



Montana Automobile Dealers Association

AUGUST 2019 NEWS BULLETIN

PRESIDENT’S MESSAGE:

This Year’s Convention Was a Huge Success!

To everyone that came and participated in the 105th annual family convention, thank you! Without you, we would not have been able to pull off such a successful event. I want to specifically give a shout out to the MTADA Staff – Bruce, Deb, Heather and Jillian who did an outstanding job organizing and making this event magical. If you missed the convention due to unforeseeable circumstances, I strongly encourage you to mark your calendars for next year – you are not going to want to miss it. If the staff can pull off a great event in Kalispell, imagine what they can do in their own back yard in Helena!!

A little recap of the convention:

Friday we started out with the All Member Meeting – and for 3 hours we learned quite a bit about what the association is up to. This right here is what it is all about! All the Dealers across the state, coming together to build up our association – we have the power to be the best! Then, for a little play time, we all gathered on the Far West boat and cruised around Flathead. The houses on that lake are incredible! This was such a great time to network and talk to all our sponsors. I know I personally enjoyed my

time on the boat – and let’s not forget to mention Senator Blasdel and his amazing catering company Vista Linda – that food was delicious. Following the boat ride, we all gathered back at the hotel and had a fun game of poker – John Gottschalk from Lotlinx walked away the winner!

Saturday morning we started bright and early with Peter Welch, the President of NADA talking about the auto industry on a national level, and John Iannarelli FBI Secret Agent talking about Cyber Security. These two presenters really impressed me. It’s always great when you go to a convention and they have great speakers. One of my favorite parts of the convention is the exhibitor event where I can speak one on one with every vendor. And for 2 hours, I had their undivided attention! Last but not least, because I believe we saved the best for last, was our President Banquet. We honored both our Eagle Award winner and our new Time Dealer winner. Congratulations to Craig Tilleman for being this year’s Eagle Award Recipient, very well deserved. As far as the Time Dealer goes, since this is a published

newsletter I cannot mention the recipient’s name until October, but congratulations go out to this dealer as well. The Keynote speaker at the end, Mark Scharenbroich, was phenomenal! To end the night on such a high note, even my daughter enjoyed the speaker! And we all walked away with a personalized book.

As I said earlier, this convention was a “can’t
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James Johnson
MTADA President

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and more!

DIRECTOR'S MESSAGE:

Younger Buyers Still Want the Dealership

A vast majority of vehicle shoppers still want the dealership involved in the buying process, and it doesn't appear that is changing with younger buyers. That's according to a study by Urban Science in conjunction with Harris Poll that surveyed some 2,000 shoppers and about 200 dealers in February.

The results included some surprises, especially for dealers, said Randy Berlin, global director of dealer services at Urban Science. Berlin recalled speaking to Automotive News 20 years ago when he was a Lincoln-Mercury Internet programs manager. Back then, vehicle shoppers were getting wise to the Web and spending more time on consumer and independent review sites than on automaker sites.

"It was terrifying," Berlin said. "Everybody thought, the world's over. The Internet's going to take over. ... Consumers just didn't trust dealers or the manufacturers at all because the data they were looking for wasn't there."

But according to the new study, that's now flipped, with the

value of the dealership paramount for consumers. Berlin, 55, spoke to Staff Reporter David Muller. Here are edited excerpts.

On the study's findings that 81 percent of auto shoppers trust the information they receive from a franchised dealership:

That is a remarkably wonderful statistic that these consumers are providing to show the value of the dealer, because [dealers] have done a wonderful job in changing that reputation from 1999 to now being a trusted source.

On the perception that no one trusts dealers:

That's not the case. I think it's trust and transparency.



Don Kaltschmidt
NADA Director

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CHAIRMAN'S MESSAGE:

Spend Valentine's Day 2020 with NADA at the Show

Forget the restaurant reservation and the romantic beach getaway next February; I'm personally inviting you to spend Valentine's Day with me—and all of NADA—at the 2020 Show in Las Vegas! Show registration is now open, so start making plans to be at the Industry Event of the Year next February 14-17 (Friday through Monday).

