

# WVADA News

WEST VIRGINIA AUTOMOBILE DEALERS ASSOCIATION



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In Loving Memory

 WVADA News

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## President's Message

*By Jared Wyrick*

**B**y now, the word “unprecedented” is probably the most-used word in the English language, but it’s certainly an appropriate choice. Nobody expected this year’s events. We are currently moving toward a post-pandemic normal as we navigate the tidal wave of COVID-19 impact on our families, our businesses and our communities.

I think it’s fair to say that life changed almost overnight earlier this year. We can all relate to the complexities of managing the barrage of mandates necessary to keep us all safe while still keeping our doors open for business. But it would be easy to forget that what we do — what our dealerships do — makes a profound difference in the communities we serve.

All over our great state, I have seen our dealers step up to the plate in almost impossible circumstances, take care of their customers and employees, and move through the biggest crisis in recent memory. These tasks haven’t been easy.

But crisis moments also present opportunity. Even though no one knows what will happen next, COVID-19 has forced us to be creative about solving our challenges. We are relying on

relationships that have been built and are using sophisticated and flexible technology. We appreciate seeing employees step up and lead after being mentored over the years. We meet customer expectations. And yes, we use timeless sales principles to sell cars.

As we continue to move through 2020 and 2021, we will all benefit when dealers are involved in our association. WVADA fights daily to protect our dealers’ investment in their businesses. The association provides relationships that our dealers have relied on and can continue to rely on.

The WV legislative session will begin Feb. 10, 2021 (delayed a month this year due to it being a gubernatorial year) and continue for 60 consecutive days. What happens during the legislative session will impact dealers for years to come, so this year is the year for you to lean in. Our robust agenda includes the following:

- Liability protection from COVID-19 for employers.
- Tort reform initiatives. Specifically, reforms to reduce the number of frivolous lawsuits filed against dealerships (i.e. loser pay system or

methods to curb fee-shifting among trial lawyers).

- Tax reform. The legislature needs to reform the Business and Occupation Tax (B&O tax) and the Business Inventory and Machine Tax. Doing so will encourage current business expansion and attract new businesses.
- An updated tax code that reflects modern advertising practices. We want to eliminate the tax on digital and online advertising. West Virginia advertising businesses such as newspapers, television and radio cannot currently charge tax. However, dealers pay tax on advertising online.

These are heavy lifts that will not come easily. As a result, we need our dealers’ input and help this session to get our reforms across the finish line.

As dealers, you influence your elected officials. What can you do? Donating to the WVCAR PAC is the first step, and I greatly appreciate all the dealers that have stepped up and contributed! Second, I encourage dealers to work with WVADA to get the right message to the elected officials in your communities.

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# Tax Concerns For Car Dealers

By Tasha Sinclair  
Vice Chairperson, AutoCPA Group

**W**e can say with absolute certainty that 2020 has been like no other year in any of our lifetimes. As COVID-19 hit the U.S., many car dealers were forced to shut down or offer limited hours of service to customers due to government mandates. Once restrictions were loosened, car dealers then had to meet customer demands for vehicles, and now many are working with sparse inventory. Fortunately, most car dealers received financial assistance by participating in the Paycheck Protection Program (PPP). The influx of cash during the economic uncertainty allowed dealers to keep their employees on payroll and avoid any reduction in benefits. But with that assistance, now comes the potential of a tax burden.

With the passage of the CARES Act, Congress said the forgiveness received under PPP would not be taxable. While this is true, IRS issued Notice 2020-32 in May 2020 in which they have taken the position that the expenses used for the forgiveness are not deductible. Although this was not Congress's intent, it appears to be a correct interpretation of the Internal Revenue Code. Thus, without Congress's act, the payroll costs, rent, and interest expenses used in obtaining PPP forgiveness are not deductible, which in essence makes PPP taxable. The IRS guidance does not, however, address the timing of the reduction in deductible expenses. It is a very likely scenario that borrowers spent the funds in 2020 but will not receive notification of forgiveness until 2021. Without guidance, we are uncertain in which year the expenses are not deductible — 2020 or

2021. For someone whose PPP forgiveness is \$500,000, the tax could be an extra \$200,000+ in the year the expenses are not deductible. Until we know more, it is best to be prepared to pay the extra tax in 2020.

Another concern for car dealers on LIFO is the potential of large recaptures in 2020 due to the low volume of inventory. Many dealers are working with half the new inventory they had a year ago. This significant drop in inventory could mean a substantial increase in tax burden due to LIFO recapture. To estimate the potential impact, I looked at a dealer that has been on LIFO for 40 years. The dealer's new inventory dropped from \$15 million to \$7.5 million. The LIFO recapture in 2020 is over \$400,000 in my calculation. For this dealer who is already having a profitable 2020, the recapture tax is more than \$150,000. Suppose you are in a similar or worse situation with your inventory levels and are on LIFO. In that case, you may want to consult with your tax adviser on your potential LIFO recapture and the option of electing off the LIFO method. The election allows you to bring your LIFO reserve balance into income over four years. If you are taxed as a C Corporation, you may have received a tax benefit at 41.5% (federal and state combined) and would now pay tax on the reserve at 27.5% (federal and state combined).

As you can see, there are plenty of tax concerns under the current tax laws but let us look at what might happen if the presidential election results in a change in administration. Any tax law changes made by a change in administration most likely will not affect 2020 rates;

however, the proposed changes may impact planning opportunities for 2020. President Trump has not issued an official tax plan for any proposed changes to current tax law. Presidential candidate Joe Biden's tax plan has major tax policy differences from the current administration. Biden's tax plan calls for increasing the top individual tax rate to 39.6% from 37% and taxing investment income at ordinary rates for taxpayers whose income is over \$1 million. This tax policy difference means high-income taxpayers that currently pay tax on long-term capital gains at 20% would instead pay tax on those gains at 39.6%. Biden's tax plan also calls for increasing the corporate tax rate from 21% to 28%. Potentially more concerning to car dealers with larger estates than the increase in income tax rates is Biden's plan to reduce the estate tax exemption (currently at \$11.58 million) by approximately 50% and to repeal the step-up basis on death. If you believe these changes are likely to occur, you may want to consult with your estate planning and tax advisers for actions that can be taken in 2020 to preserve your estate and reduce your potential tax burden.

In summary, each taxpayer's situation is unique and proper tax planning requires an understanding of that taxpayer's full set of circumstances. You should consult with your tax adviser before the end of the year to avoid any tax surprises in March and April 2021. ◀

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# Multigenerational Dealerships

**D**ealerships make great multigenerational family businesses. However, new generations regularly enter the workforce before previous generations have retired; as a result, some dealerships may have as many as four different generations working together. Managing them all presents a challenge for even the savviest business owners. At the same time, it's essential to realize that the workplace has always had multiple generations. What's new is the increased rate of changes that have been caused by technology, such as the internet. Continued growth requires adapting more quickly now than in the past, but that adaptation is not an impossible task, and other businesses also share it.

Now is a good time to consider how to make your multigenerational dealership stronger in the years to come. Big changes are on the horizon with autonomous vehicles and the new power sources of the expanding hybrid and electric market. Some observers even claim that privately owned dealerships are on their way out, but they've claimed that before, and it didn't happen. The truth is, nobody knows how things are going to play out, but there is always room for success if you understand your strengths and weaknesses and make your plans accordingly. That includes any succession plans you have. Be thinking not just about today but about how power will transition within the company down the road.

If you are a family dealership, the most important thing to understand is that each generation has its own perspective, skills and experience to contribute.

- If you can create a workplace that embraces those perspectives, you can increase collaboration, engagement, and productivity throughout the business.
- If you understand potential conflict points, you can often prevent conflict or transform it into something constructive.

The two major generations to consider right now are the two with the largest number of members: the baby-boom generation and millennials.

- When members of the baby-boom generation started their careers, long hours and a male-dominated workplace were the norms. It was a time of clear expectations and specific deadlines. Companies picked up the cost of dinners and taxi rides to reward employees as they put every available minute into their work.
- By the time millennials entered the workforce, times had changed enormously. The atmosphere was more egalitarian and included both men and women. Millennial expectations prioritized work-life balance and flexibility in how and where employees could work. It also included time off for new parents of both genders.

Improve your management of a diverse workforce by concentrating on the following specific areas:

- Engagement and collaboration
- Accountability and trust
- The advantage of being diverse

## Engagement and Collaboration

Too many employees have no personal investment in their work:

- Gallup kept records about employee engagement between 2000 and 2015. During that time, only 32% of U.S. employees considered themselves committed to, enthusiastic about and involved in their jobs.
- The results were even worse worldwide, where only 13% of employees considered themselves engaged in their work.

Happy employees are engaged in their work and are more likely to collaborate with their peers. That collaboration is a virtuous cycle that increases efficiency and, therefore, also increases productivity. As employees take ownership of their work, they pay attention to the details of their own work, but they also look out for others and the organization. If your business is a family business, you have an advantage; the family members who work at the dealership are likely to have more of a motivation to be involved than someone outside the family.

