

TIME Magazine And Goodyear Honor Susan McFarland Moynahan

Exeter Dealer Wins National Recognition for Community Service and Industry Accomplishments at NADA Convention

Susan McFarland Moynahan, president of McFarland Ford Sales, Inc. of Exeter, will be honored on Saturday, Feb. 5 as the 2011 New Hampshire TIME Dealer of the Year.

Sue, the 2006-07 chair of the NHADA Board of Directors (having joined the board in 2003), is one of a select group of dealers from across the country honored at the 94th annual National Automobile Dealers Association (NADA) Convention & Exposition in San Francisco.

The announcement of this year's Dealer of the Year and finalists was expected to be made at a planned formal opening of the convention, which is expected to have more than 15,000 individuals involved in the automobile industry in attendance.

The TIME Dealer of the Year award is one of the automobile industry's most prestigious and highly coveted awards for new-car dealers. Recipients are among the nation's most successful auto dealers, who have demonstrated a long-standing



Susan McFarland Moynahan

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State House Update

NHADA to Pursue Electronic Vehicle Registration at Dealerships

Peter J. McNamara, Esq., President

In 30-plus states, dealership customers have the option to electronically register their vehicle at the dealership. This year NHADA is pushing legislation to do the same in New Hampshire.

The benefits are as straight-forward as they are multiple:

- The program is voluntary for customers and dealers.
- Customer convenience – dealers, towns and cities, and the state serve the same customer. This allows purchasers another option to register their vehicle.
- The program will be run by third-party vendors and will cost the state nothing.
- Dealers will be able to charge a fee to customers who use this program and the vendor will charge a per-transaction fee to dealers.
- Security – the New Hampshire Division of Motor Vehicles (DMV) vets all dealers and vendors. Agreements must be signed with DMV taking on liability and agreeing to DMV terms. Dealers must be bonded. A pilot program will ensure the program works.
- Customers will be notified in writing that the program is optional and whether the dealer charges an Electronic Vehicle Registration (EVR) fee.
- EVR will be open to all vendors. To ensure the program is rolled out properly, a single vendor pilot program is provided for.

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Going, Going . . . The NHADA Auction Is Right Around the Corner – Donate Now!

John Lambert, Lambert Auto Sales, Inc., NHADA Online Auction Chair

As a long-time New Hampshire Automotive Education Foundation (NHAEF) board member, I have witnessed the tremendous work of directors and staff, who improve members' productivity, profit, and professionalism through a better-educated, well-trained workforce.

Staff at the NHAEF, a 501(c)(3)

not-for-profit affiliate of the NHADA, work to:

- strengthen the level of automotive technology education in New Hampshire by providing a link between the dealer community and local high school automotive programs;

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218-6250

Owner: Vasiliy Federov

LMC Automotive

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Manchester, NH 03104

626-7693

Owners: Linda M. Cavanaugh and

Paul J. Cavanaugh

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Environmental Corner

Are Your Above-Ground Oil Tanks In Containment?

Secondary Containment Requirements for Above-Ground Petroleum (Used Oil & New Oil) Storage Tanks

Michael W. Juranty, P.E., supervisor of the Oil Compliance Section, NHDES

Releases from above-ground petroleum storage tanks (ASTs) and activities associated with their use are one of the most common sources of petroleum contamination of soil and groundwater in New Hampshire.

There are literally hundreds of thousands of such tanks in use throughout the state. They come in many shapes and sizes, ranging from the typical 275-gallon tank designed for home heating oil use, to tanks storing millions of gallons.

There are many different regulations in New Hampshire that apply to ASTs based on the size and use of the tanks. Many of the rules have slight variations depending

on the tank location as well (indoor vs. outdoor, presence of floor drains, etc.) One characteristic that petroleum storage tanks have in common, however, is the requirement for secondary containment; the only exception being the smaller 275-gallon, unregulated, residential-style, home heating oil tanks that are used exclusively for heating a structure.

Secondary containment must be large enough to hold at least 110 percent of the largest tank volume within the storage area. In most cases, the containment area must be covered to prevent accumulation of stormwater, and the filling of and dispensing from the tank must occur over an impervious transfer area such as concrete

(asphalt is not impervious to petroleum). A simple way to achieve compliance for the typical 300 or 500 gallon tank is to place the tank inside the bottom half of a concrete septic vault and cover it with a roof. Any tank holding more than five gallons of any petroleum-based product must be stored within secondary containment, must have an impervious transfer area, and must be covered.