Thousands of fellow dealers and managers, OEM executives, allied industry and international guests will converge in the Entertainment Capital of the World to celebrate a year's worth of hard work and success. We'll be talking about topics that matter most to you in today's world of advanced technology, including digital strategy, data handling and the evolution of the dealer business. As always, the NADA Show is the only place that brings exclusive franchise meetings where you get the chance to meet with your OEMs' top executives and discuss the issues most important to your business.

NADA proudly brings you the only industry event that showcases 500 exhibitors on an impressive expo floor, more than 100 renowned workshop sessions covering 60+

hot topics, dynamic lifestyle programs and the opportunity to network with the best and brightest in our industry.

Join us at the opening general session on Saturday, Feb. 15, where I'll be honored to share my love of and perspective on this industry as your 2019 NADA chairman. This is Vegas after all, so we'll be sure to leave you entertained with special guest comedian and TV personality Kathleen Madigan. We're also excited about our Sunday general session special guest, the Right Honourable David Cameron, former Prime Minister of the United Kingdom. As one of the most prominent influencers of the early 21st century, Mr. Cameron will offer lessons in leadership and his take on economic strength during an extraordinary time in global affairs. And on Monday, you cannot miss Ohio dealer Rhett Ricart, 2019 NADA vice chairman, who will proudly take the wheel as your new chair.

If all this is not enough to book your flight today, my wedding anniversary is on February 14; what an honor it



Charlie Gilchrist
2019 NADA Chairman

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LEGAL UPDATE

“Did You Know” Revisited

A couple of reminders from the “did you know department” seem apropos this month.

Unwanted tools or special equipment

Do you receive special tools or equipment from your OEM that you didn’t order, can’t use or don’t want? “Did you know...” that Montana law prohibits the OEM from forcing a dealer to accept any inventory, tool, accessory, etc. that was not ordered? Mont. Code Ann. § 61-4-208 so provides. So, when such an item shows up on the loading dock or from the USPS, UPS or FedEx, don’t open it. Just send it back. When it shows up on your parts bill, tell the OEM you refused it and demand your credit.

61-4-208 Prohibited acts -- rights of franchisees. (1) A manufacturer, a factory branch, a distributor, a distributor branch, an importer, a field representative, an officer, an agent, or any representative of the persons or entities listed may not:

(a) coerce, attempt to coerce, or require a new motor vehicle dealer or transferee of a new motor vehicle dealer to: (i) accept delivery of a new motor vehicle, a part, or an accessory for a new motor vehicle or any other commodity that has not been ordered. . .”

Fuel Economy Guides.

Where do you keep your supply of the Fuel Economy Guide Booklets? “Did you know. . .” that federal law requires that every new car dealer display EPA/DOE Fuel Economy Guide booklets at each location where new vehicles are offered for sale and to make them available to the public at no charge? The booklets and related information are available at http://www.fueleconomy.gov./feg/FEG2010.pdf.



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Advertisement for Dealertrack DMS. Includes text: 'HERE FOR YOU.', 'The right DMS provider doesn't leave you hanging when you need them the most.', 'Dealertrack DMS helps your dealership perform at its best.', and a 'Learn More' button.

Advertisement for Automotive Training Academy. Includes text: 'ATA AUTOMOTIVE TRAINING ACADEMY', 'Transition from online to offline with less friction', 'Digital Retailing Solutions for Today's Customer', and 'AmericanFinancial & AUTOMOTIVE SERVICES, INC.'.



SAVE THE DATE
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President’s Message

CONTINUED FROM PAGE 1

miss” event! You can view the convention video on our website – if there are pictures you would like a copy of, let Heather know and she’ll send them to you. Please mark your calendars for June 12-14, 2020 in Helena. We decided to move it to June because there were many dealers that said August was too difficult to attend. Enjoy the rest of your summer, and I’ll talk to you next month. ■

James Johnson is the Dealer Principle at High Plans Motors, Inc. in Wolf Point, Montana

Chairman’s Message

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would be for my wife, Trina, and me to celebrate with you and the entire city of Vegas. We are NADA and the 2020 Show wouldn’t be complete without you. Register today and join us at the event you cannot miss! I look forward to seeing you Valentine’s Day weekend at our one and only Show. ■

Charlie Gilchrist is president of Gilchrist Automotive in the greater Dallas-Fort Worth.