Of course, you will have other people outside the family who are also working in the business. How do you increase their engagement? You have to actively decide what kind of culture you want to build, and then intentionally create precisely that.

People become engaged when they feel they are valued team members. With that in mind, one suggestion would be to enlarge the number of decision-makers within the company so that employees know they have a genuine opportunity to make their voices heard and to have a say in how the business is run. If that idea appeals to you, Johann Hari wrote a book in 2018 called *Lost Connections* about the depression and anxiety that happen when people are disengaged not just from work but from life. He presents a good argument for making your business a cooperative instead of the more traditional hierarchical arrangement we expect to see in businesses. It's worth reading.

However you want to decide on the company's objectives, though, you need objectives for the entire organization. You also need to ask people to work toward making those objectives a reality. They probably won't cooperate unless they see why cooperation is to their benefit, so think through that part of it as well.

Gallup identified the following best practices that can improve employee engagement:

- Engagement isn't something to think about once a year and then forget. Make it something your dealership is always involved in improving.
- You need some ideas about what to do that will be effective. Search the internet for "best practices for improving employee engagement." The results will give you many different ideas for action. You are in the best position to decide

what ideas would work for you, but it's a good idea to be aware of what other companies, even in other industries, are doing. For example, you should check out what Google is doing to engage its employees. Whether you open up the decision-making or not, you need to ask your employees what they want to see to be more engaged with their work.

- Use the feedback you get from employees and make a plan.
- Take a baseline measurement before implementing plans. You can decide how far ahead you want to look, but three years is a good number: long enough for big changes, but short enough to keep actions and milestones realistic.
- Look at tactical elements that improve performance. Always favor concrete actions that are over abstract ideas. "Provide in-house day care" is better than "provide support to parents who are employees."

## Accountability and Trust

There are distinct differences in how baby boomers and millennials approach work. In fact, the baby boomer approach and the millennial approach can be exact opposites.

What really matters is getting the work done and not so much how the work gets done. Your strategy, therefore, should be doing your best to avoid letting people divide into age-based camps. How can you accomplish that goal? It almost certainly won't happen by accident.

One good strategy is to pay more attention to accountability than methods. If an approach works and is legal and ethical, why should anyone care about the specifics? The baby boomers probably have better interpersonal communication skills. The millennials are certainly going to be better when it comes to digital communication. You want all the skill sets you can find. Think broadly and find a way to accommodate everyone's strengths.

Your attitude will go a long way toward creating the right kind of culture, but you should also encourage people to compromise and learn from each other. The way management makes decisions should make it clear that employees can trust the organization to be fair about accountability.

## The Advantage of Being Diverse

Family dealerships are not alone in being multigenerational. The general population is in the same situation. As a result, troubleshooting problems becomes more effective if it takes advantage of generational diversity because diversity makes for better solutions. When you have projects, the smart approach is to involve representatives from each generation. Approaching a problem from multiple perspectives is more likely to produce comprehensive solutions. After all, millennials offer efficiency and creativity in their work, but those qualities pair well with the high-quality, detail-oriented work of baby boomers. ◀

# Four Gen

## and Counting



*Matheny Motors team*

**M**atheny Motor Truck Company was founded in 1922, and will soon be 100 years old. Tim Matheny, the company's current president, plans to celebrate the centennial during the entire year.

The company is now in its fourth generation of Matheny leadership:

- L.G. Mac Matheny, the founder, was actively involved in the company until 1962.
- Mac's son Paul, an only child, began working for the company in 1952 and retired in 1984. He passed away in 1991.
- Paul's son Mike joined the company in 1969. He is still involved in company operations. (Mike's sister, a retired schoolteacher, was not interested in the family business.)
- Mike, who has been married for about 55 years now, has two children, Tim and Marni. Tim joined the company in 1991 and is its current president. Tim's sister, Marni, joined the company in 1988, earned her CPA and worked as treasurer. She retired in 2018.

### Mike's Journey

Mike always wanted to be part of the family business. In junior high school, he began working weekends in the parts department and working a little in the service department while also holding down a paper route seven days a week. However, Mike earned a B.S. in business management at West Virginia University, where he made many friends he did business with later. Coursework involved problem-solving and leadership skills. Mike enjoyed all of it.

After graduation, Mike worked two years for Exxon in the Baltimore area. The Exxon facility (the Enjay's Fibers and Laminates division) manufactured polymers. He came back during a time when people were retiring and he was needed. "They got me involved right away," he said.

Mike worked all phases of the business. Mike was mentored by his father and grandfather, Mac and Paul Matheny, and by many hard-working, easygoing first and second-generation employees who, he said, "were raised right." For example, Ken Roush was the service manager for more than four decades, and his son, a little younger than Mike, worked for the

company as a mechanic until about 2018. Mike also remembers men like Bill Spiker, a technician with more than 50 years, and Donny Spiker, who has been working 50 years and still works part-time.

### Tim's Journey

Tim grew up helping his father at a young age. In junior high, he inventoried parts and worked in the car wash. Tim attended the Kelley School of Business at Indiana University in Bloomington, exploring either going into finance or getting into the family business. During Tim's junior year, he began to focus on the sales and marketing side of the business program. Also, Tim started working for Cary Curry and Craig Richards at Curry Buick-Pontiac-Cadillac-GMC while in college. He enjoyed his time there and decided on the family business.

Tim's wife, Monica, is currently the marketing director. Tim and Monica's oldest son, Christopher, is 24, has a marketing degree from Vanderbilt and is also involved on the marketing side. Mike and Monica are actively grooming Tim and Monica's youngest son, Andrew, to come into the business. The family also

# Generations

enjoys the two family dogs; golden retrievers named Bailey and Mac.

Andrew is 9 years old and in fourth grade at an excellent school. He is too young to decide what he wants to do with his life, but he's enthusiastic about the family business and helps with community outreach. He already has business cards that identify him as the VP of sales, but that doesn't mean he won't get a chance to choose, the same way his father and grandfather did. Like any good father, Tim wants his son to have a happy, fulfilled life and supports Andrew's future choices. He said, "If Andrew doesn't want to get into the business, we'll run it as long as I want to, and then we'll deal with it when the time comes."

Tim never knew his great-grandfather, who died before he was born, but he was close to his grandfather and spent a lot of time with him during his last months. His father, Mike, has also been a great mentor. Mike says he respects his son's business acumen and work ethic and just wants him to continue doing what he's doing.

Outside the family, Tim has been close to two particular friends, Sam and Susan Ross. Susan's grandparents were friends with Tim's grandparents and were sometimes customers, too. He calls Sam and Susan humble, successful individuals who, apart from his father, have been his most significant mentors. They are also Andrew's godparents.

## Interests

### Community Service

Mike has always been involved in community service but has been trying to cut back in recent years. Early in his career, he was involved with the Jaycees. He also served on many boards. Mike is now down to be-

ing on only one board, the local economic development authority.

Under Tim's direction, the company supports many different organizations: the Boy Scouts, the Boy's and Girl's club, the YMCA, and organizations to help people with physical and mental disabilities. Customers have come to Tim and Monica with the names of organizations they want the company to support, and the family has tried to be good partners with these customers. With respect to the Boy Scouts, Andrew is a scout, and Mike was also very active. The local chapters and troops have a high participation rate, and Tim is proud to support them.

### Favorite Vehicles

Mike and Tim both like pickup trucks. Mike says they are his all-time favorite vehicle. They both drive a GMC Sierra crew-cabin four-door pickup truck. Tim also liked the GMC Syclone and the GMC Typhoon SUV in his younger days. GMC sold the Syclone in 1991, and it was marketed as the world's quickest stock pickup truck. The Typhoon (1991-1993) was a high-performance SUV that was related to the Syclone.

### Free Time and Hobbies

Mike likes reading during his free time and especially enjoys historical nonfiction about U.S. history. When he was interviewed, he was reading Jefferson



and Hamilton: The Rivalry That Forged a Nation, by John Ferling. Once in a while, he will read one or two books of fiction if his wife recommends them.

Tim has spent about 120-150 nights a year on the road, mostly because of trade shows, over the last 20 years. That all changed with COVID-19. During the last six months, he has only been on the road three nights, other than trips with his family, and it has been a welcome change. He likes and appreciates being home, but he and his family also enjoy traveling as a family to new locations. His free time is generally spent with family and friends, close to home or during travel.

Tim did hire a guide to teach Andrew and himself how to fly fish, which has become one of Andrew's favorite activities. Although Andrew likes golf and tennis, he loves fly fishing. ◀



# With Mike and Tim Matheny



Mike Matheny



Tim Matheny



## These are undoubtedly unprecedented times. What are you doing, as a small business, to weather the storm?

**MIKE:** We're following all the recommended CDC guidelines and taking all the necessary steps, such as social distancing, to keep employees and customers safe.

**TIM:** Our management team's first priority is the health and safety of our workers and employees. West Virginia, as a whole, has been a pretty safe state when compared with other states, especially in the big cities. We've been pretty fortunate in that regard.

