

DEALER POINT

Official Publication of the Wisconsin Automobile & Truck Dealers Association | 1928-2021 | Volume 60 | Winter 2021



Inside:

Mary Ann Scaffidi,
2021 WATDA Chair
Priorities in Place

THE ONE-TWO PUNCH OF EFFICIENT REGISTRATION AND TITLE PROCESSING FOR WISCONSIN DEALERSHIPS



BROUGHT TO YOU BY **DEALERTRACK REGISTRATION & TITLE**

There has never been a more critical time to seek out time- and money-saving opportunities in every facet of your operation. Although it might not be the first area that comes to mind, do not overlook title processing.

Why? Because making your back-office processes more efficient can help address post-shutdown work backlogs and help you take advantage of more opportunities to remarket vehicles taken in on trade faster.

To help reduce costs and increase margin, look at the technology solutions that can help your back-office team work faster and easier — all while keeping up with compliance in Wisconsin and beyond. Let's look at how today's title processing technology can fight against each of those challenges.

The First Punch

As dealerships continue to deal with multiple restrictions — including possible short-staffing — your back office may be faced with titling work that piled up while the 90 Wisconsin DMVs limited their services or were closed. Add current sales to the workload and the stress intensifies.

By providing your back-office staff with an electronic registration and title processing solution, your dealership can step into the role of DMV, processing motor vehicle transactions online from your office, in real-time. Plus, some digital solutions are intuitive enough for any staff member to use and efficient enough to tackle batch import processing while finalizing deals.

Using a technology solution for processing motor vehicle transactions from the dealership's office is a boon for productivity, eliminating phone calls, faxing and in-person runners to the state bureau.

The Second Punch

Manual payoff and title release takes an average of 18 days or more according to Dealertrack data. While trade-ins sit idle, you're not yet realizing a profit on your investment. At the same time, holding costs add up until the title arrives, further impeding your profit opportunity.

Even if you're planning on auctioning the vehicle, having the title in hand increases your chances of first pass sale at auction — and until the title arrives, your cash flow on the sale is held back while you wait.

Using a digital trade-in titling solution to expedite title release from a growing network of key lenders can get your trade-in inventory in play faster by streamlining the process from weeks to days.* That way you'll get to the cash flow goalpost more quickly, regardless of whether you re-sell trades on your lot or at auction.

Get Your Back-Office In Shape for Any Challenge

When choosing technology providers to help keep your business on track, don't forget to optimize your registration and titling processes as well. Some providers continually innovate and improve processing workflows with input from dealerships.

Get to know them and meet today's titling challenges head-on, increasing efficiency and cash flow for your dealership's back office to ultimately improve your bottom line.

Set up a free, no-obligation personal trainer session with one of our title processing experts by visiting [Wisconsin Registration and Title](#).

* Based on average industry timeframe for vehicle title release and vehicle payoff process of 18+ days, as determined by 2020 Dealertrack data.

A publication of the
**Wisconsin Automobile & Truck Dealers
 Association focusing on the human side
 of the membership and trade.**

Our Mission:

The Wisconsin Automobile & Truck Dealers Association, an organization of licensed dealers of new and used motor vehicles, is dedicated to advancing the common good of its members, consumers and their communities by promoting professionalism and prosperity through education, advocacy, information and service.

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William A. Sepic
 President

Mary Ann Scaffidi
 Chairman

Keith Kocourek
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David Cuene
 Secretary/Treasurer

Editor

Julie Farmer
 jfarmer@watda.org

Contributing Writers

Julie Farmer
 Josh Johnson
 Dan Klecker
 Bill Sepic
 Chris Snyder
 Brent Kindred
 Sue Miller

Art Director

Kristin Mitchell Design, Inc.

Advertising Sales

Julie Farmer • 608.251.8062
 jfarmer@watda.org

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On the cover: Mary Ann in the mountains of Colorado.

Mary Ann and daughter
Jeanna in Colorado.



Mary Ann's children, left to right:
Jeanna, Dale, Samantha, Jessica



Mary Ann and her
daughters chairing the Auto Gala.

PRIORITIES IN PLACE

BY SUE MILLER

“It’s on!” The whisper was loud enough that, if sleeping lightly, it would be heard. With no additional coaxing, Mary Ann (at age 9) would make her way to the television where, during late night programming, the newest Heiser Automotive commercial was running. “Back then, the family dealership couldn’t afford primetime advertising so the only way we could see new commercials was to get out of bed. We’d watch, sing along with the Heiser jingle, and go back to sleep.”

Be wiser buy Heiser!

2319 N. Prospect

for the very best deal in an automobile!

Mary Ann was a child when her father, Sam Scaffidi, bought-in to Heiser Automotive. She grew up living and breathing dealership life. “I was very proud of my dad. I wanted to spend as much time as I could with him, so I spent a lot of time at Heiser Ford on Prospect Avenue.” During her teens Mary Ann served as a lot attendant, receptionist, title clerk and assistant finance manager.

At 19, Mary Ann had a difference of opinion with her very traditional parents. Her mother and father, like many others of their ethnic background and upbringing, believed traditional

girls did not work long hours outside of the home – not when they could devote their time and energy to a family. 19-year-old Mary Ann was not interested in being a traditional girl; rather, she was looking for a challenge. If Heiser wasn’t available, she’d look elsewhere.

Elsewhere entailed working as a dental assistant and making enough money to move out of her childhood home. Eventually Mary Ann moved to Craig, Colorado. Being too proud to ever ask for money, she got a job quickly as an expanded duty dental assistant and dental office manager. She also worked as a waitress in the evenings. On weekends, she offered a “Critter Sitter” business for additional income. Being raised in an entrepreneurial household she parlayed her horse ranch hobby into a paying business packing-out game for out-of-state hunters. Mary Ann married, and started a family. Her two small children often helped with the “Critter Sitter” business by simply playing with the animals. Mary Ann’s husband sold large industrial equipment to coal mines.