Director’s Message CONTINUED FROM PAGE 2

Because dealers now understand what the real drivers of consumer decision-making is. One of the statistics that came out of this — and I think the primary one — is what influences a consumer’s decision to work with a specific dealer: 84 percent said price. And so there’s price transparency in the market right now. The customer wants to know what they can buy that [vehicle] for, and dealers have met that need by providing that information online to them.

What the customer’s value next was the quality of the service that they’re getting; 75 percent said that. And then 72 percent: low-pressure sales. And 72 percent also said staff experience. [The salesperson is] becoming a trusted adviser. And that’s what the entire industry has hoped for.

On the study’s finding that the youngest generation appears to shop the highest number of brick-and-mortar dealerships (3.8 stores on average for Gen Z and young millennials vs. 2.6 for older millennials, 2.4 for Generation X and 2.1 for baby boomers):

That’s one of the important findings of this from a dealer standpoint. Right now all the data or so-called studies provided to the industry indicate that customers are visiting only like 1.2 dealers. This research is saying quite the opposite.

And the total misnomer that the young people want to do everything online? This flips it on its head because they’re visiting over three dealers. And they’re the ones that are

looking at multiple brands, but also multiple dealers, to make that decision. Intuitively, I guess that makes sense. It’s their first major purchase. They’re not loyal to any brand yet. So for them it really is an active shopping process.

On the dealer’s role in the car- buying process:

The consumer’s perception of the dealer is that 75 percent of them would not want to buy a vehicle without a dealer involved. We talked about the 81 percent that trust the information they receive.

But also — this kind of goes against the belief of the “do everything online, have it just delivered to my house” — 85 percent of the consumers surveyed here said they would not buy a vehicle without seeing it physically first. So again, value of the dealer there.

And then the test drive: 83 percent also said they’d never buy it without driving it first. And then also 89 percent indicated the test drive was the most influential resource in their decision, followed very closely by online reviews.

On how dealers can capitalize on the study’s findings:

They take this information, and they do more of it. And they understand and align their processes with what these customers are saying is most valuable. So make sure that they have the things that are the triggers for the consumer and then market themselves that way. ■

Legal Update CONTINUED FROM PAGE 4

NHTSA Insurance Cost Information Booklets.

Where do you keep your supply of the NHTSA Insurance Cost Information Booklets? “Did you know. . .” that federal law requires new car dealers to display NHTSA’s most recent Relative Collision Insurance Cost Information Booklet? This booklet compares differences in insurance costs for vehicles within a similar class on the basis of damage susceptibility, and it is updated each year. One booklet is generally mailed to each new car dealer annually. Reproduce and maintain a sufficient number of copies of the booklet so that it is available to prospective purchasers of new vehicles who request it. The booklet is available at http://www.nhtsa.gov/staticfiles/administration/program_development/2010_Comparison_Insurance_Costs.pdf.

Used Car Buyers Guides on Demonstrators.

Under the FTC Used Car Rule, a buyer’s guide must be affixed to a used motor vehicle available for sale to a consumer at retail by a dealer. A used motor vehicle is defined by the Rule as any vehicle driven more than the limited use necessary in moving or road testing a new vehicle prior to delivery to a consumer. That definition makes demonstrators used cars subject to the Rule. Many dealers assume that a vehicle that may be sold as new under state law is not subject to the FTC Used Car Rule. As a result, they do not identify demonstrators as vehicles that must have buyer’s guides. An FTC investigator who visits a dealership will look to see where the salespeople and managers park their demonstrators. If the vehicles do not

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American Financial Receives Multiple Honors in the 2019 Dealers' Choice Awards

American Financial & Automotive Services, Inc. was voted among the top industry providers in the 2019 Dealers' Choice Awards. This F&I development company received honors under a record six different categories by their dealer partners, as well as Auto Dealer Today and F&I Showroom readers. American Financial was the top Multiple Category Winner for the second year in a row with these six awards.

- ✓ *F&I Product Training – Diamond Level*
- ✓ *Compliance Training – Diamond Level*
- ✓ *Special Finance Training – Diamond Level*
- ✓ *F&I Training – Platinum Level*
- ✓ *Sales Training – Platinum Level*
- ✓ *Service Training – Gold Level*

Arden Hetland, President of American Financial, stated, "Our philosophy for the past 40 years has remained the same, take care of the customer or someone else will. This is why American Financial has always taken great pride in being able to offer our dealer partners the best in training, development services, and product administration. Thank you for these top honors."