The car side of our business has mostly local traffic, but we also have a lot of truck drivers coming from the West Coast or the East Coast. We've had a curbside takeaway, and people can call ahead for parts. People out of our area have come

to us, and we've met their needs. Our business is a little different from the car dealership world in that respect.

## What are you doing to support your employees?

**MIKE:** We have 350 employees and about 70 part-time employees, and we've had no major problems. Some of that is luck, but we've been doing our due diligence internally and externally.

**TIM:** We are trying to get problems resolved thoroughly but quickly. One way we're trying to protect our employees is that when someone goes out of town, like Myrtle Beach, we are having them take some time off and have them take the rapid response test in case they contracted something out of town. For example, an employee went to a horse show over the weekend, and they were notified later that a friend had tested positive. We got them a two-hour test.

## What are two things that you have learned from past experiences that are helping you navigate now?

**MIKE:** Probably the biggest thing is communication, both giving it and getting it. We encourage everybody to communicate about any situations they are concerned about.

**TIM:** Our past experiences have helped us keep on top of the pandemic. The management team from me down, and especially my HR manager, has been engaged with employees. We engage quickly with situations for everyone's benefit and help everyone stay away from being exposed. We have 12 locations over a few states, so it's not like we can manage the problems under one roof.

Early on, during March and April, we had two employees who tested positive in a remote location. One generally worked by



Over time, I've worked with employees and helped them excel in their positions. Many of our employees have longevity with the company, and I can see how they've grown. That's been my *biggest reward*, working successfully with such a great group of people.

himself. The other one was a driver working in Virginia. They didn't come in to work while waiting for results, and when the results were positive, they were treated promptly. They both recovered at home.

### What effect do you think this crisis will have on the auto industry going forward?

**MIKE:** It's going to make us much more appreciative of the things we do. We've got to work smarter and quickly adapt to people working from home, whether permanently or part-time, and focus on how we build our relationships with our customers. For example, some customers will feel more comfortable dealing electronically as much as possible, as opposed to face time, and some people are going to limit the amount of in-person face time. We need to be in tune with what each one wants.

**TIM:** There's not much time with parts and service. As far as the sales process is concerned, that's probably changed forever. The internet has been such a prevalent factor in the last 10 years anyway, and people are still wary after the March shutdown. They are not even coming to the dealership, and everyone has less personal contact. Even when a customer test-drives a vehicle, we may take it to their house and leave it overnight so they can drive it. That makes them feel a little safer.

### As a small business owner and leader, what is the takeaway from this extraordinary experience that will guide future business decisions?

**MIKE:** No. 1 would be don't take anything for granted. We have to work smarter and find different ways to communicate with employees and with customers to even it out.

**TIM:** You always think you can expect something like a catastrophe to happen, and you think you are prepared, but every situation is different. Our model, for now, includes possibly working remotely more; in some cases, that's a good way to do it. We are also watching expenses more because every dollar matters now. From the management of expenses to just how we conduct our day to day business, we've changed how we will do business in the future.

Most of the financing institutions we do business with have worked hard to help us, but a couple of the larger, non-local banks haven't had the personal touch they needed. We've forged better relationships with the banks and OEM financing companies that have worked with us, and from now on, maybe we just need to work with the people who have been good to us.

### What is the most rewarding part of your career?

**MIKE:** For me, it's when I can help out a customer who needs help. For example, maybe a customer has a vehicle down at 4 a.m., and I can get him going by getting him the part he needs. That is true, one-on-one help in an emergency. I just like being able to help keep customers going.

**TIM:** A lot of our growth has been in the last 10 years, especially as we've made some acquisitions. When I started, we had 30 people, and now we have more than 350 employees. During that time, my dad worked with me behind the scenes, so our work has been a joint effort, but I find it rewarding to build teams in different business units. Over time, I've worked with employees and helped them excel in their positions. Many of our employees have longevity with the company, and I can see how they've grown. That's been my biggest reward, working successfully with such a great group of people.

### What do you think will be some of the dominant trends within the auto industry in the next 5-10 years?

**MIKE:** The things experts talk about are electric type vehicles or hydrogen fuel-celled vehicles. In the long term, hydro-

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gen is more doable than electric because of its range of operation. But right now, the technology is there for electric. I expect to see hydrogen or other alternative fuel situations in the long term. Some are out there now, but manufacturers need to make them on a scale where they are affordable. A longer driving range matters because you could go a lot further than you currently can with electric vehicles. People talk about Tesla batteries, but GM has longer-range batteries than Tesla that should be out late next year.

For traditional manufacturers, gas mileage is improving. However, I eventually expect to see hydrogen engines.

**TIM:** The big buzz word is electric, even though mass production might be 10 years away. Manufacturers sometimes mandate a certain number of sales. Sometimes that makes sense, and sometimes it doesn't. An increase in electric cars is definitely where the industry is going for the foreseeable future. A lot of people are talking about hydrogen engines after electric ones, but that is further out. Engineers and designers are working on both engine types side by side; time will tell who succeeds.

Electric vehicles will change the landscape of repair facilities. For example, a Tesla vehicle has 21 moving parts. That translates into less that can go wrong, especially when you also consider safety

features and crash avoidance. Manufacturers are building safer vehicles.

The shift won't happen tomorrow, but in 10 to 20 years, we will see increases in maintenance versus repair in a lot of cases. Dealerships will evolve and will look different from the way they are now.

### **Why is being a WVADA member important? What makes WVA-DA membership beneficial?**

**MIKE:** Having an association is the best way to handle problems that affect all dealers. In the association, we have a place to discuss problems that are unique to West Virginia and decide how to solve them. Also, there are larger problems in the U.S.A. that we are all going to encounter. We work together on those, too.

**TIM:** Our dealer association has always been a strong organization. The association works with the dealers on regulations, helps pass legislation that is good for the dealer and the customer and brings people together to work collectively and not as competitors. It's a close-knit group. For the most part, our dealerships and the dealer principals all have the same goals: creating a good working situation for our employees and giving back to communities. The association, like the dealerships, supports community organizations like schools and the Boys

and Girls club. The association has been a good conduit for directing support.

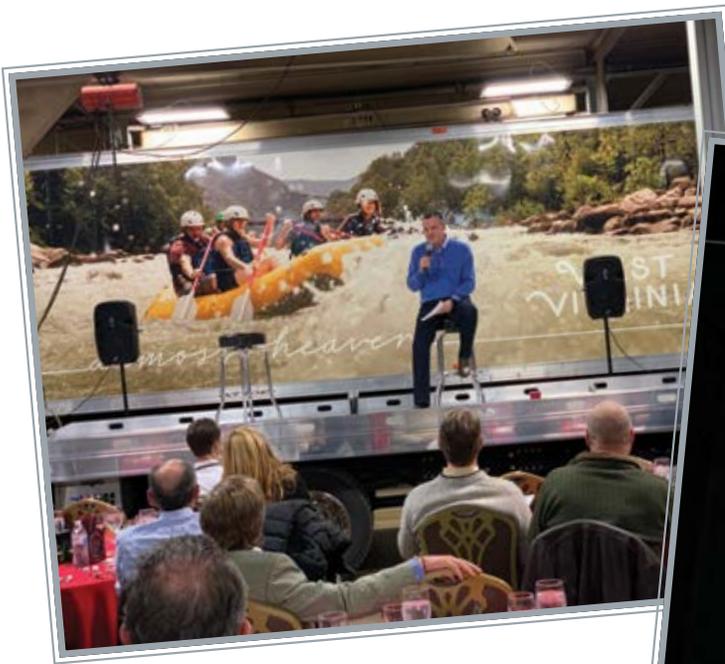
### **Did you have past experiences that helped your leadership in WVADA?**

**MIKE:** My background in our company was a big help. We diversified the products we sold, and we had a lot of experience with manufacturers. I could see both sides of the coin. I always did a lot of listening during my interactions with manufacturers and when I was dealing with dealers all over the country. You can always learn something from other dealers, whether in Montana, Florida or West Virginia.

**TIM:** I grew up around most of the dealers in the association. It's a well-run association, and I am sure it will be strong in the future. I am currently on a couple of boards, first for a trucking association and later for a car dealership. I've also been serving on a federal reserve roundtable for a couple of years.

My dad has been an association board member, but I haven't been. I've gotten more involved with the association in the last few years.

### **In looking back at this year, what stands out for you? Are there any accomplishments that you are especially proud of?**



## We tried to protect our dealers from some things that our manufacturers wanted to do to us.

**MIKE:** I am 75. Unlike Teddy Roosevelt, I don't carry a big stick, although sometimes I've had to be firm. I am not a dictator. I try to do the right thing and earn people's respect, and then they do the right thing and earn my respect. I don't have to work quite as hard as I did, but I can still be a resource to my son and my employees. I am approachable. We can solve problems by working together.

**TIM:** I think I've realized that as the days go by and you think it can't get any worse, sometimes it does, but our employees have done a remarkable job. We are an essential workplace with trucks going up and down the road and taking food to people. Being open and taking care of those customers is something to be proud of in a tough time, like what we are going through now. We have to hang in there and get through it. In our geographic area, I see the light at the end of the tunnel. There is nowhere to go but up.