A unique opportunity presented itself to the couple in the form of a Landa Inc. Equipment and Service Franchise in Colorado Springs. Landa Inc. tried three times to maintain a successful store in Colorado Springs but could not. Its competitor, Hotsy Inc., was too dominant. This was a challenge designed for

Mary Ann. She and her husband formulated a plan, lived in a trailer on premise to allow for cash flow, and built up a business, Dalan Equipment Inc. They became the second largest equipment dealer in Colorado and, after a few years, ended up purchasing the Hotsy competition. If her husband could sell the equipment, Mary Ann knew she could manage the employees, a service department, and the financials.

There are a lot of life lessons to be learned away from the security of a family business. Mary Ann fell on her face more than once but each time she got back up and worked smarter. After two more children, Mary Ann found her niche and passion: It was to run exceptional, people-focused businesses where staff and customers thrive - without sacrificing family. "My parents taught me to work hard, be honest, have integrity, and be humble by giving credit to those that deserve it. Those values have proved true repeatedly."

Change is inevitable and in 2000, now single, with three children home and one in college, Mary Ann chose to return to Wisconsin. At that time working in automotive dealerships, including Heiser Automotive, was very demanding. It was nearly impossible to earn a good living without working sixty or more hours a week, making a dealership career practically impossible as a single parent -- or at least one that wanted to include themselves in their children's lives. "My job is to help my kids become responsible adults. I couldn't do that working 60-hour weeks."

Mary Ann became "The Lunch Lady" at her children's school so she could be available. Meanwhile, she attended school herself, becoming a real estate broker. Her real estate career gave her the chance to be around her children, when needed, while earning a living.

In 2006 Heiser again extended an offer to join the team - this time as a sales representative for Heiser Toyota. With her children a little older, Mary Ann felt comfortable saying, "Yes."

Even though Heiser had been in Mary Ann's family for over 60 years, she chose to work as an employee at first. She wanted to see the challenges employees faced as well as understand what life in the car business, especially Heiser, looked like. During this time, Mary Ann observed and learned a lot. In her opinion, Heiser's culture had lost some of what she remembered it once having when Walter Heiser, Al Hurvis, and Sam Scaffidi operated the store on Prospect Avenue. Mary Ann strived to cultivate an environment where customer focus, employee relationships, and teamwork were of top priority.

When the time had come to step into an ownership role, Mary Ann's mentors, Heiser's corporate team at the time, taught her how to navigate the auto industry. Their vision of prioritizing employees and customers gelled with Mary Ann's and with their support she attended the NADA Dealer Academy in 2010 to become the dealer for Heiser Chevrolet Cadillac in West Bend. Since then, Mary Ann has worked through many different roles and responsibilities. Eventually, Mary Ann became the dealer for each of the Heiser locations, culminating as the chief executive officer for Heiser Automotive Group. Over time and with a lot of effort from the leadership team, Heiser's culture has changed to match Mary Ann's vision. Customers will always be Heiser's highest priority.

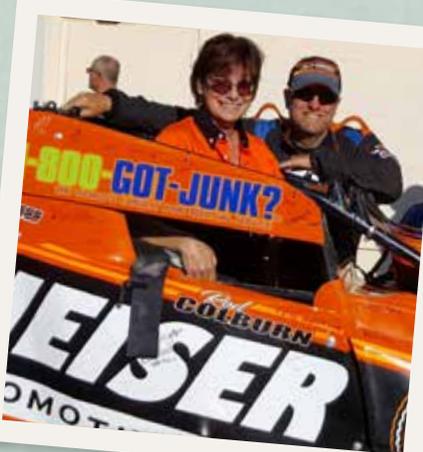
Heiser's guiding principles are posted:

CUSTOMERS ARE THE HIGHEST PRIORITY
MEMORABLE EXPERIENCE
ALWAYS INSPIRE BY STAYING POSITIVE
PROACTIVE SOLUTION SEEKER
ACHIEVE EXCELLENCE
DO THE RIGHT THING
1 TEAM, 1 DIRECTION

...continued on next page...



Mary Ann Scaffidi with her father, Sam Scaffidi.



Mary Ann with a Heiser sponsor.



Winning 'Best of Class' with 66 Mustang at a classic Car show.

Today, the Heiser culture encourages team members at all levels to anticipate, prevent, and resolve problems quickly. "Our goal is that all employees feel part of a successful, cohesive team."

Mentors have been a part of culture-building. "Throughout the years I have had some great mentors. Not all mentors have stayed forever but all of them have had an impact. Heiser's Guiding Principles are from the direct influences of these people. One Team, One Direction."

Even though she has accumulated a long list of professional awards and achievements, Mary Ann is not resting on her laurels, just yet. In 2021, Mary Ann Scaffidi will serve as WATDA's Board Chair. "I'm following some strong chairs, which is a little daunting, but I'm excited. I look forward to working with the Board of Directors and staff. I like working

toward lasting solutions to real life dealership issues and I think I'll enjoy this opportunity to make a difference."

Another change, for Mary Ann, involves the next generation. "I have family, some of my kids, my nephew and even my cousin's granddaughter working at Heiser. My dad loves Heiser more than anything and I'll do my best to continue the Heiser-Scaffidi tradition including giving the next generation a chance to learn the business. I'm not letting family coast, though. They have to prove they are committed to our culture."

Mary Ann's future projects lean toward charitable and outdoor activities. "I look forward to merging my love for this business with some of my other interests; therapeutic horses and helping children. Who knows? What I do know is that I'm committed to this company, this team." ●



Fourth generation for Heiser already in training.

Top: With Brycen in a Heiser commercial.

Bottom left: Mary Ann with Ryker in a 2018 marketing meeting.

Right: Touring the service department with Connor in 2015.

AWARDS AND ACCOMPLISHMENTS:

Wisconsin Real Estate and Brokers License

Dalan Equipment: Top Performance Award

Graduate NADA Dealer Academy 2010

Chairman of the Board ADAMM

Executive Board Member WATDA

ADAMM & Heiser Scholarship Selection Committee

Vice Chairman GM Women's Network 20 Group

Women's Dealer Network 20 Group Award

Heiser Toyota President Awards Recipient last 10 years

President Award Heiser Ford

Best of Glendale Awards—Lincoln Mercury Dealer

Kettle Moraine Best Dealership Award 2020

Top Rated Dealer Award Carguru

Mark of Excellence Award Heiser Cadillac

Mark of Excellence Award Heiser Chevy West Allis

Best of Milwaukee Heiser Chevrolet West Allis

Best Domestic Dealer Award

Mark of Excellence Award Heiser Chevy West Bend

Better Business Bureau A Rated



Mary Ann Scaffidi is the first woman to serve at the WATDA's board chair as well as the first woman to serve as chair for ADAMM.

