

ILLINOIS

AUTOMOBILE DEALER NEWS

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LAW OFFICE OF
Julie A. Cardosi, P.C.

Julie A. Cardosi, Esq.
3040 Spring Mill Drive, Suite B
Springfield, IL 62704
(217) 787-9782
jcardosi@autocounsel.com
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Mr. Michael Ettleson / 708.579.5000
Ettleson Cadillac-Buick-GMC, Inc.
6201 S. LaGrange Road, Hodgkins, IL 60525-4140

Vice Chairman

Mr. Rick Yemm / 309.344.2727
Yemm Chev-Buick-GMC-Chry-Dodge-Jeep, Inc.
2195 Henderson Street, Galesburg, IL 61401

Secretary/Treasurer

Mr. Sean Grant / 217.862.5300
Landmark Chrysler Jeep & Ford
2331 Prairie Crossing Dr., Springfield, IL 62711

President

Peter J. Sander / 217.753.0220
Illinois Automobile Dealers Association
300 W. Edwards, Springfield, IL 62704

Illinois Automobile Dealers Association

300 W. Edwards Street,
Springfield, IL 62704
T 217.753.0220 • F 217.753.3424
www.IllinoisDealers.com

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Illinois Automobile Dealers Association

300 West Edwards Street | Springfield, Illinois 62704
T 217.753.0220
F 217.753.3424
www.IllinoisDealers.com



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2020

OFFICERS AND BOARD OF DIRECTORS

IADA OFFICERS



Chairman
***MIKE ETTLESON**
Ettleson Cadillac Buick GMC, Inc.
Hodgkins



Vice Chairman
***RICK YEMM**
Yemm Chevrolet Buick GMC Chrysler Jeep
Galesburg



Secretary/Treasurer
***SEAN GRANT**
Landmark Chrysler Jeep Fiat
Springfield

IADA DIRECTORS



JOHN ALFIREVICH ****JAMIE AUFFENBERG**
Apple Chevrolet, Inc.
Tinley Park



St. Clair Auto Mall
O'Fallon



BOB BRADY
Bob Brady Auto Mall
Decatur



RICK CURIA
Ken Nelson Auto Group
Dixon



BRIAN DENNISON
Ray Dennison Chevrolet, Inc.
Pekin



BOB FEDERICO
Federico Chrysler Dodge
Jeep Ram
Wood River



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Truck Centers Inc.
Troy



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CURTIS PASCARELLA
Phillips Chevrolet
Frankfort



BOB RIDINGS
Bob Ridings Ford
Taylorville



MARK WARD
Ward Chrysler Center, Inc.
Carbondale

ACTIVE PAST CHAIRMEN



***PAT MANNING 2019**
Brad Manning Ford
Dekalb



***DAN ROESCH 2018**
Roesch Auto Group
Elmhurst



JACK SCHMITT 2017
Jack Schmitt Chevrolet
O'Fallon



SAM ROBERTS 2016
Roberts Motors, Inc.
Alton



DAVE TAYLOR 2015
Taylor Chrysler Dodge Jeep, Inc.
Bourbonnais



MIKE MANGOLD 2014
Mangold Ford, Inc.
Eureka



GARY KNIGHT 2013
Carmack Car Capital
Danville



TOM DOLAN 2008
Freeway Ford-Sterling Truck
Lyons



MIKE MURPHY 2007
Mike Murphy Ford, Inc.
Morton

** Executive Committee Members*

*** Board of Director and Executive Committee Member during NADA Director term*

Congratulations!

IADA on

100 YEARS





What Is Leadership?



BILL KELLY, EXECUTIVE VICE PRESIDENT |
AUTOMOTIVE DEVELOPMENT GROUP, BROWN & BROWN DEALER SERVICES

What is leadership? In today's world, we are often asked many questions and read lots of endless articles about the buzz topics and buzz words like today's digital retailing or the virtual customer, etc. ... but what we don't read enough about or get direction on is how to lead, how to make those around you better, or how to tackle tough things as a group. We are in a time of everyone wanting something yesterday, and if you don't get on board today, you're lost. It creates a very reactionary society and sales environment. I have yet to see a reactionary sales system work for a sustainable period of time. We need to focus on getting into the mix with our people and tackling one piece of the puzzle at a time to create the complete picture.

To be a leader is to practice the art of bringing people together and using all of their strengths as one. To tackle the tough issues and prepare your business for long-term sustainability is culture and that is where true leadership comes into play. You cannot convert your business to a digital environment or transition to multiple delivery options until you create a culture that can embrace respect for others and the ability to allow individuality. What I would say is the most successful way to lead is allow others to take the lead and offer them guidance as you stay in the middle and help bring up the ones that are starting to lag behind.

Draw out the ideas from the back and push them to the front, and allow the alpha personalities to be themselves while making sure all the voices are heard.