### As a leader within the local auto industry, how did you approach helping dealers face challenges at their dealerships?

**MIKE:** I am a past president of the association, and I was a board member for 37 years. During my time of service, I tried to visit as many dealerships as I could. I got to know a lot of dealers.

When I was president, the Ford dealers were having a real problem with Ford. (Fortunately, there weren't many situations like that.) Some dealers wanted to do things one way, and others wanted to go another way. I was a GM dealer. There was no problem with me being a GM dealer trying to help them. We sat down and tried to develop a resolution that would be agreeable to both sides as they helped themselves. Our biggest concern was our relationships with the manufacturers and the franchise laws. We tried to

protect our dealers from some things that our manufacturers wanted to do to us.

**TIM:** Some of the dealers have gotten together in recent months. We've talked about keeping employees safe, what our hours of operation were and how we were trying to navigate through problems. By listening and sharing ideas, we've been able to help each other out in that regard.

### If you look back at your career and life, what would be three things that you have learned and that you would pass onto a younger member within the auto industry?

**MIKE:** First, don't overreact. Think about the situation before you react. Make responsible decisions. Second, listen to your employees and associates. Consider their input, but always act responsibly to

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the situation. Third, don't stray from your course. Don't fall off the path from your objectives. Keep those uppermost.

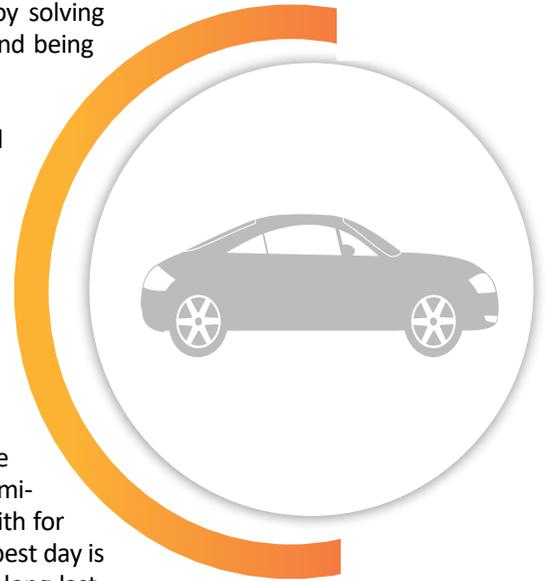
**TIM:** From a personal point of view, being humble in life is one of the top characteristics an individual can have. There are two business traits I value: maintaining very open and honest relationships. That includes OEMs and the people working for them. Also, forge a good relationship with your lending institution. We've been with United Bank for over 90 years, and we've had a great relationship through ups and downs.

### If you could describe the best day in this business, what would it look like?

**MIKE:** It's all changed now because of the internet. I go home, and the next day there

are 30 messages, 20 of which are junk. My best day is when there is just something I need to be involved in. I enjoy solving problems, answering my mail and being with my employees.

**TIM:** Sometimes, an individual customer comes in and wants to purchase a vehicle, or someone has to solve a specific trucking problem, and they are anxious about the purchase. We help them, and they become repeat customers over the years. Sometimes their children grow up and become customers, too. We have commercial businesses and families that we've done business with for more than one generation. My best day is creating and being part of these long-lasting relationships. ◀



## Community Outreach



**T**he Matheny Motor Truck Company has always been involved with community outreach. Still, the current COVID-19 pandemic has made it especially important to keep employees and customers safe. A large part of that involves good communication.

Monica Matheny, who is in charge of community outreach for the Matheny Truck Group, said, "Mike and Tim's attitude from the beginning was for us to do whatever it takes. We invested tens of thousands of dollars immediately. If Mike or anyone else heard that someone needed something, we provided it. If we heard about someone dealing with a hardship, we did our best to help. Plexiglas barriers went up immediately, and we were doing contactless delivery before it became a thing. We offered door-to-door service, and we protected our people as if they were first responders. When customers realized how hard we were trying to get pandemic supplies, they brought the

supplies to us." She shared the following examples:

- One customer knew that Matheny Motors was wiping every car for every customer, and dropped by with a case of disinfectant wipes.
- Another customer donated a batch of face shields.
- At the Charleston location, a restaurant dropped off pizzas.

At the start of the school year, Matheny Motors outfitted the teacher's lounge at a local elementary school. They stocked the room with an ample supply of hand sanitizers and supplies to take a little pressure off the teachers so they wouldn't have to buy the supplies themselves or worry about having enough. Matheny Motors also offers free service and car washes for first responders in the community. Since one customer makes potato chips, Matheny Motors donated some

of the customer's chips to a hospital. Monica found out there was a nitrile glove shortage, and she made sure Matheny Motors donated what they had in stock.

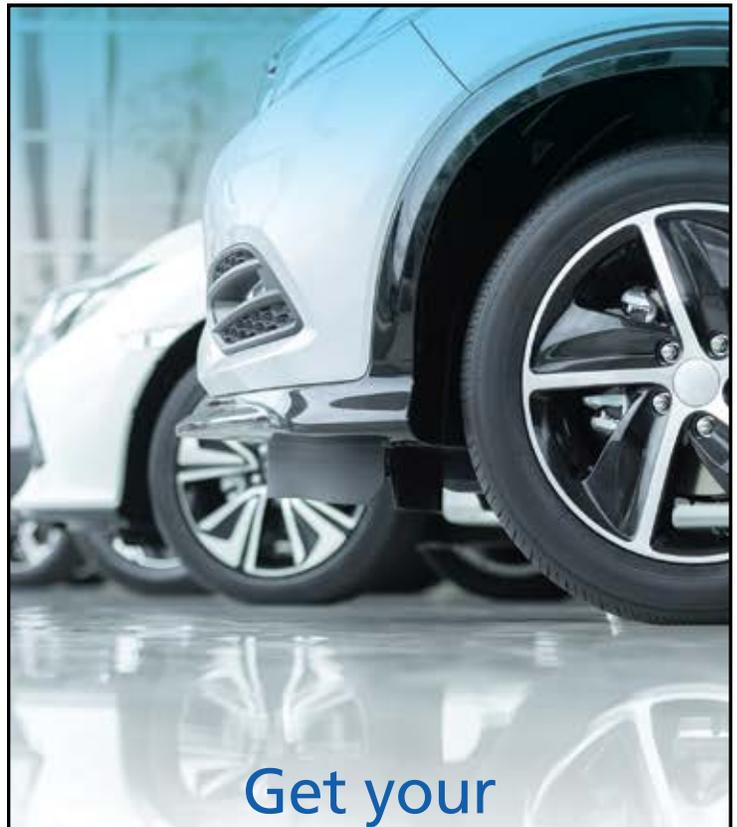
Matheny Motors has two different clientele: commercial truck stores and auto stores. It has been classified as an essential business because of what it sells. Although the employees are not doctors or nurses, they sell fire trucks and ambulances, fix the trucks that deliver supplies to hospitals, and sell other trucks that carry goods all over America.

Matheny Motors has taken care of its 350 employees and their families. If someone needed to be home, co-workers would drop off work and then pick it up again later so that the person at home didn't have to leave the house. "We just cared for each other," said Monica. "I'm proud of the employees in all 12 of the communities where we are located. They didn't tell

We have commercial businesses and families that we've done business with for more than one generation. My best day is creating and being part of these long-lasting relationships.

me everything they did, but I know they did a good job taking care of each other without being prompted or asked."

Finally, Matheny Motors has been handing out two-ounce bottles of hand sanitizers to its truck stores and auto dealership customers. "From a marketing aspect, you can give away hats and koozies and mugs and all of these things," said Monica. "The hand sanitizers are our 'thank you' for supporting us and stay safe. We will give them out until they are gone. ◀



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# Motor Vehicle Dealers' Rights with Franchise Laws

By Johnnie E. Brown  
Pullin, Fowler, Flanagan, Brown & Poe, PLLC



I hope everyone is safe, healthy, and learning how to effectively conduct business in the time of COVID-19. While I had promised a Part II on Advertising, I am seeing more efforts by manufacturers to challenge motor vehicle dealers' franchise law rights. It is more timely to remind you of the significant updates made to your franchise law in 2015. The following is a summary of the more significant changes that were made. Please keep the following in mind when dealing with the manufacturer.

**1. Facility Upgrades.** Once your dealership is found in compliance with a manufacturer's facility requirements, for a period of ten (10) years thereafter, a motor vehicle dealer shall be deemed to be in compliance with any program requirement pertaining to the construction of facilities or the installation of signs or other franchised image elements. This restriction can help with a variety of manufacturer's programs, including those related to any sales rebates, incentives or other monies. For example, if you were compliant five years ago, and they change a program that requires an update to your facility, you are deemed compliant for five more years without making any changes.

**2. Purchase of Goods and Services.** A provision now protects dealers concerning the purchase of goods or services from specific vendors. If the dealer can obtain goods or services of substantially similar quality and overall design from a vendor chosen by a dealer, then those can be used. Should

the manufacturer wish the dealer to use specific goods or services, the manufacturer must pay the difference in price between the goods and services of the manufacturer's proposed vendor and a motor vehicle dealer's selected vendor.