Larger tanks (e.g. a single tank greater than 660 gallons, or multiple tanks having a total capacity greater than 1,320 gallons) must be registered with the state and have a Spill Prevention, Control, and Countermeasures (SPCC) plan written in

Oil Tanks – continued on page 16

AutoTrader.com advertisement featuring various services like 'We Work For You', 'New Car', 'Trade-In Marketplace', 'Alpha', 'FastAds', and 'Skyscrapers'.

**From Your
AIADA Director**

**AIADA Update –
A Year of Recovery**

**American International
Automobile Dealers**



Peggy Proko

Dear Friends,

For dealers, 2010 ended on a high note. It was a year of recovery that ended with overall sales up 9.3 percent for the year.

International brands in particular retained a 54.8 percent share of the market in 2010, leading domestic automakers by an average of 9.7 percent each month of the year. By all accounts, 2011 is shaping up to be another successful year. I anticipate that America's international dealers will have much to be proud of as the year progresses.

The 111th Congress finally adjourned at the end of December following an eventful lame duck session. Congress and the President finally reached an agreement extending the tax provisions enacted in 2001 and 2003 during the Bush administration. Many of these provisions directly impact dealers.

For example, the agreement modified the death tax, increasing the exemption to \$5 million and reducing the top rate to 35 percent for 2011 and 2012. Without the agreement, the death tax would have increased to a top rate of 55 percent this year with a \$1 million exemption.

The agreement also extended all of the 2001 and 2003 tax rates for the next two years, through the end of 2012. Furthermore, the agreement maintains the current 15 percent top tax rate on long-term capital gains and qualified

dividends, which would otherwise have risen to 20 percent and 39.6 percent, respectively, in 2011. You can read more about the tax deal, and other legislative issues that impact international auto dealers, in the winter 2011 issue of AIADA's newly-redesigned *AutoDealer* magazine at www.AIADA.org.

The 112th Congress is now in full swing. On Jan. 5, 13 new senators and 96 new members were sworn into office. The Republican Party now holds control of the House of Representatives, while in the Senate, the Democratic Party retains control.

In the House, Rep. John Boehner (R-OH) was elected to the post of speaker. With a Republican House majority comes a slew of new faces to House committees. Not only will the Republicans hold the leading committee chair positions, they will also gain seats on each committee. Because of this, the Democrats must remove members from prime committee jobs. House Republicans have populated the committee seats and appear to be ready to get to work and start hearings.

Freshman members have been added to top-flight committees and returning members are also receiving some prime assignments. House Democrats and both parties in the Senate are still negotiating committee allocations.

As business in Washington takes shape, international dealers must remain vigilant in ensuring their voices are heard on the issues that matter most to our businesses, employees, and brands. If you haven't already done so, visit AIADA's website (www.AIADA.org) to learn how you can get involved and lend your voice to AIADA's advocacy work. Programs like the Legislative Action Network (L.A.N.) and the Dealer Visit Program, as well as publications like *Capitol Insight*, work to keep you apprised and engaged when it matters most.

**Make Plans Now to Attend
AIADA's Auto Summit**

AIADA hosts its annual International Auto Industry Summit in Washington, D.C. in order to help dealers connect

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Gerry McGavick

Feel free to contact
Gerry McGavick at
gmcgavick@hearst.com
603-641-9094 or
Mike Taffaro at mtaffaro@
hearst.com
603-641-9096.

Mike Taffaro

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TIME – continued from page 1

commitment to effective community service.

Sue, 54, was chosen to represent the NHADA in the national competition and is one of only 52 automobile dealers to be nominated from 17,000 nationwide for the 42nd annual award. The award is sponsored by TIME in association with Goodyear, and in cooperation with NADA.

“Working with my Dad and brother is the most rewarding part of my automotive career,” Sue said. “We have always worked well together and complimented each other with our relative strengths, while giving each other room to grow.”

Sue graduated from Phillips Academy, in Andover, MA, in 1974, attended Middlebury (VT) College, from 1974-77, and graduated from the University of New Hampshire, in Durham, in 1978, with a Bachelor of Science degree in Business Administration.

That same year Sue began her full-time automotive career as an office manager at McFarland Ford Sales, Inc., in Exeter. She had worked during her college summers in the accounting office. Sue became the third generation of McFarlands in the store, which was founded in 1957 by Donald J. McFarland, Henry O.

McFarland, her father, and Frank O. Patterson.

“In 1984,” says Sue, “I became partner when we began Hampton Ford Inc. in North Hampton.”