Once you have that nailed down, you need to set a 30/60/90-day game plan and stick to it. As the leader, you must create the outline and then bring your people in to organize it and tackle it. You have to have the discipline to stick to your plan and give it time to work. You cannot shift mid plan and you cannot start to chase the "today" thing. Success doesn't have a shortcut; that is why preparation is so important. How often have you had great sales meetings or great ideas that you started and never finished? They didn't fail because they were bad ideas, they failed because you didn't have the plan in place for follow-up. That is why a defined timeline is so important. Set your goal and set your timeline. Assign specific tasks to the individuals who can complete them, and let them do their job. Have your specific check-ins and methodically move along your plan to success. ■

For more information, please contact Francis Fagan with Automotive Development Group at 312-608-4979 or ffagan@adgtoday.com. Francis is the regional training director for Illinois and Indiana. At Automotive Development Group, we put the emphasis on training. Visit our website for our training calendar and to meet our nationally renowned trainers. www.AutomotiveDevelopmentGroup.com

A Message From Our **Leadership**



MIKE ETTLESON
IADA 2020 Chairman
Hodgkins



PETE SANDER
IADA President
Springfield



This publication is intended to share a historical perspective of our association and personal stories highlighting the industry we all love. We would like to take this opportunity to thank the thousands of current and past dealers who have worked diligently to make our state association the powerful advocate that it is today.

This year marks the 100th anniversary of the Illinois Automobile Dealers Association. On behalf of the Board of Directors and staff, we are pleased to present this commemorative issue of the 2020 IADA Quarterly Magazine.

In 1920, a group of car dealers from around the state of Illinois joined together to accomplish what a number of widespread local associations had been unable to accomplish. The automobile dealers believed the auto industry was capable of becoming a huge force, and a more powerful and unified organization was needed to serve and protect its interests. As a result, the Illinois Automobile Dealers Association (first known as the Illinois Automobile Trade Association), the twelfth state automobile trade association in the nation, was chartered.

IADA has grown as our needs have increased. The association's headquarters was originally opened in Peoria, Illinois and began its 32 years of service to the new automobile dealers. The new association had a membership of 600 franchised dealers and was divided into senatorial districts, with one dealer from each district elected to sit on its governing board.

In 1953, the association headquarters moved its offices to the capital of Illinois to be nearer to the state's regulatory offices; namely, the General Assembly, the Secretary of State, the Department of Revenue, and all other offices that had rule-making

authority affecting the auto industry. Today, IADA is recognized as one of the most influential organizations in the state due to its relationship with the Illinois General Assembly and with state department officials.

Since 1920, IADA has been dedicated to serving the car and truck dealers' needs in Illinois. United through membership in IADA, members seek to achieve through "one voice" that which is impossible or too expensive to achieve alone.

Today, IADA is an organization of 750 new car dealers, and our mission is to protect and promote the interests of those dealers throughout Illinois. This publication is intended to share a historical perspective of our association and personal stories highlighting the industry we all love. We would like to take this opportunity to thank the thousands of current and past dealers who have worked diligently to make our state association the powerful advocate that it is today. Dealers dedicate their lives to running their businesses, delivering the absolute best service to their customers, and then selflessly donating their time and efforts to support an association that benefits the entire industry.

IADA has a proud history of promoting the collective interests of member dealers, and our continued support ensures an exceedingly strong representation in the industry's future. ■

2020

OFFICERS AND BOARD OF DIRECTORS DISTRICT MAP

IADA OFFICERS

Mike Ettleson, Hodgkins, Chairman
Rick Yemm, Galesburg, Vice Chairman
Sean Grant, Springfield, Secretary/Treasurer

24 IADA DIRECTORS BY DISTRICTS

DISTRICT 1

Pat Manning, Dekalb (21) PC*

DISTRICT 2 — CHICAGO AREA

John Alfirevich, Tinley Park (22)

Tom Dolan, Lyons (22) PC

Mike Ettleson, Hodgkins (21) *

Dan Roesch, Elmhurst (21) PC*

DISTRICT 3

Rick Curia, Dixon (20)

Rick Yemm, Galesburg (21) *

DISTRICT 4

Curtis Pascarella, Frankfort (20)

DISTRICT 5

Sean Grant, Springfield (20) *

DISTRICT 6

Brian Dennison, Pekin (22)

Mike Mangold, Eureka PC

(At large Peoria Metro)

Mike Murphy, Morton PC

DISTRICT 7

Ryan Gremore, Normal (22)*

Dave Taylor, Bourbonnais (21) PC

DISTRICT 8

Jamie Auffenberg Jr. O'Fallon (20)*

(NADA) at large

Bob Federico, Wood River (21)

Sam Roberts, Alton (21)

Jack Schmitt, O'Fallon (22) PC

(at large St. Clair/Madison)

DISTRICT 9

Bob Brady, Decatur (21)

Bob Ridings, Taylorville (20)

DISTRICT 10

Gary Knight, Danville PC

David Parkhill, Champaign (20)*

DISTRICT 11

Mark Ward, Carbondale (21)

Heavy Duty Truck Dealer

Justin Hopkins, Troy (21) *



IADA has 24 directors serving on the IADA Board. There are nine past chairmen (bolded and PC). Six currently serve as a district director and two as a local association director. The number in parentheses represents the expiring term in office. The executive committee is indicated by an asterisk. The NADA director is appointed by the chairman and approved by the executive committee for the board of directors.