**3. Warranty Reimbursement.** A specific formula was implemented that requires dealers to receive retail rate for both warranty service and parts. In order to assist the dealer, certain work or items are excluded from the calculation, including parts sold at wholesale, routine maintenance such as fuels, filters, and belts, nuts, bolts, fasteners, and other similar items, tires, and vehicle reconditioning. By excluding these lesser items, a truer rate of retail is achieved. The dealer can seek to determine the retail rate every twelve (12) months. All claims submitted under warranty and recall work must be either approved or disapproved by a manufacturer within thirty (30) days. A manufacturer can only do an audit for the last twelve (12) months of service records. Once a claim is approved and paid, it may not be charged back against the dealer unless the manufacturer can show that the claim was either false or fraudulent or that the repairs were not properly made or were unnecessary. This puts a significant burden upon the manufacturer.

**4. Open Account Protection.** This was a significant change in franchise law to protect your open account with the manufacturer. Now, if a dealer disagrees with a manufacturer over a charge, delivery or chargeback, all the dealer has to do is to tell the manufacturer of its objection and to not remove the

*A very important change was made which the manufacturer or third party vendor to hold harmless the dealer from all damages, attorneys' fees and costs, and other costs and expenses incurred by a dealer from complaints, or claims arising from the illegal use or disclosure of a dealer's customer data from its system.*

monies from their open account during the resolution of the dispute. The dealer gets to keep its monies until an administrative procedure takes place, and perhaps, even until court litigation occurs, if pursued. In other words, the dealer gets to keep their money until the manufacturer proves their position. Previously, the manufacturer would just take your money, and a dealer would be left arguing to get some of their money back.

**5. Changes to the Franchise Agreement.** If a manufacturer makes a change to a dealer's area of responsibility, the manufacturer must give notice of at least sixty (60) days prior to the change and an explanation of the basis for the change. Importantly, the manufacturer is prohibited from using any decrease in sales to punish a dealer, and must give the dealer twenty-four (24) months to become sales effective prior to taking any negative action based upon sales performance. This certainly gives the dealer time to adapt to the new changes without immediate negative consequences.

**6. Captive Finance Companies.** Our franchise law now prohibits "captive finance sources," which mean the financial source that provides automotive related loans, which are directly or indirectly controlled, operated or owned by a manufacturer, from taking action contrary to our franchise law. Consequently, captive finance companies have to follow our franchise law in their relationship with a motor vehicle dealer. Again, this protects the dealer against a manufacturer that may be attempting to gain pressure through a captive finance company.

**7. Manufacturer Direct Sales.** Our statute was upgraded to prevent a manufacturer from directly or indirectly operating a dealership, including displaying a motor vehicle intending to facilitate a sale of a new motor vehicle other than through a franchised dealer. Consequently, our current law is extremely strong and prevents the display of motor vehicles in the State of West Virginia and prevents direct manufacturer sales through the display model.

**8. Performance Standards.** One of the more significant sections was a section of the West Virginia franchise law to prevent performance standards that are not equally applied, taking into account the availability of vehicles, and is not fair and reasonable based upon accurate and verifiable data. It is the manufacturers' responsibility to prove that their performance standards comply with these guidelines.

**9. Dealer Data.** While this is an everchanging topic, our change in 2015 recognized that customer information is the dealer's data and property. While manufacturers may receive information related to our customers that may affect the sale and delivery of the new motor vehicle and any successive safety and recall notices, it also prohibits the manufacturer from providing access to the customer or dealership information to third parties without first obtaining your prior express written consent. Importantly, this consent can be revocable by the dealer with ten (10) days written notice. Furthermore, a dealer is allowed, and the manufacturer is required, to provide the dealer a list of all specific third parties who have obtained any data from the dealer within the last twelve (12) months. The dealer must request this information in writing. Furthermore, the new statute allows a dealer to install a means to regulate and continually monitor what specific data is accessed from the dealer's computer system by the manufacturer.

Last, a very important change was made which makes the manufacturer or third party vendor indemnify and hold harmless the dealer from all damages, attorneys' fees and costs, and other costs and expenses incurred by a dealer from complaints or claims arising from the illegal use or disclosure of a dealer's customer data from its system.

As you can see, these were significant changes made five (5) years ago. Many dealers may not realize the extensive nature of these changes, and how our franchise law can assist them in their relationship with a manufacturer. I hope you find this information useful and encourage you to reach out to me with any questions. Know your rights, and don't be taken pushed around by the manufacturer.

Good luck this Fall. ◀



*Mr. Brown serves as General Counsel for the West Virginia Automobile Dealers Association. If you have any questions, you may reach him at (304) 344-0100 or [jeb@pffwv.com](mailto:jeb@pffwv.com). [www.pffwv.com](http://www.pffwv.com). Best of luck out there.*



# Using Data to Sell Cars

**T**he current U.S. economy is spectacularly unpredictable and is likely to continue that way for a while. But you can still sell successfully. You are just going to have to be more strategic about it. Now is the time to combine your marketing skills with marketing data. Where do you start?

Start by continuing to use marketing campaigns. People like to buy products they are familiar with from companies they trust. You don't want to wait to build a relationship with a potential buyer if you can start that relationship sooner, because if you wait, you may never make the sale at all.

Since so many people are now working from home and may never go back to commuting again, spend your marketing dollars on media that has the best chance of reaching people, such as social media and magazines or other direct mail. Until televised sports are being broadcast regularly again, you might want to pull back on television ads.

When considering television ads, you should be aware of the following:

- The best marketing always works to provide customers with the information they

actively want. Just because it is possible to run an ad doesn't mean you should. People avoid unwanted ads or (worse) are irritated by them. That is not a good marketing strategy.

- The COVID-19 shutdown caused media consumption to increase by almost 60%, but the big beneficiary was streaming video, not traditional programming. Streaming video increased (on average) 61%. For adults 18+, the time spent viewing live and time-shifted TV has fallen by 7% in the third quarter of 2019, while time spent watching shows on TV-connected devices went up 17% during the same period. Please note, the measurement was taken before the shutdown.
- Approximately 91% of all people in the U.S. subscribe to a streaming service. For viewers aged 18-34, the percentage is 96%. Some 30% of all viewers have three or more video streaming services.
- The conventional advertising model has calls to action that require viewers to go to a store to spend their money. That approach is now as outdated as a stadium full of cheering fans. Many people have concerns about social distancing, and they are often uncomfortable in their masks even when they

make a point of wearing them. Make it as easy as possible for people to buy online instead of in-person, and ask people to visit your website instead of your store.

Marketing costs money, but do what you can to spend marketing money wisely. Then you don't have to spend as much. The average marketing cost per sale, according to NADA, is \$624. Using the right technology can bring that average down. For example, the standard for dealers who use automotiveMastermind's MarketEyeQ is \$115.

Why does technology make a difference? It enables you to use your resources more effectively by focusing on what you have in stock and using prediction modeling to increase retention sales. It also helps you see major buying trends. Half of the buyers are currently moving to new dealerships and new brands when they buy. Even if you lose some of your existing customers, you can still increase your customer base if you can convince new customers to buy from you.

The data provided by technology can help you sell cars in three ways:

- Combine data from major market players such as Carfax, IHS Markit and

TransUnion to help you see industry trends and identify high-quality leads.

- Determine when prospects are most likely to buy a vehicle by applying predictive modeling.
- Develop personalized sales scripts. Scripts are another way to apply predictive modeling because the modeling can tell you why potential customers are interested in buying a vehicle.

The driving force is the data, and more particularly, the predictive modeling that results from analyzing that data.

### What should you know about predictive modeling?

- It has multiple names that include predictive analysis, predictive analytics and machine learning. Of the four terms, the one that has been most popular on Google since 2004 is machine learning. Excluding machine learning, the general and most commonly used name is predictive modeling.
- Commercial applications often use the term predictive analytics, but academic settings also favor predictive analytics.
- Machine learning is technically considered to be different from predictive modeling because it relies on statistical techniques so computers can build predictive models. In practice, the two terms are often used interchangeably.
- Machine learning is part of the development of artificial intelligence.

The valuable thing about predictive modeling is that it can challenge key assumptions. People see what they expect to see, and sometimes they are blind to what the data tells them. Being able to consider future events and evaluate outcomes is as helpful as it is difficult. Still, predictive modeling can increase accuracy and help a dealership maintain a competitive advantage because of those unexpected insights.

Is predictive modeling perfect? No. It tells you likely outcomes, but sometimes the outcomes are anything but likely. Experts

We are in the early stages of an AI revolution. There's plenty of room for growth, but predictive modeling has already provided dealerships with new tools to help them succeed in ways nobody could have anticipated a few decades ago.

thought it might be time for a recession before the Shutdown Recession, but they didn't expect it to result from a pandemic, and no one expected the severity. Election outcomes are also difficult or impossible to spot in advance; Nate Silver has been on both sides of that difficulty. But even an imperfect assessment can put you ahead of other dealers, and the quality of those assessments will improve over time.

