Hamby**

**303-520-7923**

**lhamby@clearent.com**





# 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.

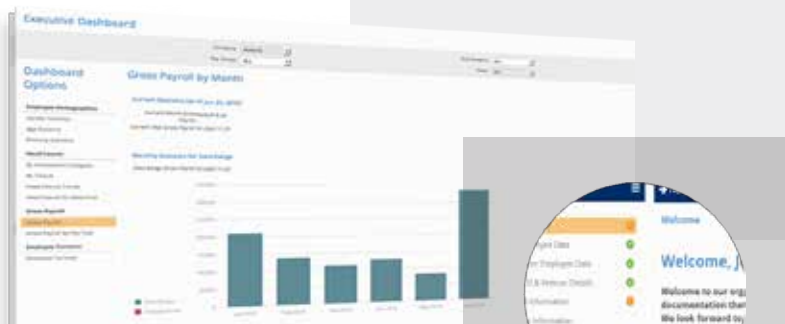
This connected HCM solution goes beyond the typical HCM to seamlessly connect and manage your workforce while adapting to the future of work.

### 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](http://www.isolvedhcm.com)



- Premiums paid as collected
- Cost-efficient protection
- Time-saving technology
- Quick claims processing
- Safe & secure reporting
- Reinsurance eligible
- 24-7 PII-compliant online portal



**817-767-9200**  
**nationalenders.com**

**Change your provider. Change your results.**

# CPI Force- Placed Insurance



Licensed in Texas  
 Risk Manager Agency: 3238704  
 General Lines Agency P&C: 3238703





## Finally! Health Plan Designs All Employees Can Afford

A solution focused on Auto Dealerships with lower, middle and high income employees.

### New benefits from GIG Workers Universe and Ep6ix for members of CIADA, including



BlueCross.  
BlueShield.

- Healthcare member benefit program provided by Amalgamated Local 426 Health & Welfare Fund
- Anthem Blue Cross Blue Shield network
- Bronze, Silver & Gold plan options
- Guaranteed Issue (No group approval required)
- Minimum 1 enrolled
- Must become member of GIG
  - *Fee waived with enrollment in benefits*
- 8 plan design options to choose from

#### Home & Auto Discounts

- Access to online quotes and live agents for any personal property lines of insurance (Auto, Home, etc.)

#### GIG Marketplace Shopping Discounts

- GWU discount marketplace to shop and save from thousands of companies locally or online



#### Health Plan – Increasing access to affordable healthcare

- Lower premiums than traditional offerings
- No Deductible options
- Guaranteed Issue (following group approval)
- Minimum 2 enrolled
- Open Access – No network required
- Unlimited Telehealth and Teletherapy
- 4 tier prescription plans (top 600 generics \$0 Copay)

#### Dental & Vision

- Dental: Preventive, Basic & Major Services
- Vision: Eye Exam, Lenses, Frames

#### Voluntary Benefits

- Short-Term Disability
- Critical Illness, Accident & Hospital
- Term & Whole Life options
  - Employee, Spouse and Child options



Click **here** or scan the QR code to schedule the appointment





# Wholesale finally has an **Easy** mode.

AI damage detection

Know your seller

Simplified OBD2 code view

Straight-forward coverages

Buy Now

## OPENLANE

OPENLANE brings the transparency you need to buy cars online, with comprehensive inspections, easy-to-read condition reports and best-in-class protections – all with lower fees.

Sign up now at [openlane.com/CIADA](https://openlane.com/CIADA) to receive \$350 buy fee credit.





► Vitu has successfully closed on its acquisition of the Dealertrack registration and titling businesses from Cox Automotive. The registration and titling businesses include RTS (Registration and Titling Solutions), RegUSA (Nationwide Title and Registration), Accelerated Title, and CMS (Collateral Management Services). This acquisition does not impact any other Cox Automotive Dealertrack solutions or services. [Read more.](#)



**vituinterstate**

50-state title & reg with Vitu Interstate — incorporating RegUSA

**vitu | AT**

ACCELERATED TITLE

Don't wait weeks or months — get trade-in payoff and title release faster than ever

**NTX**

NATIONAL TITLE EXCHANGE

Now with your payoff and release, get the vehicle titled in your dealership's name

**Expedited DOR updates**

Live, web-based processing speeds deals to completion

Dependable fee and tax calculation

Auto-populated forms prevent critical errors

Account Executives check in

Ensure compliance with professional deal audits

Seamless DMS integration reduces data entry

Local experts answer your questions

Eliminate manual checks with ACH transfers



In offering in-state reg and titling services to dealers across the state of Colorado, Vitu is proud to partner with the Colorado Automobile Dealers Association and Colorado Independent Automobile Dealers Association. Visit [colorado.auto](http://colorado.auto) and [ciada.org](http://ciada.org)

Locally and across the nation, Vitu supports all of your title and registration needs. Visit [vitu.com](http://vitu.com) or call **800-211-3642** to learn more and schedule a demo today.

Vitu, Vitu Accelerated Title and Accelerated Title are trademarks of Vitu, Inc.