2020

IADA PAST CHAIRMEN

Honoring those who have served with distinction to shape IADA into a solid, dynamic organization. Entries in bold are those who remain active in IADA today.

Pat Manning	Dekalb	2019	George Beres	Pekin	1977
Dan Roesch	Elmhurst	2018	Arthur Young	Vandalia	1976
Jack Schmitt	O'Fallon	2017	John P. Gregg	Joliet	1975
Sam Roberts	Alton	2016	Howard Koehn	Danville	1974
Dave Taylor	Bourbonnais	2015	Ray Green	Monmouth	1973
Mike Mangold	Eureka	2014	Earl Huber	Springfield	1972
Gary Knight	Danville	2013	Brad Manning	Dekalb	1971
Jim Lombardi	Wilmington	2012	John Kilborn	Decatur	1970
Tim Mooney	Tuscola	2011	L. Dean McKinley	Belleville	1969
John Wolf	Belvidere	2010	Fred Emich	Joliet	1968
David Guebert	Sparta	2009	Jack Strandquist	Rockford	1967
Tom Dolan	Lyons	2008	James Holmes	McHenry	1966
Mike Murphy	Morton	2007	Leonard McBroom	Kewanee	1965
Darrell Reynolds	Milan	2006	Leonard Giuffre	Springfield	1964
Roger Sables	Springfield	2005	Harry Burgess	Albion	1963
John Porcelli	Matteson	2004	Darrell Hanna	Mt. Vernon	1962
Dennis Young	Vandalia	2003	Albert Blake	McHenry	1961
Mark Fuehrer	Rockford	2002	Gene Bragg	Galesburg	1959-1960
Rusty Wagner	Belleville	2001	Ralph Young	Quincy	1957-1958
Mark Sawyer	Dekalb	2000	Charles Albrecht	Wood River	1954-1956
Larry Prast	Countryside	1999	Lee D. Craig	Rockford	1952-1953
Bergen Parkhill	Champaign	1998	Willis Brodhead	East St. Louis	1950-1951
Joe Alfirevich	Tinley Park	1997	Harry Mitchell	Peoria	1948-1949
Bill Taylor	Springfield	1996	Harry B. Craycroft	Vandalia 1	1946-1947
Rick Gregg	Joliet	1995	Harry A. Egolf	Peoria	1944-1945
Jim McComb	Peoria	1994	B.B. Burns	Decatur	1943
Don Browning	Princeton	1993	K.R. Popplewell	Rock Island	1940-1942
Terry Monroe	Peru	1992	Arthur G. Miller	Galesburg	1938-1939
Doug Rockenbach	Grayslake	1991	William McKenzie	Springfield	1934-1937
Bill Abbott	Monticello	1990	Herman Wangelin	Beleville	1932-1933
Larry Roesch	Elmhurst	1989	Leonard Putnam	Ottawa	1931
William Wolf	Belvidere	1988	W.E. Butler	Chicago	1929-1930
Charles Greenway	Morris	1986-1987	William E. Johnson	Peoria	1927-1928
Leo Leichter	Elgin	1984-1985	Howard Amermen	Champaign	1926
Edward Hamlin	Wood River	1983	C.R. Constant	Springfield	1925
Jerry Higgins	Peoria	1982	Paul Killeen	Galesburg	1924
Robert Burrow	Barrington	1981	H.B. Pinkerton	Peoria	1920-1923
Glenn Browning	Princeton	1980			
Charles Meyer	Belleville	1979			
Richard Miller	Canton	1978			

1920s

Mid 1920s, the first association manager was hired, CW Coons from Peoria.

The Illinois Automotive Trade Association was organized with help of the NADA and CATA, both of which organizations helped support the formation of a state dealer association (third largest in the country) and local dealer organizations throughout Illinois.

The first regional and state meetings were developed with dealers around the state.



Dealer Profile

IADA Chairman, Mike Ettleson

Ettleson Cadillac, Buick, GMC, Inc.
Hodgkins

Mike Ettleson started working at his Dad's dealership, Celozzi-Ettleson Chevrolet, in 1971 when he was 13 years old. He worked part time as a porter throughout high school, full time in the summers at age 15, and on Saturdays during the school year.