The data used to feed predictive models comes from a variety of sources:

- Customer Relationship Management (CRM)
- Customer service
- Demographic information
- Digital marketing and advertising
- Economic information
- Geographical information
- Machine-generated data from telemetry or sensors
- Surveys and polls
- Transactions
- Web traffic

Of course, the trick is not just modeling data; it is modeling data into relevant information for your specific strategic business goals. Equally important is evaluating the accuracy of a model in hindsight. You don't know how successful something is until you measure that success. Those measurements can then help you to improve the system and get better results with the next model. Pay attention to how the model includes the following areas:

- Benchmark analysis
- Data gathering and cleansing
- Goal evaluations and key performance indicators (KPIs)
- Action plan development
- Plan execution
- Process improvement

When using data to sell cars, remember that the process is part of the same process that will someday bring us autonomous vehicles. We are in the early stages of an AI revolution. There's plenty of room for growth, but predictive modeling has already provided dealerships with new tools to help them succeed in ways nobody could have anticipated a few decades ago. ◀

# Do You Need a Digital Interpreter?

By Matt White  
Consignment

I've been doing automotive digital marketing for over 15 years, and it never ceases to amaze me the number of TLAs that seem to appear out of nowhere every year. TLA, short for Three Letter Acronym, is a TLA used to define TLAs. You know, the acronyms vendors use when pitching the shiny new digital product, using it in such a way as to assume we know exactly what it stands for, as well as what it is supposed to do to help us sell more cars. Odds are, this is the first time you have heard of TLA. If I had not quickly defined it, it would have taken you precious time to decipher, time you don't have when negotiating with a vendor who is sometimes speaking another language that also requires interpretation.

Let's take some time to highlight some of the most common TLAs in automotive digital marketing and hope a new one doesn't appear by the time this is published.

**SEO (Search Engine Optimization):** This one has been around for a long time, but it's evolving, so let's get up to speed. SEO encapsulates how your website is found and ranked on search engines. Please don't confuse it with SEM, which I'll cover in a minute. SEO leans on content within your website such as inventory descriptions, video, blogs and backlinks. You essentially need to ensure you have a web provider with good tech, embed video content on your homepage, and use an inventory management system with robust distribution. These steps are a good start for creating a strong SEO platform.

**GMB (Google My Business):** GMB is the new SEO. Fewer and fewer people are clicking through to websites from Google searches. They rely on your GMB



page for basic info such as hours, directions, reviews, phone numbers, website links, and a host of things that Google continues to improve. Your GMB page is also the principal source for all of your online listings. Make sure your listing results across the internet match the results on your GMB page. Keeping your GMB page in order is an essential part of local and technical SEO.

**SEM (Search Engine Marketing):** aka CPC (Cost Per Click). This is the necessary evil of participating in the Google Network. When used in combination with YouTube and VPR (Video Pre-Roll), it is a force to be reckoned with. SEM should also work in unison with SEO and GMB and should be the priority of digital marketing after your merchandise inventory. SEM budgets and strategies vary according to available inventory, market conditions, vendor technology, OEM restrictions and more. Avoid homogenized campaigns that put weight solely on the brand. Choose a vendor that curates the data, has good bid optimization software, links all campaigns to GA (Google Analytics), and advertises your inventory at the SRP and VDP level (both defined below).

**SRP (Search Results Page):** The webpage that displays all available units of one particular search. For example, a search for a "new Ford F-150 XLT" might land someone

on a page with all available new Ford F-150 XLT's you have in stock.

**VDP (Vehicle Display Page):** The webpage that shows only one vehicle. It's important that your SEO correctly indexes for SRP and VDP listings, and your SEM vendor advertises at the make/model level.

**DSP (Demand Side Platform) and DMP (Data Management Platform):** The world of data cannot be easily summarized, but as big data evolves, you need to know a few basics. Knowing your data sources and using clean, ethical and efficient data will help reduce costs and create better results. Ask your vendors how they obtain data, who they buy it from, and where they send it. It seems trivial, but it's not. We get so focused on negotiating the budgets that we neglect to understand how our money is being spent. Vendors buy shopper data from a DMP for subjects such as audience segmentation and in-market shoppers. That data is then collected and sent to a DSP for distribution. Your vendor needs to have a relationship with a reputable DMP and use a quality DSP for distribution. Facebook, double-click and Amazon are examples of a DSP.

In the world of TLAs, this is only the tip of the iceberg. For example, you also have terms like CPM, VLP and CTR.

Most vendors have access to and use the same data. I hope you take the time to learn the terms of this new language and create a more targeted and cost-efficient digital strategy. ◀

*Matt White is a co-owner of Carsignment, a West Virginia based digital marketing and merchandising company.*



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# Smart Used Car Management Can Help Boost Profits During the Pandemic

By Nick Jackson, manager — Dealer Training, Ally Academy

**A** look at the raw sales numbers for the first half of the year might be enough to discourage almost anyone in the business of selling cars and trucks, but there are signs things are changing for the better, and that means opportunity. That opportunity is knocking on the business's used car side, but it will only pay off if managed correctly.

In a typical year, U.S. consumers buy about 17 million new vehicles and around 20 million used vehicles from dealerships. But, we're on a roller coaster ride that has taken us from steep sales declines early in the pandemic to soaring levels of used car sales at the start of summer. According to Cox Automotive's market summary released on July 13, the annualized retail selling rate for used vehicles was about 18.9 million, down from 21 million last year but up from May's 16.7 million. Those wild swings make it almost impossible to predict where we'll be by the end of 2020.

We know that used vehicles commanded higher prices early this summer. Consumers are finding sparse choices at new vehicle lots because automakers laid on generous incentives in April, sparking a temporary spike in sales, leaving little inventory and limiting options.

When you run low on new cars, the focus turns to used cars. Late-model used vehicles — especially popular pickup trucks, SUVs and crossovers — are in high demand, but in short supply, driving up wholesale prices. Right now, wholesale prices are approaching retail prices.

What's important now is for dealers to move into the next few months very carefully in the face of rapidly changing market conditions. That starts with smart inventory management.

## Right-size inventory

Here are some ways to help manage inventory effectively:

- Use discipline when purchasing vehicles to avoid being stuck with a significant supply of aging inventory when the market slows.
- Consider strategies to help promote the sale of the vehicle in the first 30 days to address aging before it occurs, such as shaving time off the vehicle reconditioning process.
- Keep a close eye on market trends to make sure inventory levels are in line with where the market is headed as opposed to where it has been.

## Look beyond auctions

Looking beyond auctions for inventory is a smart way to help maximize resources.

- Perfect your ability to buy off the streets, from the service lane and trades.
- Consider keeping and retail selling some of the older, higher-mileage units that you previously wholesaled for great low price-tag options.

## Train staff for new challenges

It makes sense to consult with experts to train employees properly so they're prepared for whatever situations may arise. Expenses are tight right now, but effective training can help dealers make money, save money and reduce risk.

For example, inventory strategies are covered in Ally Academy's used vehicle management course. In contrast, courses on sales, compliance, fixed operations and dealership management can help your team adjust to pandemic business challenges. We also work with dealers to help them become more adept at conducting business virtually, advising them the shift to digital sales is likely not going away.

Right now, the industry continues to deal with the effects of the Covid-19 pandemic, with volatile sales and thinning margins. In some departments, training and discipline are among the best strategies for maintaining a healthy used car operation that can take full advantage of the opportunities these uncertain times present. ◀

In some departments,  
*training and discipline*  
are among the best  
strategies for maintaining a  
healthy used car operation  
that can take full advantage  
of the opportunities these  
*uncertain times* present.

**it's time to shift  
your dealership  
into high gear.**

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# Pandemic Perspectives:

## Safety, Service and Smart Messaging During Times of Crisis

By Michael C. Keenan, President  
Keenan-Nagle Advertising, Inc., Allentown, Pennsylvania

**A**t this writing, the coronavirus pandemic continues in full swing. Many businesses wish multitrillion-dollar relief packages were en route from our federal lawmakers, and small businesses from Maine to Malibu are hunkered down, feverishly working to balance safety and service for their customers, co-workers and community. Not exactly another day at the office.

Thankfully, common sense — that increasingly rare element of human nature — is richly embedded in the small-business owner's DNA, and it helps to chase the shadows of uncertainty during times like these. Few decision-shaping algorithms have ever trumped common sense. But for those searching for more programmatic practices to help sustain both safety and service during times of crisis, here are some recommendations from our marketing professionals.

### **Keep Your Communications Plan Framed but Flexible**

Painful as it may be, the coronavirus experience has delivered some valuable lessons for America's small business operators. Not the least of which is to have a well-framed emergency communications strategy in place and ready to deploy at a moment's notice.

Understand that no plan will be perfect. All require on-the-fly content adaptations to address ever-changing news, policies and crisis circumstances. Stay flexible on the messaging, but have the core framework, tools and technology ready to roll out rapidly. Being trigger-ready is essential.