Sue was instrumental in taking manual parts and accounting into the computer age in the mid ’70s and worked at the second dealership in the mid-’80s, coming back to McFarland Ford in 1994 when Henry McFarland became semi-retired, when she took over managerial capacity. Today, she and her brother, Jay D. McFarland, an at-large member of the NHADA Board of Directors representing franchised dealers, remain partners in both family dealerships.

Sue has a long and distinguished record in community service. She dedicates her time, talents and resources to a number of highly valued civic and charitable enterprises, including: the Exeter Area Charitable Foundation, the fundraising arm of the Exeter Area Chamber of Commerce, which is primarily responsible for the Chamber Children’s Fund; the Sea Care Board of Directors, an agency that coordinates pro bono services of 400+ physicians, therapists, dentists, and agencies in the Exeter and Portsmouth areas; chair of the renovation committee of the Seacoast School

of Technology, overseeing an \$8 million renovation of the career and technical high school; spearheading “Drive One 4 Ur School” test drive event, which benefited the Seacoast School of Technology and Exeter High School with over \$9,000 for clubs and the computer lab; Rye Library trustee for six years in the ’90s; and EMT on the Rye Volunteer Ambulance Corps from ’82-’92. In May 2010, Sue received the SAU 16, Exeter School System, Champion of Children Award for her efforts over the last ten years on behalf of the Seacoast School of Technology.

“This award recognized the years of commitment,” says Sue, “and the collaboration with the business community.”

Nominated for the TIME Dealer of the

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with the legislative process. Held every spring in our nation’s capital, the summit is attended by dealers, manufacturers, legislators, and industry insiders seeking to share strategies and learn about the pressing issues affecting the international auto industry in America. It is also an opportunity for participants to reach out to members of Congress as a unified front through specially arranged meetings on Capitol Hill.

This year’s summit will take place

May 25-26 at the Capital Hilton in Washington, D.C. With the theme of “Engaged and in Gear,” we’ll be discussing the ways dealers can create an impact in Washington during sessions with congressional leaders. Included will be a panel discussion with executives from leading manufacturers. For more information on the Summit, or to register, visit www.AIADA.org.

Until next month, Peggy

How’s Your Snow Removal Plan?

Ryan Hale, Loss Prevention Consultant

Slips and falls resulting from poor lot conditions continue to be a concern for the NHADA’s Workers’ Compensation Trust (WCT). These injuries tend to be costly to the dealer and to the trust. Since 2007, the trust has paid out over \$1.1 million dollars in claims.

Loss Prevention department staff, while on the road visiting members, identify areas of concern with member lots. We will make recommendations to address these concerns in an attempt to reduce employee exposure to slip-and-fall hazards resulting from ice and snow build-up. As of last year, we have also begun to identify members who do an extraordinary job in snow and ice removal in *Dateline: NH*.

On Wednesday, January 12, New Hampshire was hit with one of the larg-

est storms in recent history, with parts of the state seeing close to two feet of snow. With that much snow blanketing the state, the process of removing it was time consuming and exhausting.

A day after the storm I visited Littleton Chevrolet at 851 Meadow Street. Littleton is unofficially on record as receiving about a foot of snow. I took notice of their lot and the stellar job they had done in removing all that snow.

When asked about their lot conditions, Service Manager John Glover said, “Ronney (Lyster, the owner) is very passionate about this lot being clean. It’s a hot button. He feels it’s a competition



Quick Response at Littleton Chevrolet Photo by Ryan Hale

to be the first in town with a clean lot.” John also mentioned that Ronney feels you can’t sell a car that is covered in snow.

Loss prevention staff will continue to look out for lots in

good condition and to highlight those in *Dateline: NH*. You never know, we could be paying a visit to your facility after the next storm.

If you have any questions or would like assistance in developing a thorough, comprehensive snow removal plan, please contact me at 800-852-3372 or via email at rhale@nhada.com. All of us in loss prevention are here to answer your questions and help you prevent slips and falls! ❄️

**From Your
NADA Director**



Jack Tulley



NADA Economist: Several Factors Will Sustain New-Vehicle Sales Increases in Future Months

Guide Book: Wholesale Prices Outperforming Seasonal Expectations
New-vehicle sales, which are a key indicator of economic growth, were strong in November and will continue to show signs of strength over the next couple of months, says Paul Taylor, NADA chief economist.

“Several economic factors, such as an aging U.S. fleet, strong trade-in values, and an improving stock market, are helping to sustain new-vehicle sales,” Taylor says.

