Conversation in Business Ethics – Arden Hetland – Date of Attendance 4/18/23

Arden Hetland has been a noteworthy leader in the automotive industry.  You may know him best from his work as the founder, President, and CEO American Financial & Automotive Services, Inc. Through exceptional customer service and the highest standards of integrity, morals, and ethics, he led the American Financial companies to become the industry leader in F&I development and property and casualty product distribution.  They received multiple endorsements and awards from industry associations under his leadership.

Arden and his wife are both North Dakota natives and were part of the largest graduating class in NDSU history. Arden attended was 28 at the time and after graduating he wanted to become a hydrologist for the forest service but at that time he wasn’t quite wired to do his masters like they wanted. So instead of that, through a friend of his, he decided to join Muscatell dealerships as a salesperson because he knew that the training there was going to help him immensely.

Muscatell sold to a company based in Texas (but chartered in Colorado) and their main business model was in insurance and financing. During his time there he was fast tracked to become national sales manager and run the operations of the life insurance branch of the company. Eventually they were purchased by American National Insurance Company because they wanted to training and field forces that Arden’s company had. At some point Arden started wondering how he got to the point he did and came up with a proposal which he presented to the operational heads of the business. The president of the company at the time ‘chopped his head off’ and said as long as he was the head of the company they would never ever follow through with his proposal. The same thing happened to the chairman of the board at the time’s proposal too.

Two weeks later the chairman of the board asked Arden to visit him and proposed that he start a small office on his own. At that point Arden and his wife started American Financial & Automotive Services, Inc. Their primary success factor, according to Arden, is that they focused on ethical sales and training. This was the start of a 30-40 years journey where they operated like an unpaid general manager and helped run these dealership much better. It was a massive success and dealerships became highly profitable. So much so that they could put many of their employees through multiple degrees all the way up to becoming a lawyer and obtaining master’s degrees.

After finishing Arden’s story he was asked about how his personal values have shaped his personal career. He started talking about how his grandparents came from Norway and having the associated strict Midwest values led the company to having strong employee retention. This environment was unique at the time in the national business arena and clearly strengthened his employee retention. One challenge was making sure during the interview process they knew who they were hiring and whether that person was going to fit into their company’s belief system.

Arden saw the world at a young age in an international band travelling over Europe which opened his eyes to just how large the world was and the immense opportunities in it. Lessons which stuck out during his time at NDSU mainly came from his time in the gold-star marching band where he became a drum major and had the opportunity to develop some leadership skills.

If you have a great relationship with your family, friends, and colleagues. If you have a great relationship with them, they can pick up on what you can do very quickly. His recommendation is to study who is leading the companies you are applying for. Do your diligence to determine whether you even want to go to the interview in the first place. If they have a tarnished reputation that can reflect poorly on you and you do not want to be working for individuals like that.

The training program they developed was designed for making sure they were at the highest level of integrity and ethics. They took their program to the top lawyer in the industry and obtained their stamp of approval. All their clients around the country would come to their physical school location and do a M-F schedule 8pm to 5pm.

Do you have any tips for succeeding in a new role? How would you approach developing a good relationship with your superiors and

Do you have any tips for communicating with superiors, micromanaging, and unrealistic expectations.

When he came to nDSU, there were two programs which hit him with the opportunity were: (1) gold-star marching band and (2)

During his time in the marching band he took over as a drum major, it gave him the opportunity to develop leadership skills at the time.

He is a ositive guy and likes people with positive attitudes

They moved to Denver at some point.