"It really is the elephant in the room. I was the oldest female student at the NADA academy and, at that time, one of few women on an automotive related board."

Mary Ann is used to comments, but they can make a difficult job harder. More recently the comments are more subtle, but still express surprise that she works full time at the dealership and, along with a great team, runs Heiser Automotive successfully.

"I enjoy running a dealership group. Dealership careers are varied, challenging, and rewarding. All people, regardless of gender, can thrive in this industry, and a diverse team is essential to uphold the culture and standard of excellence that makes Heiser successful." ●

THANK YOU KOLOSSO TOYOTA!

Rawhide Youth Services transforms the lives of at-risk youth in Wisconsin who need a second chance at life.

Over the last 55 years, generous donors have allowed us to provide effective programs and services for these hurting youth. Rawhide's Vehicle Donations Program accepts cars and trucks from private donors, inspects them, and then resells them at wholesale auctions. The funds raised from those sales make up over 30% of the support for the programming that helps the youth and their families. Our Wisconsin dealership partners offer their locations as Donor Service Centers (DSCs) that work as a safe and convenient drop-off site for used vehicles, which are then picked up and transported by Rawhide or its trusted, contracted haulers.

Kolosso Toyota in Appleton has supported the Rawhide mission for nearly 30 years when our Vehicle Program started. Today, Kolosso is run by brother and sister team, Barb and Bill Kolosso, who understand competition for organizations receiving vehicle donations has increased.

"This is the easiest way for us to help and doesn't take a lot of effort on our end, so there's no reason not to do it," said Bill Kolosso.



Each year, Kolosso brings in about 30 donated cars for Rawhide and helps sponsor our famous Fish Fry Dinners.

THANK YOU to all our DSCs! We couldn't do this without YOU!



3000 W. Wisconsin Ave.
Appleton, WI 54914

KolossoToyota.com



"Kolosso picks a handful of places to support and Rawhide is one of them because we know they're helping youth turn their lives around, and we hope to continue helping in the future as we have been."

- Bill Kolosso

Co-owner of Kolosso
Toyota in Appleton

1-800-RAWHIDE | Rawhide.org/Donate

Dealers Acts of Kindness

Parson of Antigo contributed \$5,000 to The United Way of Langlade County. Contributions like this allow the United Way to continue supporting organizations that provide services to those in need in Langlade County.



Brenengen Auto Group is a sponsor for Tools for Schools and has helped contribute grant money to multiple learning facilities within their community. One of the many recipients that received funding was St. Patrick's School in Sparta. The teacher there has plans for putting the donation money towards purchasing Kindle Fires and e-books that will add an extra element for helping students with their reading.



Chippewa Valley Mazda for ninth year in a row, kicked off their 60 days of giving where they giveaway two vehicles. One was during the week of December 14th and the other was during the week of January 11th. Chippewa Valley Mazda reaches out to their community to help nominate someone who could benefit from the gift of transportation and \$500 in fuel.



Schoepp Motors gifted a minivan to a woman within their community who needed a vehicle. This giveaway enabled the woman to continue her nonprofit called FOSTER, which helps her commute to hundreds of other families around the community in need.



Ewald Kia of Oconomowoc helped in the adoption process of a four-legged cutie named Blue back in December. Ewald Kia of Oconomowoc partnered with the Humane Animal Welfare Society—HAWS of Waukesha to help Blue find his forever family.



International Autos Group/Hyundai West Allis gave away a 2021 Hyundai Tucson to a family within their community in need of a new vehicle.



Hyundai West Allis

International Autos Group employees each donated \$5 to the Wisconsin Hero Outdoors organization for Veteran's day. The President of IA then matched their donations, making it a grand total of \$1,450 raised. The Wisconsin Hero Outdoors organization began in 2016 with Veterans and First Responders gathered together using camaraderie of outdoor activities to address both the physical and mental health challenges brought on by the stresses of service and ultimately aide in the prevention of suicide. Wisconsin Hero Outdoors offers a variety of outdoor complementary therapies to their participants and their families.



Markquart Motors asked their Chippewa Valley community to vote for their favorite organization to be entered in to the "Markquart Gives Back" contest. Markquart gives away \$5,000 to each of the top ten organizations that receive the most votes. The winners were, in no particular order: Chippewa Valley Wildlife Rehabilitation, Eau Claire Babe Ruth Baseball, Dunn County Humane Society, Jim Falls Elementary Playground-Chippewa Falls Area Unified School District, Bob's House for Dogs, Feed My People Food Bank, Chippewa Humane, St Paul's



Catholic School-Bloomer-St. Paul's Catholic Family Bloomer, Eau Claire County Humane Association—ECCHA and L.E. Phillips Senior Center.

Kolosso Toyota of Appleton donated \$4,500 to Vets and Friends of Wisconsin. The funds will be used to support disadvantaged vets and help maintain the all-volunteer veteran-run, coffee house and pantry.



Holiday Automotive teamed up with United Way of Fond du Lac to help support their efforts in building a stronger community and ended up raising \$40,389! #givewhereyoulive

Holiday Automotive teamed up with the Fond du Lac Humane Society and features a "Pet of the week" social media post to help animals that are up for adoption find their forever home.



Bergstrom Automotive donated a 2020 Chevrolet Silverado truck to Habitat for Humanity Oshkosh to help build affordable housing in the city. "Far too many families in our community are struggling financially and facing housing instability that has only been exacerbated by the COVID-19 pandemic," Bergstrom said. "We are proud to assist the Habitat organization in helping to provide affordable housing to those in need."