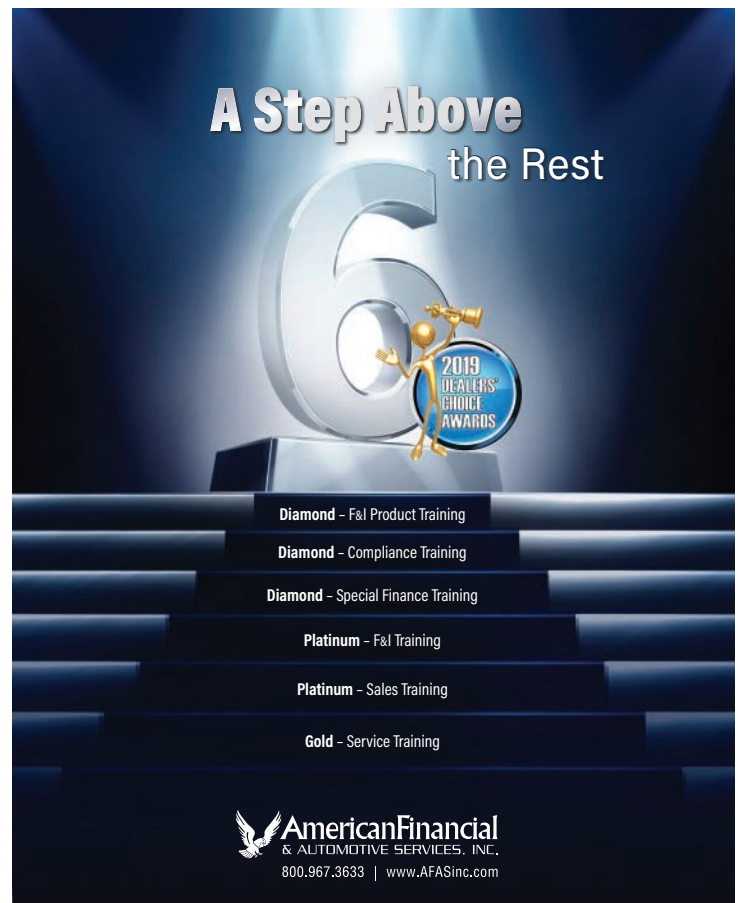
The team of F&I professionals at American Financial assists dealers in maximizing profits legally, ethically, and compliantly. Through extensive development services, exceptional customer service, and award-winning training from the Automotive Training Academy and F&I University, American Financial can be trusted to create growth in all areas of the dealership.

The Automotive Training Academy (ATA) works with automotive professionals throughout the dealership to give them the knowledge needed to prosper in today's retail market. Customized in-dealership training and regional workshops guide dealerships on how to utilize current technology to modernize the vehicle purchasing process. The ATA's unique hands-on training approach provides various techniques and skills that can be applied as soon as attendees return to the dealership, creating an immediate impact.

American Financial's F&I University (FIU) provides cutting-edge F&I curriculum and online continuing education for business managers of all levels. FIU is at the forefront of digital solutions to streamline the business office and is proud to offer Automotive Compliance Education (ACE) certification within their F&I curriculum.

American Financial's Compliance Management Program helps dealerships navigate through industry regulations and policies. The web-based system can be customized to complement the procedures and functions currently utilized within the dealership. In addition, American Financial has developed a Compliance Officer Certification course that arms your dealership with the resources, tools, and expertise your compliance officer needs.

For more information on American Financial, please visit www.AFASinc.com. ■



IT Security Tip: Criminals Exploit the CapitalOne Breach to Push Backdoor Malware



Erin Dickey
IT Services Director
DIS Technologies

Cybercriminals are now exploiting news of the CapitalOne breach to push a malicious backdoor trojan via a phishing email claiming to offer a Windows Security Update. Clicking the link in that email downloads a file named KB3085604.exe — named to resemble Microsoft patch files and security updates. Detection of this file by the anti-malware engines has unfortunately been reported to be poor.