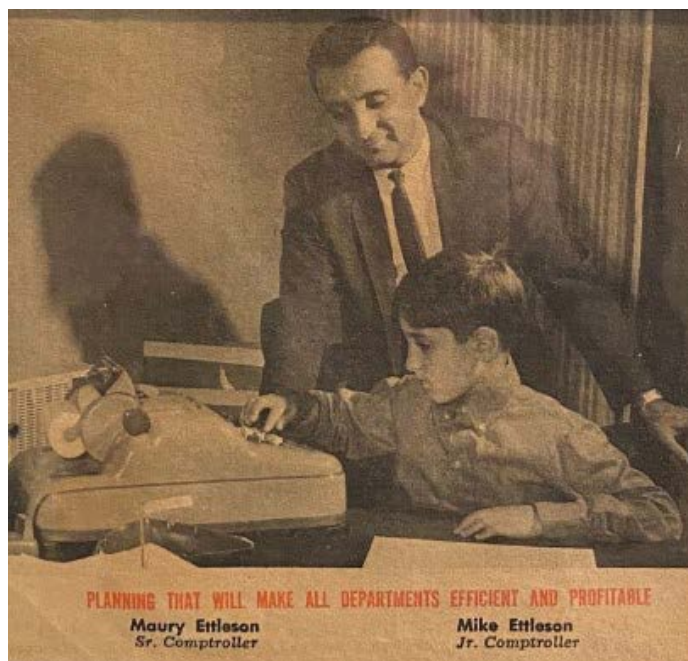
Ettleson shared that he is proud to be a second generation dealer, and was always proud of his dad for the dealership he had built. "I knew from a very young age that I loved cars and wanted to follow in my dad's footsteps. I would get so excited when the new model year vehicles arrived at the dealership."

When we asked him what his father's work motto or legacy is that continues at the dealership today, he stated, "It's just the Golden Rule: Treat everyone, customers and employees, like you want to be treated yourself."

Ettleson's advice he would give his younger self was, "spend a good amount of time working in each department, getting to know what it takes to do each job well."

He shares that being able to hire good people is difficult today, from salespeople to technicians and everything in between is very hard. "I think the next hardest thing is being able to give customers an experience beyond their expectations, which are very high today. The advice I would give is be ready to work some long hours, and the business is cyclical; not all days are good, but if you work at it, it can be very rewarding."

When asked about the importance of being involved in local, state or national associations, Ettleson stated: "Dealers as a group provide a lot of jobs and tax dollars to their communities and the state as a whole; we need to have a unified voice to prevent laws that hinder us and make laws that help us and



our customers, and we need leadership at the association level to make this happen."

We asked Ettleson to share a funny story or memory of his late father. "The one funny story that comes to mind happened when my dad and I took my two sons to a Chicago Bulls game. Keep in mind my dad and his partner were on TV in Chicago very much in those days. I was sitting with one of my sons and my dad was with my other son a few rows down from us. My dad was on the aisle, and as I looked over at him there were two attractive women kneeling down right next to my dad. I think one was even on his lap; they just wanted a picture with my dad because he was on TV so much; it was very funny." ■

1930s

Organizational efforts continued for many years, along with ongoing concerns with state department regulations, proposed state taxes and government intrusion.



Dealer Profile Pat Manning

Brad Manning Ford
DeKalb

Pat Manning started working at the family dealership in 1968 when he was 13 years old, cleaning windows and parts bins and pulling weeds. He started full-time in June of 1977 as a salesman.

He says that his father's work motto or legacy that continues at the dealership today is to work hard and treat employees as family.

Manning says if he could go back in time, and give advice to his younger self, he would work at another dealership first, and get more outside training.

He thinks the biggest obstacles for dealers today are industry disruption from electric and autonomous cars, and automakers attempting to direct market.

When we asked Manning what it means to him to have his sons (pictured) work at the dealership alongside with him as he once did with his father, he says, "I'm very proud of my sons. It's been great to watch them grow and be successful in a fourth generation business. It's also challenging to separate work and family."

Lastly, we asked Manning to share a funny story or memory of his late father. He fondly states: "My father loved his community, Ford Motor Company and the automotive business. He was a past chairman and on the board of directors of IADA for over 40 years, and treasured the many friendships he made through the association. 2020 is the 100th year anniversary of the Manning family in the automotive industry. My grandfather, John P. Manning, opened Manning Motors in Rochelle, Illinois, in 1920. Besides cars, he sold farm implements, moved houses,



"I'm very proud of my sons. It's been great to watch them grow and be successful in a Fourth generation business. It's also challenging to separate work and family."

and when cars were scarce during WWII, he bought two school buses to transport laborers from Chicago to Del Monte in Rochelle. In 1956, he bought a second Ford dealership in DeKalb, which was operated and eventually owned by my father, Brad Manning. John was also an Illinois State Representative from 1956-1962. Today, Brad Manning Ford is owned by myself (his grandson), and my sons (his great-grandsons), Patrick and Ben Manning. ■

1940s

IATA offers health insurance to members.