On average, cars and trucks on the road today are more than ten years old. “Many consumers simply will feel the need to buy a new car or truck as the mileage on their current vehicles move beyond 120,000 miles,” Taylor says.

According to data from the *NADA Guide Book*, the run up in used-vehicle prices is also pushing some shoppers into the new-vehicle market. Wholesale prices in November continued to outperform seasonal expectations.

Strong used-vehicle pricing has also improved the market for automotive asset-backed securities – a positive sign, especially for this time of year, says Jonathan Banks, executive automotive analyst for the NADA Guide Book.

**NADA Update –
Sales Forecast Is Optimistic**

For more analysis from the NADA Guide Book, visit www.nada.com/b2b/ and click on “Guidelines” under “What’s New” in the right-hand column.

In other legislative and regulatory news ...

NADA Weighs in On Fuel-Economy Labeling as Members of Congress Express Concern

Members of Congress on both sides of the aisle expressed concern over an Obama administration proposal to add letter grades to the fuel-economy stickers displayed on new cars and trucks. In a letter to the Environmental Protection Agency and Transportation Department in December, 53 House members said the proposal was biased toward electric vehicles and would hurt vehicle sales. NADA said it is pleased that members of Congress clearly reject the EPA’s attempt to use an arbitrary letter grade to tell consumers which cars and trucks to buy. In comments to the Administration, NADA expressed its support for an approach that retains the current label’s focus on miles per gallon and annual fuel costs. For plug-in labels, NADA supports displaying information on all-electric and total-vehicle range and battery charge time, but opposes a kilowatt-per-hour consumption metric.

IRS Helps Small Employers Claim New Health Care Tax Credit; Forms and Additional Guidance Available

The Internal Revenue Service in January released final guidance for small employers eligible to claim the new small business health care tax credit for the 2010 tax

year. For more information from NADA University on this issue, the recording from the Federal Health Reform Webinar held last May is available for free to NADA members at www.NADAuniversity.com. After logging on, click the “Market Insight” tab on bottom panel and scroll down to select the Webinar “Federal Health Reform.”

For further information from the IRS, visit: <http://bit.ly/fj2fG>.

NADA Opposes Sale of E-15 ‘Gasohol’

NADA plans to submit comments this month to the Environmental Protection



- ♦ DEAC is one of the top-20, all-time, financial supporters of U.S. House and Senate candidates.
- ♦ DEAC is one of the top-five association political action committees in the nation in terms of both total fundraising and candidate donations.
- ♦ DEAC contributed \$2.5 million to House and Senate candidates during the 2010 congressional election cycle.
- ♦ DEAC financially supported 364 candidates that ran for Congress in 2010.
- ♦ 86 percent of DEAC-supported candidates won their races in 2010.
- ♦ In 2010, New Hampshire raised \$25,580 for DEAC, finishing seventh overall in the DEAC state rankings.
- ♦ The \$25,580 was raised by 39 contributors; of those seven were DEAC Presidents Club members.

NADA – continued from previous page

Agency on its October decision to allow the sale of fuels with up to 15 percent ethanol. Allowing the sale of E-15 “gasohol” poses a risk of reduced engine and fuel system performance, or worse yet, permanent damage.

In other NADA news...

• DEAC Elects 2011 Officers

NADA’s Dealers Election Action Committee (DEAC) has elected the following officers: Jack Tulley, NADA director, NH, chairman (*see* Dateline: NH, Jan. 2011, p.10); Gary Reynolds, NADA director, CT, vice chairman; Jack Kain, NADA director, KY, secretary-treasurer; and Bill Fox, NADA director, NY, finance chairman. Fully, 86 percent of DEAC-supported candidates won their races on election day. DEAC is also credited as being one of the top-five association political action committees in the country.

• New: Dealer Pain Points

NADA University has created a feature called “Dealer Pain Points,” in which a particular issue, concern, or dealer com-

pliance obligation is addressed in short video segments with NADA U experts. The experts “resolve” each Pain Point and then the viewer is directed to the wealth of NADA U resources on the topic. To date, 21 Dealer Pain Points have been developed. Find them by clicking on the featured Pain Point on NADA U’s home page at www.NADAuniversity.com. After viewing the featured Pain Point, take a look at the rest by clicking “View Archives.”