Bergstrom Automotive

Kunes Country Chrysler Dodge Jeep Ram partnered with Wisconsin Balloon Décor to bring joy to Walworth County Area Nursing Home Residents. They delivered Balloon Buddies to 256 nursing home residents in Walworth County, courtesy of the Kunes Family Foundation.

Kunes Country Chrysler Dodge Jeep Ram/The Kunes Family Foundation donated a 15-passenger van to the Seeds of Hope in Elkhorn. The van will be used to transport adults with developmental and other disabilities to community outings such as the library, local restaurants, assisting with Meals On Wheels, and a variety of other community activities.



Dorsch Ford Lincoln Kia employees raised \$1,000 for Foster the Village. The organization helps support foster children and families in Brown County.



Sleepy Hollow Chevy Buick GMC donated 125 N95 masks, 475 Tyvek suits and 34,000 gloves to Vernon Memorial Healthcare.



Ken Vance Motors Fund distributed \$50,000 to Chippewa Valley nonprofits. The grantees are: Catholic Charities Sojourner House, Chippewa Valley Free Clinic, Chippewa Youth Hockey Association, Eau Claire Area Hmong Mutual Assistance Association, Eau Claire Community Foundation, Eau Claire County Humane Association, Family Promise of the Chippewa Valley, Junior Achievement, Lutheran Social Services of Wisconsin and Upper Michigan and WATDA Foundation.



Rudig Jensen donated \$1,500 to Kendall's Playground Project in support of their community. The money will help replace the playground equipment at Heritage Park in New Lisbon.



Toyota of La Crosse purchased \$15,500 in gift cards from Downtown Mainstreet La Crosse to help support local businesses. #shoplocal

Toyota of La Crosse donated approximately 150 lbs. of non-perishable food items to the Cavalier Cupboard at Western Technical College.

Toyota of La Crosse

Mid-State Truck Service donated more than \$50,000 of goods and dropped the items off at their local Toys for Tots distribution center. This was their 12th annual year participating in the Truckers for Tots campaign.

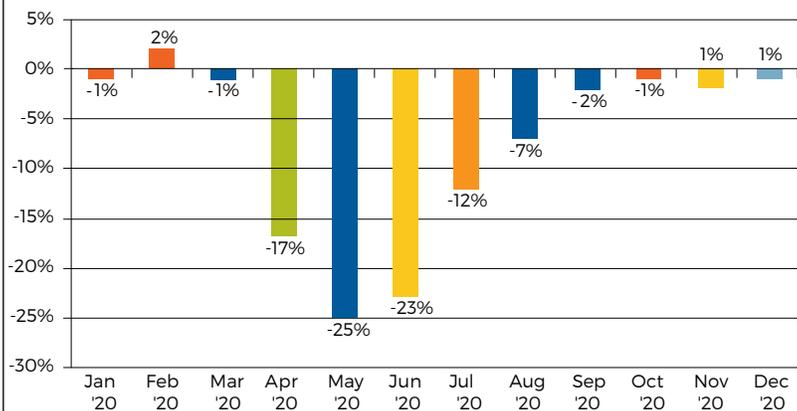


New Vehicle Sales Trends

Wisconsin New Vehicle Trends: December 2020

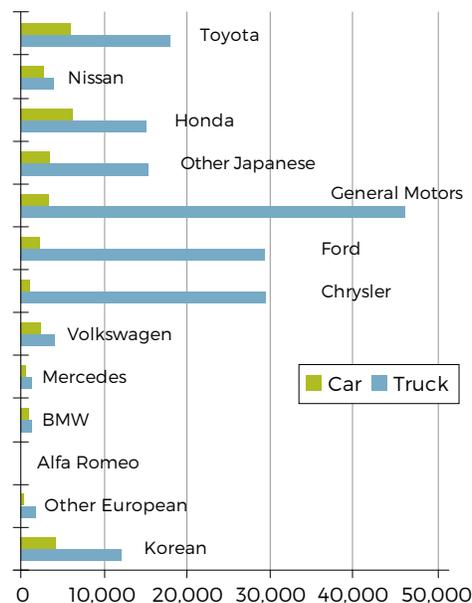
	Previous Two Months			Year to Date			Year to Date Market Share		
	11/19	11/20	% change	'19 YTD	'20 YTD	% change	'19 YTD	'20 YTD	change
Industry Total	36,051	37,413	3.8%	222,537	207,688	-6.7%	100.0%	100.0%	0.0%
Car	5,456	4,692	-14.0%	41,102	31,504	-23.4%	18.5%	15.2%	-3.3%
Truck	30,595	32,721	6.9%	181,435	176,184	-2.9%	81.5%	84.8%	3.3%
Japanese	12,484	12,393	-0.7%	78,069	69,373	-11.1%	35.1%	33.4%	-1.7%
Toyota	4,370	4,592	5.1%	25,911	23,563	-9.1%	11.6%	11.3%	-0.3%
Honda	3,658	3,695	1.0%	23,316	20,905	-10.3%	10.5%	10.1%	-0.4%
Nissan	1,121	976	-12.9%	8,020	6,461	-19.4%	3.6%	3.1%	-0.5%
Other	3,335	3,130	-6.1%	20,822	18,444	-11.4%	9.4%	8.9%	-0.5%
Domestic	19,013	20,213	6.3%	117,449	110,609	-5.8%	52.7%	53.2%	0.5%
General Motors	8,571	9,651	12.6%	51,264	49,195	-4.0%	23.0%	23.7%	0.7%
Ford	5,407	5,328	-1.5%	33,703	31,232	-7.3%	15.1%	15.0%	-0.1%
Chrysler	5,035	5,234	4.0%	32,482	30,182	-7.1%	14.6%	14.5%	-0.1%
European	2,157	2,101	-2.6%	12,581	11,734	-6.7%	5.6%	5.6%	0.0%
Volkswagen	1,175	1,037	-11.7%	6,985	6,220	-11.0%	3.1%	3.0%	-0.1%
BMW	323	437	35.3%	2,032	1,886	-7.2%	0.9%	0.9%	0.0%
Mercedes	305	260	-14.8%	1,451	1,515	4.4%	0.7%	0.7%	0.0%
Alfa Romeo	5	9	80.0%	42	24	-42.9%	0.0%	0.0%	0.0%
Other	349	358	2.6%	2,071	2,089	0.9%	0.9%	1.0%	0.1%
Korean	2,397	2,706	12.9%	14,438	15,972	10.6%	6.5%	7.7%	1.2%
Other	2,397	2,706	12.9%	14,438	15,972	10.6%	6.5%	7.7%	1.2%

3 Month % Change – and view annual trend.
Compares most recent 90 days vs. same 90-day period from last year.



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YTD Registrations by Vehicle Type.