War years began and automobile sales ground to a halt. New and used car prices had price ceilings to offset inflation during the war. Worked with NADA to eliminate after the war.



Dealer Profile

Jack Schmitt

Jack Schmitt Chevrolet
O'Fallon

Jack Schmitt's father, William Schmitt, was a Chevrolet dealer starting in the 1920s in Troy, Illinois. "I started working at the dealership at age 15. The dealership was also a Standard Oil station, so I greased cars, pumped gas and did whatever was needed. In 1959, after graduating from Illinois College, my brother-in-law and I purchased a Chevrolet Buick Dealership in Nokomis, Illinois. At that time I started getting involved in the community through Rotary Club, Chamber of Commerce and our church. Over the years as other opportunities came up, I bought and sold stores."

Through IADA, Schmitt met Ray Green, who eventually purchased Schmitt's dealership in Jacksonville, Illinois. Schmitt and his family moved to Belleville. He says, "I became active with IADA while in Jacksonville. Being involved and supporting IADA, NADA and PAC is so important to our business."

If Schmitt could go back in time, he says, "I would tell myself to get involved in a 20 Group very early in my career. It is a great way to learn the business from dealers all over the U.S. I wish my father, could come back for a day and see all that has come from what he started and how things have changed in our business."

Jack Schmitt Chevrolet has been so involved locally, on the state level with IADA and even nationally with NADA (being an NADA PAC member for 30+ years). We asked Schmitt why he thinks being involved is so important. He shared, "When I first started in the business, I had a good relationship with the manufacturers. Things were at a slower pace and it was a partnership between the dealers and the factory. I loved the new model showings and through sales contests met other dealers who turned out to be life-long friends. Now I feel that the manufacturers

would get rid of the dealers if they could figure out a way. The manufacturers put so many, often unreasonable, requirements on the dealers, we need IADA and NADA to advocate for us."

We asked Schmitt what his favorite thing is about being a car dealer. He said, "It has been a great experience and has given me many opportunities, and has been a great investment. I am still in the car business at age 83 because of my family and the many great dedicated employees, some of whom have been with me for a long time. I am lucky to have my daughter Kathy and son John close by (pictured). We have lunch two or three times per week."

Schmitt's children, Kathy Federico and John Schmitt, both like their job working at the family dealerships. He says, "Kathy's office is only a few feet away from mine, and John is next door at the Cadillac store. I am so fortunate to have my family involved." ■



1950s

Les Sander was hired in cooperation with the Wisconsin Dealer Association to manage IATA.

The Illinois Automobile Trade Association and the Chicago Automobile Trade Association held their first joint convention together in Chicago.

Sunday Closing Legislation was introduced in the legislature. Union activities took place in the Galesburg area.

IATA offices were relocated from Peoria to Springfield.

The first IATA Yearbook was published.



Dealer Profile Kathy Federico

Jack Schmitt Chevrolet
O'Fallon

Kathy Federico started working at the family dealership in 8th grade. She answered the telephone on Saturdays and worked in the accounting office during the summer.

When asked about her favorite part of being a car dealer, she said, "The car business is something new every day ... it's never boring. I love meeting all of the people we interact with and being involved in our community. Also, I met my husband in the car business, so that was an added bonus!"

The biggest challenge she has experienced in the car business is when the recession hit. "We had to reinvent ourselves to work through lack of sales and a terrible economy. I think the experience taught me that we need to have the ability to regroup and respond quickly to whatever situation arises. I think during COVID we changed processes almost daily to keep everyone safe and make customers comfortable knowing that they would not get sick from doing business with us."

When asked what she foresees as being the biggest obstacle ahead for dealers, Federico said, "Everything in our industry is changing rapidly and many disrupters have been cropping up. Many customers want to do business in a different way, including buying vehicles completely online and having the vehicles delivered to their homes. Also, the manufacturers are putting more and more requirements on the dealer. It is important that our franchise act remains strong to protect all dealers from manufacturer overreach."

We asked Federico what it means to her to work day by day with her dad and to continue as a member of the next

"We had to reinvent ourselves to work through lack of sales and a terrible economy. I think the experience taught me that we need to have the ability to regroup and respond quickly to whatever situation arises. I think during COVID we changed processes almost daily to keep everyone safe and make customers comfortable knowing that they would not get sick from doing business with us."

generation at the dealership. She says, "It has been a blessing to work with my dad every day. In addition to my dad, my brother, my husband and our kids are all in the car business. It is great to have three generations to bounce ideas off of and receive support from. Family businesses can be tough because parents want and expect the best from their kids. My dad has allowed me enough latitude and guidance to succeed, as well as reassurance that things will be fine when the business hits a rough patch. He's seen so much in his time as a dealer, he always adds perspective for me." ■

A Guaranteed Warranty Program was initiated with Iowa dealers.