NADA University Partners with Online Human Resources Trainer
NADA University has teamed up with

online HR trainer EZ-HR to expand its HR training programs. NADA U now offers dealers a selection of sessions focused on key HR functions, such as hiring and retention strategies, creating job descriptions and performance evaluations, developing HR policy handbooks, and meeting legal requirements. A Learning Hub Webinar entitled “Recruiting and Hiring Strategies for Today’s Dealers” is available at www.NADAuniversity.com in the archive. In addition, HR Essentials, a comprehensive resource that includes job description templates and policy and

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Contact Matt Haydon, Indirect Lending Manager, at 603-629-1323 for more information.

Pictured L-R Matt Haydon, Emma Major, David Ingraham & Jen Reckendorf.

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Collision Corner

Do You Feel That All Collision Repair Estimates Are Equal And Accurate?

Want To Provide Input On More Precise Estimates? Are You Using The DEG? Why Not?

Daniel Bennett, Vice President of Government Relations

What Is the DEG?

The Database Enhancement Gateway (DEG) is an initiative that was developed to help improve the quality and accuracy of collision repair estimates. Through proactive feedback from the collision

repair industry and other “end users,” Information Providers (IPs) are now able to supply databases for various estimating products.

Today’s estimating databases are large and complex; it is difficult and challenging to build complete and accurate labor

times and labor notes for the thousands of operations that are performed on existing and newly introduced vehicle models.

The reality is that only a very small fraction of the labor values within these products are based on actual physical time studies – all three IPs use a variety of methods to develop the labor values in their product.

At times this can result in information that inaccurately reflects the real world labor requirements of a repair operation. That, in turn, can hinder the



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Mark Broth

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DEG – continued from previous page

ability of an average estimator to consistently produce accurate repair estimates or “blueprints” to match the actual repair process.

The DEG’s position is that the repairs actually performed in repair facilities represent a large untapped potential to collect data and have it submitted back to the IPs “field study.”

The DEG is designed to offer estimating system users a more standardized and streamlined process for the generation of Database Inquiries (DI).

Who is the DEG?

The DEG is created, equally funded, and maintained by the Automotive Service Association (ASA), the Alliance of Automotive Service Providers (AASP), and the Society of Collision Repair Specialists (SCRS).

The DEG administration serves an advocacy role, processing all submitted DIs until they reach conclusion. In

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performance evaluation samples, is in the Resource Toolbox. A new online course, “Complying with the FMLA,” is coming soon to the Learning Hub.

Dealer Academy Accepting Applications for 2011 Classes

The NADA Dealer Academy is accepting enrollments starting in 2011, two for Dealer Candidate Academy (DCA) and two for General Dealership Management Academy (GDM). Individual academy classes (e.g., Financial, Parts, Service, and Variable Parts 1 & 2) are also open to department managers, who may attend a week of classes even if they don’t have a student in the academy program. Call 800-557-6232, ext. 2, or email academy@nada.org to get an application. 📌

addition, in an industry first, you now will be able to view all DIs that have been submitted through the DEG by other product users in relation to the estimating products of CCC, Mitchell and Audatex, including those generated through the DEG by other product users. You will also be able to view the responsiveness of the IPs relating to the DIs raised by end-users of their products.

The DEG is your advocate for various other database issues beyond labor data-

base inquiries. It will work closely with other entities such as, but not limited to, AASP, ASA, SCRS, and the CIC Database Task Force in addressing macro database issues, all for the sole purpose of motivating improved estimating and blueprinting platforms.

How can I learn more and start using the DEG?

First, visit <http://degweb.org/>. Your

DEG – continued on page 23

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Protective’s Dealer Participation Programs total as of May 2010. Lifetime Engine Warranty, Limited Warranty, Vehicle Service Contracts (VSCs) and GAP are backed by Lyndon Property Insurance Company in all states except NY. In NY, VSCs are backed by Old Republic Insurance Company. GAP, Lifetime Engine Warranty and Limited Warranty are not available in NY. Credit Insurance is backed by Protective Life Insurance Company in all states except NY, where it is backed by Protective Life and Annuity Insurance Company.

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- Privacy – no direct access to DMV data by dealers. The vendor accesses DMV info.
- Residency is not determined by dealers: The customer must have a valid and current NH license or ID or be a business in NH.
- Accuracy – the EVR program in other states reduced error rates dramatically and fee calculations are automatically done by the vendor program.
- Training – the vendor provides training to dealers and provides a help line.
- Dealerships already handle this same information in a secure and confidential manner. Per federal and state law, dealers must have in place policies and procedures that safeguard customer data (Safeguards Rule), limit sharing of customer information (Privacy Rule), and prevent identity theft (Red Flags Rule), among other rules.
- Dealerships daily handle customer data and are trusted by banks with millions in inventory and loans.
- EVR enables law enforcement to identify registered owners.