### **Time Is Trust**

We all saw how fast this COVID-19 crisis blew up. When the crud is flying at the fan, there's no time for the usual meetings and rounds of approvals before production and dispatch. Being one of the first out there in the market with a meaningful

message also serves to keep you first in their minds and hearts ... not to mention in future decisions on consumer spending preferences. Whether your market has a multimillion population or a handful of hamlets, it's still a neighborhood. Neighbors talk (especially with today's social media channels) and have strong memories. They don't quickly forget about the caring words, advice and perhaps some financial latitude offered promptly by a foul-weather friend. Time may be money when the sun is shining, but in a crisis: time is trust.

### **Showcase Your ONLINE Products**

Nobody likes a business that exploits emergencies. But let's face it, during times of homebound isolation, you can make a lot of local lives better if more customers (and prospects) had your online sales services at their fingertips. Please don't be shy about marketing them.

In your communications — traditional print and broadcast, or tightly-targeted digital media — frame the appeal by the fact that "You finally have enough time to learn how easy it is to shop online with us ... so let's do it!" Clinging to paper transactions is often motivated by fear of change. Even the biggest technophobes will see the wisdom of 24/7 access once they get past their underlying apprehensions and give it a shot.

To mollify resistance points, stress the fact that online shopping is easier than many folks initially thought, given your simple step-by-step sign-on pathway. There's no rush, no "timing out," and no chance of personal embarrassment. To convey the ease of your online inventory review, inquiry process and phone connections to a knowledgeable, empowered sales rep, do a simple video that shows them the step-by-step process. Hopefully, you have such a process, and it is streamlined without any of the "gotchas" that red-flag online visitors quickly. Online visitors are TVcentric to begin with, so don't ignore video power. It doesn't have to be a Francis Ford Coppola production. Just a straightforward three- or four-step walk-through of

your online experience. Scroll a number at the bottom of the screen that they can call (during regular business hours) for friendly human help from your online advocate. If you don't have one, get one ... even if it's you. A little handholding is an incredibly powerful opportunity to start a conversation and customer relationships.

### **Blanket Online Security Concerns, Especially During Times of Unrest**

Security is another resistance point for the non online set, especially during times of social unrest. Address this head-on with a one-sided handout sheet and an identical webpage. Content should center on bulleted points that hammer home the fact that your online service is built with best-in-industry security technology: local service, world-class security. Even if your front-end web presentation is basic, most businesses have robust back-ends from larger organizations with multiple firewalls, particularly for transactional functionality. Adapt some of their super security techno facts to this purpose. If you need help shaping up this message, get outside marketing professionals on the project. You will be asked about security. Have this tool ready to blanket concerns from prospects. Win their trust, and online utilization volume will follow. Sure, many of us are "kick the tires" businesses, but the process starts online, and that trend will only increase in the future.

### **For Employees: A Motivational Team Message**

We've all seen the famous, stiff-upper-lip British message that urges readers to "Keep Calm and Carry On." It was produced to motivate the English population to stay strong in spirit during what became "The Blitz" bombings of London during World War II.

Given the war we are currently engaged in with an insidious viral enemy, we offer a version of that message for small business employees, many of whom may be sequestered at home: Stay Connected and Carry Through.

The first part of the message is obvious — we all have to stay connected through our wealth of digital tools to continue doing our jobs and serving our customers. The second part is a gentle reminder that performance expectations remain high despite the change in the work environment. Now more than ever, it is important to "carry through" on all work responsibilities. It ain't a snow day kids ... there's real work to be done.

A simple messaging device can serve to galvanize employee spirit and focus on the tasks at hand. There are many creative directions to fit the unique culture of any business. Whatever your team's rallying cry may be, it is valuable to have a brief motivational message that can bring people together as a united force determined to overcome a common, formidable challenge. Remember the Alamo.

### **Three More Crisis Communication Absolutes**

1. A centralized communication hub (such as a landing page or dark site): Present all of your outreach efforts separately from your standard web content. Separating the two helps people

Given the war we are currently *engaged* in with an insidious viral enemy, we offer a version of that message for *small business* employees, many of whom may be sequestered at home: *Stay Connected* and *Carry Through*.

quickly find information conveyed within the crisis context and timeframe. Specifically, what are your business's current policies and practices, and how can people contact the business?

2. Ongoing and up-to-date messages (email, social media, etc.): Don't make customers and community members come to you; continue the outreach and gain new social media and email followers by providing regular, relevant communication.

3. Focus your advertising efforts (Digital advertising, OOT, pre-roll video, etc.): Make sure that your messages are showing up where the audiences are during the shelter-at-home mandates — online. Budgets are tight, so make sure your media spends are tracked with analytics to ensure ROI. ◀

*Michael C. Keenan is the president and CEO of Keenan-Nagle Advertising, Inc. Based in Allentown, Pennsylvania, with an integrated team of creative, media, web, analytics and client service professionals. The Keenan-Nagle firm has been in continuous service since 1954 and is the longest-serving advertising/marketing agency in Pennsylvania's Lehigh Valley region. For more facts, visit [www.KeenanNagle.com](http://www.KeenanNagle.com) or call 610-797-7100.*

# In Loving Memory



**Betty Jo "BJ" Hathaway (Hupp)** passed away peacefully on July 29, 2020. She was born to Harold A. and Bertie Marie Hupp on July 2, 1941 in Parkersburg, West Virginia. She is a 1959 graduate of Parkersburg High School.

She married her high school sweetheart, Thomas R. "Tom" Hathaway, in 1959 and had two sons, Thomas Ray II "TR" and Harold "Scott." They were married for 57 years before his death in 2016.

BJ was a vibrant and active member of the community throughout her life. Growing up, BJ worked for her father at Hupp and Wharton Cadillac and Oldsmobile. She was proud to be a pioneering female force in the auto industry. She and Tom started Superior Motor Company in 1973, adding a Toyota franchise in 1979,

and later Hyundai. She served on the Junior League, Altrusa, Parkersburg and West Virginia Auto Dealer Associations. She was named Sports Illustrated All Star Dealer in 1993. BJ had a love of life and creating fun for all surrounding her. She prided herself on maintaining and nurturing lifelong friendships. She was thankful to surround herself with close friends, both in Parkersburg and Fort Myers, Florida, where she spent many winters, many of whom she had known since grade school. She loved entertaining and hosting happy hour; her magnetic personality made her the life of the party. She also enjoyed golfing with friends and family, and traveling the world.

She is survived by her son TR, and daughter-in-law Sallie Hathaway; six grandchildren, Sarah (Kevin) Blau, Thomas Hathaway, Paige (Daniel Borman) Hathaway-Borman, Kennedy Hathaway, Reagan Hathaway, and Carter Hathaway; sister

and brother-in-law Jan and Pat Snook; and many nieces and nephews: Kim Kelly Trimble, Debbie (Danny) Rogers, Greg (Patty) Kelly, Karie Sue (Fred) Sargent, Casey (Randy) Miracle, Michael (Cheryl) Snook, and Sharon (Matthew) Talarczyk.

She is preceded in death by her parents, Harold and Bertie Hupp; her stepmother Esther Jean Hupp; her husband, Thomas R. Hathaway; Son, Scott Hathaway; and sister, Patricia Kelly.

A memorial service will be held at a later date. In lieu of flowers, family and friends may make a donation to the Parkersburg High School Foundation, in BJ's memory. PHS Foundation, 2102 Dudley Avenue, Parkersburg, WV 26101 or visit [www.ParkersburgHighSchoolFoundation.org](http://www.ParkersburgHighSchoolFoundation.org).

To send flowers to the family of Betty Jo "BJ" Hathaway, please visit our Tribute Store. ◀



**Gary R. Smith**, 65, of St. Albans went home to be with the Lord on Monday, Aug. 3, 2020 at Hubbard Hospice House, Charleston, with his family by his side.

He was preceded in death by his mother, Rebecca "Becky" Smith.

Gary retired with 35 years in the automotive industry, where he started out as a lot boy, service advisor, salesman, finance and insurance manager. Through his hard work and dedication he was honored to become the owner/CEO of Royal Automotive, Charleston.

During his time as owner and CEO at Royal, Gary generously gave back to the community by sponsoring multiple Safe Kids Car Seat Clinics, Big Brothers Big Sisters of America events, and multiple youth sports teams and programs throughout the community.

Gary served on the board of directors for the West Virginia Automobile and Truck

Dealers Association. He was a member of the Sales Managers Society for Jeep and Eagle, a multiple Vanguard Heritage of Excellence recipient for outstanding sales achievements for Oldsmobile and a member of the National Automobile Dealers Association.

He attended Maranatha Fellowship, St. Albans.

Surviving are his loving wife of 10 years, Pam Turley-Smith; father, Richard F. Smith of Charleston; children, Mandy (Pedro) Rodriguez of Victoria, Texas, Donald (Alisa) Boylen of Moyock, North Carolina, Casey (Julie) Turley of Dunbar, West Virginia, Amy Imes of Canyon Lake, Texas, Danielle (Kingsley) Clark of Orlando, Florida, and Chris Smith, Charleston, West Virginia; sisters, Gail (Randy) Huggins of Dunbar, West Virginia, Krista (Dean) Knott of Jacksonville, Florida, brother, Kelly (Christi) Smith of Charleston, West Virginia. Also surviving are his grandchildren, Alivia, Madison, Ayden, Donnie, Kingsley, Levi and Tresslee.