Seat-belt legislation (federal level), sales of fleet vehicles at greater-than-dealer discount and numerous union concerns around the state, and dealer bonding requirements all date back to this decade.

1960s

Many issues with manufacturers began to surface, affecting manufacturer-dealer relations.

1969

The Employee Insurance Trust Fund was established.



Dealer Profile

Rick Yemm

Yemm Chevrolet Buick GMC Chrysler Jeep
Galesburg

Rick Yemm first started at the family dealership in 1972 as a part-time, summer job in the Detail/Clean-up department. Rick's father, Richard "Dick" Yemm, bought the Chevy dealership with a business partner, Ray Weaver, in 1961.

As a second-gen dealer, Yemm said, "I am extremely grateful for the opportunity to carry on the family business and continue serving our customers. My father and I worked together for 43 years and I treasure those memories."

When we asked Yemm what his father's work motto or legacy is that continues at the dealership today, he states: "Dad valued our employees and treated them like family. He knew that a happy and enabled employee who understood the value of a customer was priceless. It was true in 1951 when Dad began his automotive career and is still true today — it's not just a business. We feel fortunate to be a part of the community and involved in the lives of our employees and customers."

Yemm's daughter, Sara Yemm-Witherell, carries on the tradition as a third-generation employee. Yemm proudly shares, "There is a great sense of pride in having a child follow in your footsteps into the family business. With that comes the reality that working together requires a balance between family life and the working relationship. Sara takes her role here very seriously and puts in long hours for the benefit of the dealership. Her knowledge of the business has grown exponentially, and I am very excited for her to begin NADA Academy this fall."

We asked Yemm, in his opinion, what is the biggest obstacle for dealers today. He said, "Preserving capital by controlling expenses, in addition to hiring and retaining quality employees, are the greatest challenges."

"Dad felt that the car business was not just a job, but rather, his passion. He was a true car guy, the ultimate salesman, and a people person. To hear him recall the specific details of a car purchased 50 years prior, to that same customer, was nothing short of amazing."

His advice to young dealers starting in the industry today was, "Find a successful dealer you respect and who is willing to advise and mentor you through the challenges that lie ahead."

When asked about the importance of getting involved in local, state or national associations, Yemm says, "As history has shown, dealers have a stronger voice and better representation when working together as an association. The IADA leadership team has provided our dealers with the knowledge and resources needed to access legislators making important decisions about our industry. Without this, positive change would not be as likely. Illinois automobile dealers must invest time and financial support to help accomplish our goals."

Lastly, we asked Yemm to share a few words about working with his late father. He said, "Dad felt that the car business was not just a job, but rather, his passion. He was a true car guy, the ultimate salesman, and a people person. To hear him recall the specific details of a car purchased 50 years prior, to that same customer, was nothing short of amazing." ■

1970s

1973

The Franchise Act was amended for the first time.

The first Illinois Motor Vehicle Franchise Act was enacted.



Millennial Dealer Profile Sara Yemm-Witherell

Yemm Chevrolet Buick GMC-Chrysler Jeep
Galesburg

Sara Witherell began working at the family dealership when she was 15 years old. She started as a part-time receptionist and continued answering phones and assisting in the office throughout high school and eventually, college.

Witherell graduated from Illinois Wesleyan in 2014 and moved back to Galesburg to begin a full-time position at the dealership. “My father, Rick, felt we should create a Business Development Department, so I helped form our Service BDC and our Sales BDC shortly after. I then began getting more involved with our websites, marketing and advertising. Over the past few years, I have enjoyed learning more about Sales and Finance and Fixed Operations. I work along-side all managers to find ways to improve and grow our company.”

When asked what the biggest challenge she has faced or been a part of at the dealership, she says, “Finding the right combination of individuals to lead our teams and work towards common goals.” Witherell is the third generation at her family’s dealership. We asked her what it means to her to work day by day, every day with her dad. She fondly says, “It is a blessing to work alongside family. Growing up, it was great to see the relationship and bond that my grandfather and father shared. While day-to-day challenges are constant in any business, the ability to learn from my father and our time spent together is extremely meaningful.” ■



“Finding the right combination of individuals to lead our teams and work towards common goals.” Witherell is the third generation at her family’s dealership.

1980s

1985

- Pete Sander is named IATA President, becoming the third association executive to lead IATA since the organization was founded in 1920.
- License and title service established as a member service.

1983

IATA built a four-story office building located adjacent to the Illinois State Capitol. The building has been the location for many legislative fundraisers and semiannual legislative barbecues.