December Trend Report from Scott Quimby



NADA Report

JOSHUA JOHNSON • jjohnson@donjohnsonmotors.com



The new year brings rapid change and a host of new opportunities for America's auto and truck dealers. As we recover from a global pandemic and regain our momentum in the retail automotive sector, WATDA and NADA will continue to protect and advocate for auto dealers everywhere.

Despite difficult conditions brought by the pandemic, our industry entered 2021 on an optimistic note. Franchised new-car dealers reached **14.5 million** total sales for 2020. Despite April producing the lowest monthly SAAR on record at 8.7 million units, new-vehicle sales recovered substantially in the second half of the year. Moreover, commercial trucks closed the year with total sales just shy of **410,000** units. In December, orders for Class 8 trucks reached their fourth-highest level ever—and marked the second straight month with orders greater than 50,000 units.

As we continue into the year, NADA anticipates sales of 15.5 million units in 2021 (an increase of 7.2% from 2020.) Increases in COVID-19 cases could lead to production disruptions along the vehicle supply chain, a global shortage of semiconductor microchips used throughout auto production, and tight inventory on dealer lots. However, tailwinds can bring favorable conditions including an economic boom later this year, low interest rates, a gradual return of fleet demand for new vehicles, and continued consumer preferences for personal vehicle ownership over ridesharing services.

Arguably, the most significant change of 2021 is the transition to the Biden Administration. Rest assured that NADA and WATDA will continue to work for the betterment of the dealer landscape—no matter who resides in the White House. I urge all members to stay informed on the issues that affect our day-to-day operations. This includes the FTC's proposed amendments to the Safeguards Rule; possible autonomous vehicle legislation which can impact franchise laws; and a host of possible new regulatory mandates from the administration.

I will share these new developments with WATDA as quickly as possible. Today, though, I want to highlight the requirements for the recently re-opened Paycheck Protection Program (PPP). The PPP was established following the onset of the COVID-19 pandemic, and it has served as a lifeline to millions of business owners as well as our employees. The Small Business Administration (SBA) re-opened the PPP in January and \$284 billion has been made available to new borrowers and certain existing borrowers. The PPP portal fully reopened to all

participating lenders on January 19. All dealers interested in a second loan should understand their eligibility. Borrowers are eligible for a second loan if they:

- Have no more than 300 employees;
- Received a first draw PPP loan and will use/have used the full amount only for authorized uses; and
- **Demonstrated at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020.**

NADA and WATDA urge all dealers to consult with their accountants and meet critical deadlines for PPP loan forgiveness. For more information, please review NADA's all-dealer email, *SBA Standing Up New PPP Loan Program*, and subsequent All-Dealer updates.

The dealer community will continue to face challenges through the year, but the most important consideration is our health and safety. I want to commend Wisconsin's dealers for your hard work and keeping your guests and team members safe through these unprecedented times. Stay well and best wishes for a successful year ahead! ●



Dental + Vision Insurance
Two benefits. Zero headaches.

We make offering dental and vision insurance hassle-free by providing you with a dedicated account manager and combined benefits administration. Give your employees better health with the coverage they deserve. Get two great plans from one name you trust. **Learn more at deltadentalwi.com.**

 **DELTA DENTAL**®  **DeltaVision**®

Delta Dental of Wisconsin



2020 Election Results

BY CHRIS SNYDER

The State legislature has been sworn in and Bills are being drafted, debated, and signed into law. While the 2021-2022 bi-annual budget bill will dominate the first 6 months or so of the 2021-22 legislative session, the real issue to be dealt with is addressing the dissemination of the COVID-19 vaccines.

At the time of writing this article, the state of Wisconsin ranks about the middle of the pack in the country administering vaccine doses available. For those efforts, President Biden has nominated Wisconsin HHS Secretary Andrea Palm to serve as deputy secretary of U.S. Department of Health and Human Services.

Meanwhile, the state of Wisconsin has struggled to find a comfortable system to deliver the vaccines. No one is debating the Phase 1A recipients (frontline health care personnel, residents in skilled nursing and long-term care facilities) should be at the front of the line, but as of today, guidelines are being too strictly applied to be efficient. A vaccine vial contains multiple doses and in many situations, doses are being disposed of because once a vial has been thawed and opened (for lack of a better medical term), there may not be an adequate number of those in the 1A group or others available to take the vaccine to use the entire vial before it spoils. Phase 1B recipients have not been completely defined. Currently, police and fire personnel and adults over 65 are on the list but debate still persists whether others can be included. Another debate going on is, where the vaccines should be administered, by hospitals, clinics, pharmacies, at schools, places of employment etc.

The bottom line is, hopefully by the time you read this, everyone who wants the vaccine has the opportunity to receive it sooner rather than later.

Legislation

At the time of writing this article, the Wisconsin 2021-22 bi-annual budget has yet to be released. Unlike previous years, there is very little being shared about what is going to be in the proposed budget. As always, WATDA will be following the process closely with particular attention to the transportation budget. Early estimates show that Wisconsin's 2019-20 budget was NOT blown out of whack too much by the pandemic-induced shutdowns, in fact there is a projected \$1.2 Billion surplus going into the budget process.

In the 2019-20 budget, highway projects were pared back to meet projected revenues. For the most part, major interstate projects were spared and progressed on schedule. As already stated, there has been very little information coming out of the Governor's office about Transportation funding. The major transportation revenue sources are the fuel tax and titling and registration fees.

