

Dealer of the Year

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When told that his 12-store operation would be featured in the magazine's April issue for being named F&I magazine's 2007 Dealer of the Year, Jim Click responded with a question. He wanted to know if the other five finalists were getting their stories told as well. When told they were, he responded, "I'm glad to hear that. They deserve it."

Click attracts attention the second he enters a room, matching his larger-than-life voice with an equally infectious laugh. He preaches doing it the right way. When asked why, he'll talk about how it's every dealer's responsibility to do so. But he'll also add that doing things the right way is a little self-serving.

"We've been here for 40 years, and I've built my family and built my life in this community," says Click, CEO of Tuttle-Click Automotive Group and Jim Click Automotive Team. "I never want to walk into a place of business or any other establishment and ever have to be embarrassed in front of my family because someone was not taken care of in our dealership."

Tuttle-Click Automotive was founded in 1946 after Click's uncle, Holmes Tuttle, hitchhiked his way from Oklahoma City to California in 1923. It's a story Click loves to tell. The first store his uncle opened, Click recalled, was called Holmes Tuttle Ford, which was located in Los Angeles. Today, the business has stores operating in Orange County, Calif., and Pima County, Ariz.

Jim Click's operation is no stranger to accolades. Jim Click Ford has earned the Ford President's Award several times, which a prestigious honor only a few have received. His business has also garnered Ford's Blue Oval Certification, and he was once honored by former President Bill Clinton for his outstanding work in the community. Tuttle-Click Automotive also has the distinct honor of being the dealership of choice for former President Ronald Reagan.

Now Click can add F&I magazine's Dealer of the Year award to its list — an honor that recognizes a part of the business that he's worked diligently to perfect.

"He wants to make sure the customer has a great experience and that they receive quality protection for their money. I find that to be unique in the market," says Will Babin, a trainer with SouthWest Dealer Services, which conducts compliance training for Tuttle-Click. "He's one of the dealers that will actually demand 100-percent perfect compliance while also expecting performance."



The more you talk to Click and the people who know him, the more you realize that "doing it the right way" isn't just some neatly prepared answer. Rather, it's a mantra that he truly stands by, and one he made sure to emphasize during his acceptance speech at the magazine's DealerTrack-sponsored F&I Dealer of the Year award presentation on Sunday, Feb. 4, at the National Automobile Dealers Association (NADA) Show in Las Vegas.

Babin says Click seems to have what every dealer wants: good profitability, compliance, historically low turnover and minimal chargebacks. But there's a good reason for that, Babin adds. "Tuttle-Click had a cap on rates before California implemented a legal cap of 2.5 percent," says Babin. "He's always ahead of the curve, always developing and implementing policies before they become laws."

Train at All Cost

Training is the key, as every F&I manager, sales manager and general manager at Tuttle-Click Automotive is required to obtain certification through the Association of Finance and Insurance Professionals — a costly investment that demonstrates just how serious Click is about doing it the right way.

"When you present someone with a 200-question test, you'll get a bit of resistance. But once (the AFIP Certification exam) was completed, everyone walked away saying it was a good experience," says Babin.

In Click's view, if you don't have a good F&I department, you're not going to have a very successful dealership. He demands that everything is disclosed to the customer and that they are 100-percent satisfied. Deals are audited to make sure no signature is missed, and each customer is asked to sign a pledge to ensure that he or she is aware of his or her rights.

Click admits that his business has been successful over the last 40 years, but notes that it could be twice as successful if everything was done right, every single time.

{ +PAGEBREAK+ } "From the phone being answered to the customer walking on the lot — if we followed up with every single customer and made sure everyone was happy, we'd be even more successful," says Click.

According to Chris Cotter, president of Tuttle-Click Automotive, it's Click's integrity that is the critical component to the dealership's culture — one that is based on compliance and constant opportunity.

"It's a sense of pride for (the employees), knowing that they work for an owner who ensures things are being done right," says Cotter. To further ensure compliance, Click also holds monthly meetings with his F&I staff, general managers and SouthWest Dealer Services.

Financial results, F&I policy, training and compliance are typical topics of discussion. When asked about the requirements he imposes on his employees, he further reveals why he's such a stickler for doing things the right way.

Click's focus when it comes to selling products in the F&I office is on those products that will bring the greatest benefit to the customer. According to Cotter, extended service contracts, maintenance care and security alarms fall into the critical product category.

"It doesn't do any good not to sell in the proper fashion or not to cross your t's and dot your i's," Click says. "In the end it's just good business — if you're going to do it, then do it right."

Homegrown Retention

There is very little turnover within the Tuttle-Click organization. And it's extremely common that F&I managers start as sales associates and work their way through the ranks. Those close to Click say that he is not only trying to develop the best finance manager, but also looking at the future of his organization.

"He invests the time and money on (employees) education," says Cotter. "And most are homegrown. I don't know if they realize how uncommon that is."

Click also goes out of his way to show his appreciation for his employees, hosting luncheons to recognize individual achievements, birthdays and employment anniversaries. He also hosts a dinner each year to recognize associates who have been with the company 10 years or more, and offers comprehensive benefits packages. According to Cotter, it's his generosity and appreciation for his associates that account for the low turnover rate.

"Jim just has a real heart for the employees," says Cotter. "When you have integrity, you love your employees and you create a great working environment for them, what happens is you have longevity — and we find it in

our senior management, middle-level management and in the F&I department.”

Doing it Right in the Community

Running a successful business is only half of the “doing-it-the-right-way” equation. Click, who spends the majority of his time overseeing his Arizona dealerships, is often referred to as “Mr. Tucson” for his generous contributions to that community. In fact, Jim Click and the Tuttle-Click business donates over \$1 million each year to various causes, including the Boys and Girls Club, United Way and Junior Achievement. He also opened San Miguel High School, a school for underprivileged children, and founded Linkages, a program that places people with disabilities in jobs throughout the community.

Click says his lineage has guided his actions since taking over the business from his uncle Holmes Tuttle. Aside from his uncle, Click’s father, who was a dealer in Oklahoma, also provided Click with a nice foundation on how to do things the right way.

Not one to rest on his laurels, Click continues to look ahead to the future. He didn’t hesitate to adopt electronic menus and took on e-contracting before it was a topic of conversation within the industry. Now, Click has his sights on establishing a separate subprime department this year, complete with specially trained F&I managers, separate advertising and financing sources. He’s even giving his new venture its own Web site. Click’s organization also plans to rev up its own Internet site in order to cater to today’s computer-savvy customer.

According to Babin, there aren’t too many dealers out there doing what Click does. Whether it’s a good month or a bad month, Babin says Click provides a sense of opportunity that keeps people motivated.

“My dream when I go to bed every night is to know that every single customer was taken care of, that every phone was answered, every F&I transaction was perfect,” says Click. “Nothing’s perfect, it’s not a perfect world, but if you get the right processes and the right management team in place, it will happen. You’ll get it right most of the time.”

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