The phishing email itself spoofs the targeted organization’s IT department, and the language used is sufficiently informal (as well as a little technical and even awkward) to appear credible. As a result, some users just might fall for it — esp. those working in organizations that occasionally ask employees to perform routine IT tasks (e.g., applying updates, updating AV definitions, etc.).

Now is the time to warn your users and ensure that they know how to distinguish actual, legitimate email notifications sent by your IT Department or Help Desk from malicious imposters like this latest phish.

At DIS Technologies, we can conduct simulated phishing attacks and we offer security awareness training campaigns to educate your employees, making them the best defense against cybercrime. Find out more information by contacting DIS at 866-293-9359 or email news@dismt.com. ■

Would you like to know more about IT security strategies?

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Legal Update CONTINUED FROM PAGE 7

have buyer’s guides affixed, the dealer is looking at an FTC enforcement action. The next time you take a walk through the sales lot, spot check for buyer’s guides occasionally, and that check should include a visit to the area where demonstrators are parked.

Warranties

The Magnuson-Moss Warranty Act requires the seller of a consumer product with a written warranty to make a text of the warranty readily available for examination by a prospective buyer. The requirement is satisfied if the dealer either displays the warranty in close proximity to the warranted vehicles or places signs, reasonably calculated to elicit the attention of prospective buyers, in prominent locations in the dealership advising prospective buyers of

the availability of warranties upon request. If you choose the latter option, you must furnish the warranty upon request.

Used Car Warranties

Don’t assume that in selling a used car, the description of the warranty on the vehicle buyer’s guide is sufficient. The description of a warranty on the FTC window sticker is not the warranty itself. The Magnuson-Moss Warranty Act requires that a written warranty be provided to the buyer, and the buyer’s guide does not contain the terms required in a warranty that complies with the Act. The actual warranty document must be delivered to the buyer in connection with the sale of a used car with an express warranty. ■

DEALER'S CORNER

Please Welcome Our New Vice President to Our Board of Directors

Tony Pierce grew up in the car business. His father, Dave Pierce, was a partner in Toyotaland in Billings before purchasing Pierce's Dodge City in Great Falls in 1990 and growing it into a dealership with 9 franchises over 20 years. After graduating from the University of Montana-Western in Dillon in 1999, Tony joined the family business at the Honda store as a salesperson. He worked for his father for 8 years, eventually working his way to the position of sales manager.

In 2007, a unique opportunity presented itself. Hilltop Motors, the Ford-Dodge-Jeep-Chrysler dealership in Lewistown, came up for sale. Dave knew that Tony was ready for new challenges, so he loaned Tony the money to buy the business.

In October of that year, Hilltop Motors officially became Snowy Mountain Motors. Over the past 12 years, Tony has grown the business from 8 employees to 19. He is well known throughout Central Montana for his commitment to the community and eagerness to give back, whether it's for local youth or community projects.

He and his wife, Lisa, have two teenagers—Truman, who is a junior at Fergus High School, and Morgan, who is a sophomore.. ■



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Permit-Required Confined Spaces: Some employees work in confined spaces. However, when the confined space job involves the potential for serious safety or health hazards, the employer may need an Occupational Safety and Health Administration, (OSHA), confined spaces permit. In this session, we will cover the permit requirements and best practices to help ensure employers protect their workers and employees understand their responsibilities to be safe on the job.

Slips, Trips and Falls (STF): Statistics for work related STF's are painful. According to the Center for Disease Control and Prevention and the Bureau of Labor Statistics, STF injuries make up 20 percent of all job-related injuries; STF's cause 15% of all accidental deaths; and injuries related to STF's cost employers \$40,000 per incident. As we prepare to head into the fall and winter months, it's time to take a step back to discuss the reasons for STF's in the workplace and the solutions to prevent them in the future.

Human Judgement and Risk: Safety leaders understand that no workplace can be risk-free. But if leaders encourage positive safety judgement with their employees, it may limit some of the more hazardous risks. In this session we will discuss how employers view risks, how to change an employee's risk mindset and how leadership can help shape the best safety outcomes.