In the 2019-20 budget, the titling fee was increased by \$95 and annual registration fees for hybrid and electric vehicles were increased. We do not anticipate increases in those areas. Therefore, we will be paying special attention to preserving the trade-in tax credit, preventing value-based registration fees and the introduction of a vehicle miles traveled tax. As time goes on and the push for electric and/or alternative powered vehicles takes hold, fuel tax revenue (the main source) will surely dwindle. The state is going to have to find new sources of income to fund the state's transportation needs. For now, it doesn't seem that anyone in the legislature has the stomach to pursue implementing an open road tolling system. It is possible that if a working formula for vehicle miles travelled (VMT) is established for electric vehicles it could prove to be a way to recoup lost fuel tax revenue regarding alternative fuel vehicles.

As always, WATDA will be monitoring and keeping you updated on the budget process and the various machinations and developments along the way. Meanwhile, there are other issues that may come up that WATDA will be supporting or defending.

Direct Sales

In the 2019-20 legislative session, there was a proposal brought forth that would have allowed certain electric vehicle manufacturers to sell direct to the public. WATDA successfully opposed that proposal. Under Wisconsin law, manufacturers are prohibited from directly or indirectly, holding an ownership interest in, operating or controlling a motor vehicle dealership.

The concept of a manufacturer selling direct is not new and over the years many manufacturers have dipped their toes into the water. However, they quickly find that selling their vehicles through a franchised dealer is the most efficient and cost-effective way to distribute and sell their vehicles. By requiring dealers to pay for maintaining sales and service

facilities, purchase a minimum number of vehicles, pay for the shipping, advertising, holding costs, training sales and service personnel, and handling and paying for customer facilitation framework, the manufacturers can concentrate their efforts on research and development and manufacturing.

Having a strong and robust franchised dealer system comprised of independently owned and operated dealerships also benefits Wisconsin consumers. It ensures both intra and inter brand competition, which results in lower consumer prices. Wisconsin vehicle owners are also better served by having independent dealers operate a service facility to carry out warranty repairs. Warranty repairs are paid for by the manufacturers. Naturally, once a vehicle is sold, the manufacturer does not want to spend any more money on the vehicle. However, dealerships make money by finding defects that are covered under the manufacturer's warranty and therefore, Wisconsin vehicle owners are better served taking their vehicle in for repairs at a facility that has an incentive to make sure the vehicle is functioning as it is designed to as opposed to a facility whose incentive it is to reduce and control repair costs as much as possible.

While the franchise model, consisting of independently owned dealerships is clearly the better model, the same Wisconsin law that prohibits manufacturers from owning and/or operating a dealership, also has exceptions that allow other types of ownership, including by manufacturers. One of the exceptions requires the manufacturer to request a hearing before the Wisconsin Division of Hearings and Appeals and prove that there are no prospective independent dealers available to own and operate the dealership in a manner consistent with the public interest and that meets the reasonable standard and uniformly applied qualifications of the factory. Currently there are at least four manufacturers who have used this process to receive the right to sell their vehicles to end users.

WATDA expects some sort of action by motor vehicle manufacturers to change the Wisconsin Motor Vehicle Franchise Law to allow them to sell direct. WATDA will oppose those efforts. Meanwhile, manufacturers can utilize the existing law and seek a license via the administrative law process. After all, the law is written the way it is because at the time of its' creation the legislature, dealers and manufacturers believed that in certain circumstances (reviewed on a case-by-case basis), allowing manufacturers to deviate from the established business and regulatory model may be fair to the state of Wisconsin, our dealers and Wisconsin consumers. The key component of the exception is that the request is taken up and analyzed on a case-by-case basis and not just a blanket category (e.g. selling electric only vehicles).

Paycheck Protection program

Many dealers were aided through the unknown times of government mandated COVID shutdowns by the Paycheck Protection Program loans (PPP). Under the PPP, recipients had to qualify for the loans and if the proceeds were spent on specific business expenses such as employee payroll, benefits, rent and utilities, the loans could be forgiven. As stated, many dealers participated in the PPP and dutifully kept employees on their payroll, and businesses open, serving their communities.

The PPP was a never-before endeavor sponsored by the federal government to address a very rare situation. Many questions arose during the application process about how the money could be spent to preserve the forgivability of the loans. One of those questions regarded the taxability of the loan proceeds and whether recipients could deduct typical business expenses if those expenses were paid for with loan proceeds.

The IRS issued Revenue Ruling 2020-27 stating that PPP loan recipients could not deduct expenses paid for with PPP proceeds. Then in December of 2020, Congress passed a second round of stimulus benefits and in that bill, they overrode the IRS Ruling and declared, PPP loan proceeds that are forgiven are excluded from gross income for federal purposes. Unfortunately, this classification of gross income and deductibility of expenses only applies to federal income tax filings.

To rectify the discrepancy between the federal and state interpretations, the Wisconsin legislature needs to amend the Wisconsin tax law. At the time of writing this article, there are two companion bills (Senate Bill 02 and Assembly Bill 02) that are working their way through the legislative process that would bring the Wisconsin interpretation in line with the federal. It is likely that these bills will make it to the governor's desk for his signature.

There are some concerns whether Governor Evers will sign the bill. The state estimates that the adopting the federal standing will result in a loss of approximately \$457 Million. The Governor has indicated that he has a number of projects and areas of concern for the state and the additional revenue (albeit a one-time shot) could help many other Wisconsinites who have been affected by the COVID shutdowns. WATDA has been working with other state business groups to convince the legislature and the governor that adopting the federal standard is the right thing to do and that the \$457 Million is not new found money, but rightfully belongs to those businesses that took the risk and kept Wisconsinites employed, creating greater income tax revenue, paying payroll taxes, unemployment insurance, provided health care and collected sales taxes throughout one of the most trying of economic and socially dramatic times in our history.

continued on page 14...

Federal Election Will Have Consequences

There is a new sheriff in town and one thing is for sure, President Biden embraces regulation. Two agencies that dealers need to pay special attention to right out of the blocks are the Federal Trade Commission (FTC) and the Consumer Finance Protection Bureau (CFPB).