TIME MAGAZINE DEALER AWARD



The Time Magazine Quality Dealer Award (TMQDA) is an annual Time Magazine-sponsored award, in partnership with Ally Financial, honoring new-car dealers in America. They exhibit exceptional performance in their dealerships and perform distinguished community service. On the next page is the list of IADA's Time Magazine Quality Dealer Award Nominations.

IADA is proud to recognize John Alfirevich, from Apple Chevrolet in Tinley Park, as the winner of the 2019 Time Dealer of the Year! Alfirevich was nominated by both IADA and CATA among 51 dealer nominees throughout the country. He was given this esteemed honor during an awards ceremony at the 102nd NADA Show in San Francisco. In 2018, Apple Chevrolet donated to nearly 100 organizations throughout Illinois. Alfirevich is a second-generation dealer who currently serves on the IADA board of directors. His father, Joe Alfirevich, is also a past IADA Board Member and served as IADA Board Chairman in 1997. ■

IADA is proud to recognize John Alfirevich, from Apple Chevrolet in Tinley Park, as the winner of the 2019 Time Dealer of the Year! Alfirevich was nominated by both IADA and CATA among 51 dealer nominees throughout the country.

1990s

IATA changed its name and logo to Illinois Automobile Dealers Association (IADA).

1995

A major reorganization of the Franchise Act was enacted after the Illinois Supreme Court ruled a portion of the Act unconstitutional.

IADA TIME QUALITY DEALER AWARD NOMINEES

2020	Dan Roesch	Elmhurst	1994	Dave Rehkemper	Highland
2019	John Alfirevich	Tinley Park	1993	William Wolf	Belvidere
2018	Sam Roberts	Alton	1992	James Detzler	Montgomery
2017	Gary Knight	Danville	1991	Julius Marks	Waukegan
2016	Bill Abbott	Monticello	1990	Charles Meyer	Belleville
2015	Brad Nikles	Mason City	1989	Norman Mooney	Chrisman
2014	Chris Graue	Lincoln	1988	Edward Hamlin	Wood River
2013	Mike Mangold	Eureka	1987	Doug Reynolds	East Moline
2012	Geoff Isringhausen	Springfield	1986	Earl C. Huber	Springfield
2011	Mike Murphy	Morton	1985	Miles Schnaer	Decatur
2010	Phillip Resnick	Schaumburg	1984	Joe Levy, Jr.	Evanston
2009	Dan Heller	El Paso	1983	Lou Kole, Jr.	Oak Lawn
2008	Scott Baum	Clinton	1982	William Walsh	Ottawa
2007	Mike Mooney	DeKalb	1981	Lou Bachrodt, Jr.	Rockford
2006	Pat Dawson	Decatur	1980	Jim Graham	Joliet
2005	Robert Dennison	Bloomington	1979	Jim McComb	Peoria
2004	Jack Wolf	Belvidere	1978	Robert Graue	Lincoln
2003	Joe O'Brien, Jr.	Peoria	1977	John Bearce	Washington
2002	Ray Dennison	Pekin	1976	Howard Koehn	Danville
2001	William Hawkinson	Oak Lawn	1975	Bradley Manning	DeKalb
2000	Gordon Tormohlen	Freeport	1974	Elmer Bandy	Raymond
1999	Ray Green	Jacksonville	1973	Ramon Green	Monmouth
1998	Stanley Balzekas, Jr.	Chicago	1972	Clarence J. Wolf	Belvidere
1997	Jack Schmitt	Belleville	1971	Phillip P. Craycroft	Vandalia
1996	Gary Uftring	Peoria	1970	William T. Jacobs, Sr.	Joliet
1995	Joe Gentile	Barrington			

2000

IADA is one of first state dealer associations to enact parts reimbursement at retail for member dealers.

2007

The Illinois Dealers' Life Insurance Company dissolved, and stock reimbursements were made to participating dealers. The Doc Fee increased to \$150.00.

2009

Survivor Seminar was held in Springfield with over 400 attendees.

2000s

2004

- IADA partnered with CVR to provide electronic title registration to its members.
- The first CVR transaction took place.

2008

- Employee Benefits Trust ceases operations after 40 years.
- Electronic bulletins are introduced to the membership.



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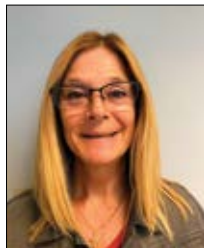
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CVR Processing



ANN JAKOWSKY
CVR Processing



MARY BLAKE
CVR Processing

2010s

2019

John Alfirevich, Apple Chevrolet, Tinley Park, was named national Time Magazine Dealer of the Year, nominated by CATA and IADA.

2015

The lease tax was revised to help bolster leasing in Illinois after several attempts.

2017

Manufacturer Direct Sales becomes a major issue with Tesla.