Dates and Locations

- September 4: Glasgow – Cottonwood Inn
- September 5: Miles City – Sleep Inn & Suites
- September 11: Bozeman – Best Western GranTree Inn
- September 13: Billings – Hampton Inn and Suites West I-90
- September 17: Butte – La Quinta Inn
- September 18: Helena – Holiday Inn Express
- September 20: Great Falls – Holiday Inn
- September 25: Kalispell – Hampton Inn
- September 27: Missoula – Best Western Grant Creek Inn

Interested? [Register Now.](#)

The free trainings take place from 8:30 am – Noon. If you have questions, call 800-332-6102 extension 5361 (Kirk Smith).



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Is your marketing budget building your dealership's brand... or someone else's?

By: Mark Conner, LotLinx SVP of Channel Strategy

It has been almost two decades since the majority of purchase behavior moved to the digital

space - but many in our industry are still running their strategies as if digital marketing advancements are an elective aspect of modern times. To those dealers that haven't quite embraced updating their methods with new technologies, I'll be blunt: your margins are suffering and you are running out of time.

I recently read a report predicting that by the year 2020, [each person on Earth will create around 1.7 MB of data](#) per second. Folks, that data is information that machine learning and artificial intelligence are analyzing to identify purchase preferences for use in advertising. This technology is important for dealers to know about today because it puts them in the position to take control over their advertising spend, make better informed marketing decisions, and ultimately drive more consumers to their brand.

I've spent over 25+ years in Dealerships and Dealer Groups, so I know first-hand how much pressure there is on dealers to enhance their brand with strategic marketing efforts while also fueling vehicle sales. It's a delicate balance to do both effectively. But I've got to tell you, if your dealership is still dedicating a majority of its marketing budget to third party audience sources, you need to realize that is no longer an efficient model for dealership inventory to reach consumers. (Note: Before this turns into a vendor debate, I won't deny that third party sites do have validity in other, more comprehensive, marketing plans. Right now I'm talking strictly about inventory marketing efficiency at the Tier III level.)

And I'll say further that back in the early 2000's, third party sites were critical to our industry being able to successfully transition into the ".com" era. Back then, a dealer didn't have the necessary tools for optimizing the online experience directly. So dealers fed their advertising dollars into third parties, but as that happened, consumers grew to see third party destinations

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as the “go-to” source for finding dealer inventory. And year after year, those sites essentially built their brand as a product of the dealer’s inventory and marketing budget.

But now, both time and an influx of consumer data have allowed for drastic improvements in the targeting capabilities of dealership advertising technology and first-party online merchandising. It has become the norm for dealers to invest heavily in the design and maintenance of their website. As a result, dealer websites have become a true authority for the shopper by providing engagement tools relevant to a sale, such as digital retail tools for negotiation, finance options, and trade appraisal.

The newfound strength of a dealer site paired alongside [/AI’s ability to drive shoppers exclusively to the exact vehicle page they are looking to purchase](#) can significantly reduce the media spend needed to increase engagement and eliminate the need for dealer inventory to be listed on a third party destination.

That’s why a marketing strategy that uses shopping tools and technology geared toward connecting purchase ready customers directly to the inventory on a dealer’s site is essential to maintaining profitability, building your brand, and owning the consumer journey.

The probing question to leave you with is as follows:

When it comes to your dealership’s marketing strategy, where are your advertising dollars best spent? Building a third party’s brand by listing inventory on their site or building the dealership’s brand by driving directly to a first party website VDP?

About me:

Mark Conner is Senior Vice President of Channel Strategy at LotLinx. He brings years of experience as a leader of marketing and e-commerce initiatives for automotive dealership groups, after spending over 19 years working for Lithia Motors, a Fortune 500 company, as both an assistant vice president of service operations and assistant vice president of marketing. Mark has been recognized for strategy development and innovative leadership. His track record of driving high ROI for car dealers has made Mark a highly sought after industry speaker, with engagements at Kain Automotive, Digital Marketing Strategies Conference, Digital Dealer, Driving Sales and more. Mark attended the National Automobile Dealer’s Academy (NADA) where he studied Accounting, Variable Operations and Fixed Operations. He also received a certification from Cornell University for Marketing Strategy for Business Leaders. He got his start in the automotive industry as a service manager for Kuni Cadillac and BMW.





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