The FTC has had dealers on their radar for some time now for advertising issues. Look for enhanced scrutiny of dealer participation (markup) on voluntary protection products like service contracts, GAP, wheel & tire, and key fob replacement products. As alarming as that may seem the FTC is also determined to drive up the cost of doing business by proposing sweeping amendments to the Information Safeguard Rule. Some of the proposed changes include measures to protect customer data through encryption and multifactor authentication. NADA commissioned a cost study on the proposed changes, and it estimates increased expenses at average sized dealerships to come in around \$300,000 in upfront costs to get into compliance and about the same amount annually thereafter. Their intent is to impose these new requirements across the board to all dealers regardless of size or location.

The CFPB is anxious to be released to harass entities they are authorized to regulate and even some they are not authorized to regulate (dealers). Under the Trump administration the CFPB lightened up its regulatory stance and exercised a more regulation through education. However, it is anticipated that under Biden they will resume their practice of regulation through enforcement actions and intimidate their prey into massive settlements.

After the fall election, NADA regulatory staff met with CFPB staff to get a feel for attitudes and actions. NADA reminded CFPB about the NADA Fair Credit Guidance Program. Under the voluntary program dealerships establish a written policy regarding dealer markup, capping a uniform markup on finance products and anytime they deviate from the policy, it must be approved by specific personnel and the reason for the deviation documented. The CFPB has recognized the value in the program, but to date, have stopped short of providing any guarantee that its' utilization would provide a safe harbor from agency enforcement action.

2021 is off and running and change is in the wind. ●

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From Around the State

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Top Level Leadership Changes Announced at Holiday Automotive of Fond du Lac



Thor Gilbertson



Michael Shannon, Jr.

Mike Shannon, Sr., Chairman and CEO of Holiday Automotive, announced the following leadership changes within the organization effective February 1st, 2021. Current president Thor Gilbertson will be promoted to the position of CEO. Gilbertson joined Holiday 6 years ago and has over 30 years of leadership experience in the transportation industry. He is a graduate of UW Madison's School of Business. Michael Shannon, Jr., currently Vice President and COO, is being promoted to company President and remains as COO. Shannon, Jr., has served in various capacities within the organization since joining the company in 2004 after his graduation from St. Norbert College, DePere.

Rounding out the executive leadership team at Holiday is Bill Agnew, Executive Vice President, Scott Basler, CFO, and William Beyer, Vice President Service and Customer Care. Mike Shannon, Sr. will continue to fulfill the role of Chairman.

Truck Country Grows in the Northwoods

Truck County of Minocqua recently purchased the facility they have been operating out of as well as an adjacent 49 acres for future development. They are also adding Western Star trucks to their lineup as they move into their second decade in the Northwoods

Morrie's Auto Group Acquires Brenengen

Brenengen Auto Group has sold their six western Wisconsin dealerships to Morrie's Auto Group of Minnetonka, MN. Don Brenengen, president, noted they are "thrilled to join the Morrie's team. Their culture of innovation and customer service combined with deep industry knowledge will create significant growth opportunities for our employees and a superior experience for our customers." Morrie's purchased Audi and Volkswagen dealerships in LaCrosse in 2017. Plans are underway for a new facility in Onalaska for those brands.

Dahl Automotive Reopening Hyundai/Mazda Dealership in La Crosse

Grand reopening of the state-of-the-art Hyundai/Mazda

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dealership in downtown La Crosse was held December 21, 2020.

The renovated dealership features multiple guest lounges with HDTV's, a complimentary coffee bar & refreshments, club chairs, children's play area, and complimentary Wi-Fi and work counter for busy professionals. These upgrades house many green technologies including material recycling, highly efficient interior and exterior LED lighting, occupancy sensors to reduce energy usage.

President Andrew Dahl adds, "Our modern, eco-friendly facility combined with our commitment to exceptional guest service provides a refreshing and thoughtful experience for our guests." As part of the grand re-opening this month, Dahl is donating \$100 to the Hunger Task Force for every new Hyundai and Mazda sold in December. The Hunger Task force coordinates donations from approximately 480 donors and food drives and distributes to over 95 food pantries and meal sites in La Crosse, Vernon, Monroe, and Trempealeau Counties.

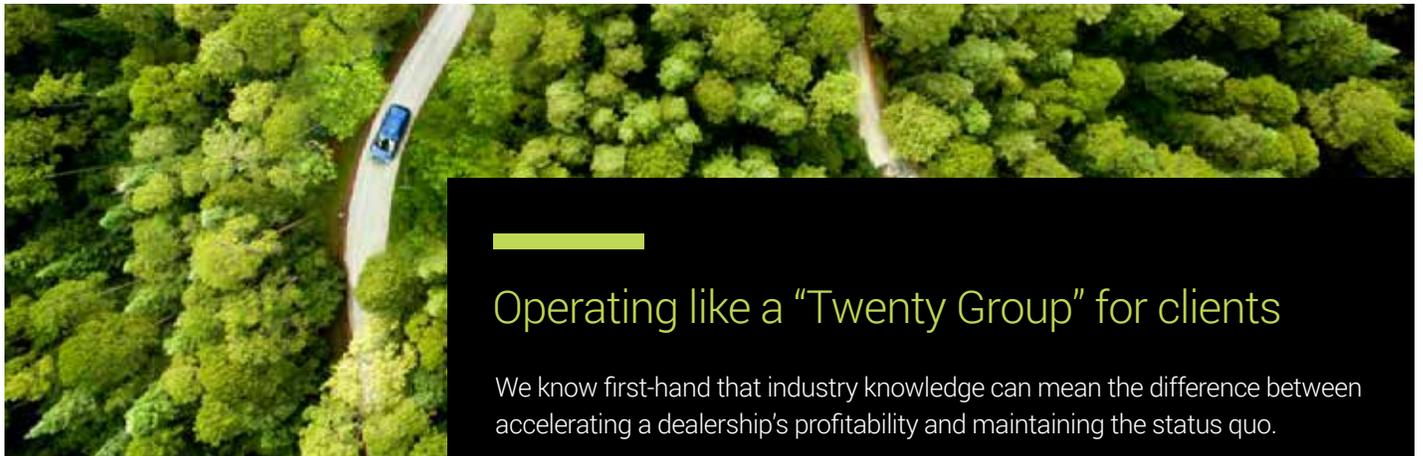
Van Horn Purchases Brantmeier Ford-KIA in Sheboygan

Van Horn Automotive Group has purchased Brantmeier Ford KIA of Sheboygan. The acquisition marks the fourth Ford dealership for Van Horn Automotive Group, bringing their total number of locations to seventeen throughout Wisconsin and Iowa.