2020

- Doc Fee increase to \$300.00
- Trade-in credit cap initiated by Illinois Legislature.
- CVR has completed over 17 million title & registration transactions
- Covid-19 Pandemic impacts health of U.S. and major impact on automobile operations in the spring

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Business Interruption and Related Insurance Considerations During the Coronavirus Pandemic

By Julie A. Cardosi, Esq., Law Office of Julie A. Cardosi, P.C.



Many business owners have become increasingly frustrated by disputes during the coronavirus pandemic with their insurance companies over whether their commercial insurance policies and business interruption insurance coverage extend to certain business losses. As a result, there is a significant uptick in litigation against insurance carriers by businesses whose claims include that their insurance policies cover losses sustained from state and local closure orders (“shutdown” or “stay-at-home”) during the pandemic.

Generally, businesses assert that their policies should cover their business losses from pandemic-related closures. Insurers disputing coverage, however, assert that the policies only cover losses sustained due to direct physical damage to property and not to losses incurred from business disruption due to the public health crisis brought on by the pandemic. Additionally, some policies contain exclusions for losses resulting from viruses or pathogens, emboldening insurers to argue the general commercial property terms were not meant to cover these losses.

In some cases, businesses have attempted to argue that the presence of COVID-19 on their properties caused them to close to sanitize and disinfect, resulting in direct physical harm to their properties. Others have asserted that government-mandated shutdowns have directly and negatively impacted their use of

their properties. These claims, however, have resulted in varying outcomes at procedural stages, with few dispositive rulings on the merits. How courts will ultimately rule in these cases remains uncertain.

Dealerships should thoroughly review their insurance policies and related coverages. Many dealerships may find that their commercial property insurance policy provides coverage to offset their lost income and extra expense under certain coverages, such as business interruption, civil authority or extra expense.

Business interruption coverage generally covers a company’s lost profits and certain continuing expenses following a covered loss (e.g., fire causing business to be closed for repairs). Such coverage might pay for the company’s loss of earnings or certain continuing expenses until the business reopens. However, as noted above, coverage issues for this type of insurance arise because many policies cover lost profits and continuing expenses attributable, for example, to “direct physical loss or damage” to “insured property” at the “insured premises” caused by a “covered cause of loss.” These terms should be defined in the policy. If the policy contains a requirement that the loss is due to a “covered cause of loss”, some specific covered causes of loss may be listed (e.g., lightning, fire, etc.). Other policies may cover “all risks” of loss. As relates to COVID-19, it may be easier to obtain coverage under an “all risks” policy than one that covers specified causes of loss.

If the dealership's policy includes civil authority coverage, it may extend to loss of earnings and certain continuing expenses when a civil authority prohibits access to, ingress to, egress from, the place of business because of a covered cause of loss, within a certain distance of the place of business and subject to certain time limits for when the coverage begins and ends. The policy may include extra expense coverage, which generally covers extra expenses (e.g., cleaning/disinfecting expenses). Extra expense coverage may depend on whether the expenses result from direct loss or damage to covered property.

Many policies include exclusions for viruses, pathogens, etc. Whether such exclusions apply, however, will depend on the precise policy language. Such exclusions may be the subject of legal challenge. Some argue that exclusions that do not explicitly refer to viruses should not be used to exclude or deny coverage. In a related challenge, a virus is also not a "pollutant," "bacterium," or "fungi," for purposes of excluding coverage, and businesses might consider challenging exclusions or coverage, denials under policies that do not specifically exclude "viruses" or "pathogens."

Whether the dealership is able to fully decipher the parameters of its coverages, and policy provisions and exclusions, if the business reasonably believes it has a claim for coverage for losses sustained as a result of forced closure during the pandemic, it is important to provide prompt written notice of such claim to

the insurer to avoid denial of coverage based on lack of timely notice. Businesses should consult with their agents and counsel regarding questions of coverage.

More needs to be done in this area to protect businesses. Lawmakers in several states are considering requiring insurers to cover business interruption losses related to COVID-19 regardless of policy exclusions or physical loss requirements, including relief for businesses that had policies in place at the onset of the pandemic, with reimbursement incentives for insurance companies. ■



Julie A. Cardosi is an attorney and president of the private firm, Law Office of Julie A. Cardosi, P.C., of Springfield, Illinois. She has practiced law for nearly 35 years and represents the business interests of franchised new vehicle dealers. Formerly in-house legal counsel for IADA, she concentrates her practice in the areas of mergers and acquisitions and other transfers of dealer ownership, franchise law, commercial law, state and federal regulatory compliance matters, including employment, and other areas impacting day-to-day dealership business operations.

She has also served as former Illinois Assistant Attorney General and Deputy Chief of the Consumer Fraud Bureau of the Attorney General's Office. The material discussed in this article is for general information only and is not intended as legal advice and should not be acted upon as such. Dealers should consult their own private legal counsel for application to their specific circumstances. For more information, Julie can be reached at jcardosi@autocounsel.com, or at 217-787-9782, ext. 1.

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