Funeral services were held at 11:00 a.m. Saturday, Aug. 8, 2020 at Bartlett-Nichols Funeral Home, St. Albans with Pastor Michael White officiating.

The family will receive friends from 2 to 4 and 6 to 8 p.m. Friday at the funeral home.

The family has asked that you wear a mask and that social distancing be observed throughout the visitation and services.

In lieu of flowers the family suggests a donation to Hubbard Hospice House, In Memory of Gary R. Smith, 1001 Curtis Price Way, Charleston, WV 25311-1824

You may visit Gary's tribute page at [BartlettNicholsFuneralHome.com](http://BartlettNicholsFuneralHome.com) to share memories or condolences with the family.

Bartlett-Nichols Funeral Home, family owned and located at 409 Sixth Ave., St. Albans, is honored to serve the Smith family.

To send flowers or a memorial gift to the family of Gary R. Smith, please visit our Sympathy Store. ◀



Without a sigh, **Jonnie Mae (Priestley) Green**, removed this earthly yoke and ran into her savior Jesus Christ's arms, on Sept. 7, 2020. Glory to God! He led her through 92 years of life and protect-

ed her. He gave her a life blessed beyond words. In all things beautiful, we will always see her.

Jonnie has been reunited with her husband Harry, son Chris, her five sisters, and many other family and friends. Her surviving children, Karen, Peggy and Hal, spent the final days at her side and were with her until the end.

Jonnie loved her flowers and gardening more than anything except her children, grandchildren, great-grandchildren, and the WVU Mountaineers. She was proud to be a founding member of the Bridgeport Garden Club. Playing golf and bridge were also things she and Harry excelled at, whether in Bridgeport, or as "snowbirds" in Florida.

Spending many happy hours walking on the beach and sunbathing, while taking in the sights and sounds of the seashore, Jonnie was a "people-watcher," and her favorite song was "People" ("People Who Need People"), by Barbra Streisand. Her mother was a teacher and pianist, who gave Jonnie a love of music, especially the piano, which she played beautifully.

Her inner beauty came from being an example of WHAT LOVE DOES — being there when her family needed her and doing whatever it took with grace and humility. Psalm 121 guided her daily living: "I will lift up my eyes to the hills — From whence comes my help? My help comes from the LORD, Who made heaven and earth ..."

Contributions in Jonnie's memory can be made to Bridgeport Garden Club, P.O. Box 1310, Bridgeport, West Virginia, 26330

Due to the Covid-19 virus, there will be a small, immediate family only service under the direction of Burnside Funeral Home, Bridgeport. Jonnie's pastor from Simpson Creek Baptist Church, Dr. Mike Hopkins, will conduct the service, and the burial will be at Bridgeport Cemetery. ◀



**William J. "Bill" Talbott**, 84, of Lewisburg passed away suddenly Thursday morning, March 12, 2020 at Greenbrier Valley Medical Center.

Bill was born Jan. 18, 1936 in Monroe County and was the son of the late Marshall D. and Gladys Early Talbott.

Bill grew up on his family's dairy farm in Pickaway where he started running the dairy around the age of 15. On the side he would sell a few cars at the Jeep/Willys dealership in Union. He married his wife of almost 58 years, Dorothy Jean Shirey, and was promptly drafted into the Army, in which he served in Europe until his father passed away and he was called home. When Bill came home he took a job at Greenbrier Motor Co. selling cars. This was only to be temporary until something better came along. However, Bill fell in love with the car business, and he and

Dorothy ultimately purchased Greenbrier Motors, where he would continue to work for the next 56 years and be the cornerstone of the business until he passed. The business and their employees truly were his and Dorothy's life. Bill built on his accomplishments and became an unassuming business leader in the community. For years, he was a deacon and an elder in the Ronceverte Presbyterian Church before becoming a member of the Lewisburg United Methodist Church. He was a member of the Masonic Lodge and the Beni Kedom Shrine. He served many years as a board member of the West Virginia Automobile and Truck Dealer Association and ultimately became president of the association. He also served for many years on the board of directors of One Valley Bank and more recently served on the board of the Bank of Monroe. Bill got the most fulfillment from contributing to many community charitable organizations and was most proud of being able to help the youth of the area in their endeavors in 4-H and FFA.

Other than his parents, Bill was preceded in death by a brother, Marshall D. Talbott, Jr.

Surviving Bill are his wife, Dorothy Shirey Talbott and their children David R. Talbott, his daughters Nicole, Kristyn and Taylor; and Stephen S. Talbott, his wife Dede and their children Grant and Olivia; Bill's children from a previous marriage Bill Talbott, his son Danny and Susan Williams and her daughter Brittany as well as his sister Virginia Walkup and several nieces and nephews.

A memorial service will be held for Bill Monday, March 16, 2020 at Wallace and Wallace in Lewisburg at 3:00 p.m. with the Rev. Eugene Fullen officiating.

The family will receive friends from noon until 3:00 p.m. at the funeral home.

In lieu of flowers, Bill would have wanted you to make memorial contributions to Greenbrier Humane Society, 151 Holliday Lane, Lewisburg, WV 24901 or Hospice Care, 1265 Maplewood Ave., Lewisburg, WV 24901. ◀



**William Paul Cole, Jr.** completed his earthly journey on June 28, 2020 with the same quiet dignity that distinguished his life. His dignity was underscored by his passion for living and experiencing all that life

had to offer, with roots strongly embedded in the city he loved.

Paul was born in New York City, New York, on Dec. 21, 1931, to William Paul Cole, Sr. and Harriet Foote Cole.

However, Bluefield was home, where he grew up, often working alongside his grandfather W. J. Cole at the West Virginian Hotel, forming his passions and many interests until he graduated from Beaver High School in 1949 and left to attend Davidson College. He returned home to marry Carol Ann McHugh on July 31, 1954. He served two years active duty with the U. S Army, continuing in the Reserves to earn the rank of captain. He then completed his education, earning an MBA from the Harvard School of Business in Boston, Massachusetts. He took his first job with Hyatt hotels before going to work for IBM in New York as a system's engineer. He worked for IBM and lived in New York until 1965 when his father passed away unexpectedly. Taking a one year "leave of absence" from IBM,

Paul returned to Bluefield and took over the operation of his father's International Harvester dealership, Cole Motor Company. In 1975 he formed Truck City Parts and in 1982 purchased Evans Chevrolet, which became Cole Chevrolet Cadillac.

Through his years in business Paul served Bluefield and West Virginia in many roles. He is Bluefield's longest serving mayor, 1981 to 1993, was Chairman of American Truck Dealers Association 1978 to 80, President of the West Virginia Auto Dealers Association, the first West Virginian to be inducted into the Automotive Hall of Fame, President of the Bluefield Chamber of Commerce and President of the Bluefield Rotary Club, where he was awarded a Paul Harris Fellow. He received an honorary Doctorate from Northwood University, Midland, Michigan, for his leadership in establishing a Truck Marketing curriculum. On Nov. 21, 2003 he was proudly inducted into the Bluefield High School Hall of Fame.

Paul, a member of Mensa and a licensed pilot since 1974, found time for many personal passions. A lifelong pursuit of fitness was expressed through jogging, golf and tennis, leaving just enough time for becoming a bridge life master and avid antique collector. He was an interesting man interested in everything and always willing to share what he had experienced and learned.

Paul leaves Bluefield a legacy of integrity in business, respect for family values, and the

three sons he and Carol shared and raised to carry on the business development and community service to which Paul dedicated his life.

Paul was preceded in death by his parents, his wife of 61 years, Carol M. Cole, infant daughter Leighann Letitia Cole and brother James Foote Cole.

He is survived by sons William Paul Cole, III and wife Brownie, Charles McHugh Cole and wife Terri and Thomas Jacob Cole and wife Michelle, all of Bluefield, 13 grandchildren, 14 great-grandchildren, and sister-in-law Mary Frances McHugh. Special thanks and appreciation to Paul's dedicated companion and caretaker of 6 years, Dashi Sho-Johnson and to the other caretakers, including Patsy, Edmund, Brenda, Mike and Carol-Anne, who so graciously assisted Paul through his final time on earth.

In lieu of flowers, Paul would be honored if you would make a donation to the W. Paul Cole, Jr. School of Business at Bluefield State College, 219 Rock St, Bluefield, WV 24701 or Bluefield College Advancement Office, 3000 College Ave., Bluefield, VA 24605.

Amid Covid concerns, an outdoor graveside service was held at 11 a.m. on Thursday, July 2nd at Roselawn Cemetery with his grandsons serving as pallbearers. A funeral procession was organized at Mercer Funeral Home. ◀

"Life is a *song* — sing it. Life is a game — play it. Life is a *challenge* — meet it. Life is a *dream* — realize it. Life is a *sacrifice* — offer it. Life is love — enjoy it."

— Sai Baba, spiritual leader and philanthropist

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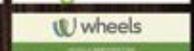
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