"We're very excited to be adding Ford as well as our first KIA dealership to the area," said Chuck Van Horn, co-CEO of Van Horn Automotive Group. "We now offer twelve factory brands that can be shopped and serviced right here in Sheboygan County. As the only Employee-Owned auto group in Wisconsin, we look forward to providing more job opportunities for the community." Rick Brantmeier, owner of Brantmeier Ford Lincoln KIA of Sheboygan said, "Since my father, Dick, opened this Ford dealership in 1979, it has meant a lot to our family. We have enjoyed the support from the Sheboygan area community, and we did our best to show our appreciation through community volunteering and donation. This is now a period in our life that we want to spend more time with family and related activities. We're confident Van Horn Automotive Group will be great owners, since they share our same values of customer service and community involvement."

In celebration of the new store opening, Van Horn donated \$100 to Sheboygan County 4-H for every vehicle sold from Van Horn Ford KIA of Sheboygan through the end of 2020. ●



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► Bergstrom Automotive Twice Honored as Best Place to Work

Bergstrom Automotive was recognized with sixteen dealerships in the “Top 100 Dealerships to Work for” in 2020 — more than any other dealership group in the country. The recognized dealerships included:

- Bergstrom Acura
- Bergstrom BMW Mercedes-Benz
- Bergstrom Buick GMC of Appleton
- Bergstrom Buick GMC Cadillac of Green Bay
- Bergstrom Cadillac of Madison
- Bergstrom Chevrolet Buick GMC Cadillac of Oshkosh
- Bergstrom Chevrolet of Madison
- Bergstrom Chrysler Dodge Jeep Ram of Oshkosh
- Bergstrom Chrysler Dodge Jeep Ram Fiat of Kaukauna
- Bergstrom Ford Lincoln of Neenah
- Bergstrom Honda Nissan of Oshkosh
- Bergstrom Infiniti
- Bergstrom Kia of Appleton
- Bergstrom Lexus
- Bergstrom MINI of the Fox Valley
- Bergstrom Subaru of Oshkosh

In addition, Bergstrom Automotive was recognized with their Philanthropy Award given to a dealership group for outstanding work in their communities including Boys & Girls Clubs, Make A Wish, United Way and breast cancer research initiatives.

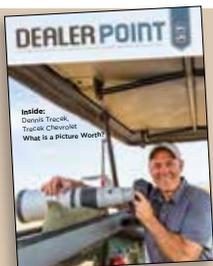
Bergstrom Automotive has also been honored with a Glassdoor Employees’ Choice Award recognizing the Best Places to Work in 2021. The Employees’ Choice Awards program, now in its 13th year, is based solely on the input of employees, who elect to provide feedback on their jobs, work environments and companies on Glassdoor, the worldwide leader on insights about jobs and companies. Bergstrom Automotive is the only automotive dealership group to earn this award.

► Newman Chevrolet Supports Family Sharing of Ozaukee County

Newman Chevrolet held a December promotion where a portion of vehicle and service sales was donated to Family Sharing of Ozaukee County. \$6,190 was presented Julie Hoover, Executive Director of Ozaukee Family Sharing.



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Wisco: New Year, New Vision and New Show

BY JOE MAASS, WISCO PRESIDENT



No longer is hindsight 20/20. There has to be a better measure of perfect vision as demonstrated by the calendar's 2020. Wisco's working to make 2021 the new measure of excellence.

Wisco Cooperative began 2021 with renewed commitment to our Members. The all new Wisco.com has launched, providing users with the simplest means of capitalizing on Wisco

savings. The new site features everything from our warehouse: Plomco Wheel Weights to Energizer Batteries, DrawTite Hitches to WeatherTech floor liners, copy paper to toilet paper and through the vast 3M Automotive Refinishing products to CRC Chemicals. The Wisco staff is enjoying additional traffic serving more members daily.

In coming months Wisco.com will continue to evolve with additional features to help you find the products Auto & Truck

dealers use every day at the lowest price (plus adding to your annual rebate). Implementation of selection tools will further streamline the shopping process plus vendor direct offers on equipment, tools, supplies and more. We never lose sight of personal service, welcoming phone in orders, working with our field reps from Hunter Engineering, Black Gold Environmental, Auto Service Aids, MSC, Wurth and Kent. Staying supplied through Wisco is simple and serving members is our highest priority.

SAVE THE DATE—for the first time in 49 years the annual Wisco Show will be held in the fall! September 11, 2021 at the Chula Vista Resort & Waterpark.

Preparations are being made to make this an extraordinary show with more vendors, more exclusive savings, and more festivities. Bring the whole family to swim, golf and take in the

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early autumn Wisconsin Dells scenery. Saturday's show opens at 9:00AM to include 40+ vendor displays highlighting the latest technologies, new products, and more opportunities to lower dealership overhead or discover an untapped revenue stream. Adding to the fun will be dozens of door prizes ranging from flat screen TV's, Yeti coolers, Apple iPads and more... this list grows every week. After the show join in for vendor sponsored social hour then onto the banquet of delicious food and drink. After refueling we'll be entertained by Wisconsin's own *Brew City Rockers* providing music and dancing until 12:00AM.

After 45 years with Wisco Cooperative the beloved President John Hackman has retired. Four and a half decades of stoic

dedication has ensured Wisco's mission statement has remained. "The Members are the owners; they're our bosses" was, and is, the mantra for the Wisco staff. John would often recite this oath as a reminder when discussing business decisions; "We [Wisco employees] work for our Members. With a scientific attention to detail every transaction was scrutinized ensuring the savings sought were realized and promises fulfilled." John remains a mentor in the purest sense both as a leader but also a teacher sharing his knowledge to improve our lives. On behalf of Wisco Cooperative Association members and employees past and present we offer our most heartfelt gratitude: Thank you Mr. John Hackman. ●

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