Senator Sanborn (R-Henniker) will be our prime sponsor. As this article goes to print we are gathering additional co-sponsors.

I encourage you to contact your state Senator and Representative to encourage them to vote in favor of this legislation.

If you would like more information, please contact me at 800-852-3372 or email me at pmcnamara@nhada.com. 📍

A Sunny Inauguration Day in Washington, DC

Peter J. McNamara, Esq., President

On Wednesday, January 5, 2011 New Hampshire's newest elected Congressional members took their formal oath of office during a sunny day in Washington D.C.

Senator Kelly Ayotte (R-NH), Rep. Charlie Bass (R-NH), and Rep. Frank Guinta (R-NH) all swore their allegiance to the United States and began their first formal day on their jobs representing the interests of the Granite State.

Jack Tulley and I had the pleasure of attending several events recognizing and honoring our delegation. Jack serves as New Hampshire's NADA delegate and is chairman of NADA's Dealer Election Action Committee. He and his wife, Brenda, and a sizable contingency from Nashua were in attendance in D.C.

I think the NHADA members will be very well served by all of our Washington delegates. 📍

Following is the contact information for our full D.C. delegation:

Senator Kelly Ayotte
United States Senate
188 Russell Senate Office Building
Washington, DC 20510
(202) 224-3324

41 Hooksett Road, Unit 2
Manchester, NH 03104
(603) 622-7979

Senator Jeanne Shaheen
United States Senate
520 Hart Senate Office Building
Washington, DC 20510
(202) 224-2841

1589 Elm Street, Suite 3
Manchester, NH 03101
(603) 647-7500



Newly elected Rep. Charlie Bass (R-NH), center, was joined at his Washington, DC swearing in on January 5 by Rep. Fred Upton (R-MI), left, and NADA Director Jack Tulley of Tulley Buick-GMC-BMW-Mazda-VW. Rep. Upton is chairman of the House Energy and Commerce Committee, on which Rep. Bass now serves.

Photo by Pete McNamara

Representative Charlie Bass
U.S. House of Representatives
2350 Rayburn House Office Building
Washington, DC 20515
(202) 225-5206

114 North Main Street, Suite 202
Concord, NH 03301
(603) 226-0064

Representative Frank Guinta
U.S. House of Representatives
1223 Longworth House Office Building
Washington, DC 20515
(202) 225-5456

33 Lowell Street
Manchester, NH 03101
(603) 641-9536

Compliance Corner

Peter Sheffer, WCT Director

NHADA Workers' Compensation Trust (WCT) members will receive with their Certificates of Insurance, the WCT Subscriber Agreement. The subscriber agreement delineates what is covered by the WCT. It does not change the coverage WCT members have always enjoyed.

There are two parts to the subscriber agreement. Part I, WCT coverage, includes all exposures that WCT members have for injuries to their employees, as required pursuant to RSA 281-A, the New Hampshire Workers' Compensation statute. All employees hired in New Hampshire to work for a NH-based employer are covered by the workers' compensation statute.

Part II of the subscriber agreement, Employers' Liability Coverage, covers the subscriber, "for liability arising out of the injury of an employee in the course of

employment that are not in the scope of workers' compensation coverage" (FC&S bulletin 1997, The National Underwriter Company).

This coverage is excess to any other liability coverage that subscribers have in place, such as garage keepers or commercial general liability coverage. It is extremely rare for claims to be submitted under Employers Liability Coverage. Virtually all injuries arising out of and in the course of the employees employment fall under Part I coverage and are within the jurisdiction of the NH Department of Labor and the New Hampshire Workers' Compensation statute. New Hampshire courts have closed many loopholes, which previously existed and may have allowed for suits that would have been covered under Part II, Employers Liability. However, for the most thorough coverage possible, the WCT and our rein-

surers provide this coverage.

The subscriber agreement does not change or void member duties and obligations as stated in the WCT Agreement and Declaration of Trust as Amended and Restated.

It is important to review the subscriber agreement and make note of the exclusions set forth in sections I and II, as well as the subscriber duties set forth in Section III.

Please contact me if you have any questions relating to the subscriber agreement at 800-852-3372 or by email at psheffer@nhada.com. 📍

Inspection and OBD II on the Chopping Block?

Despite the cold weather and heavy snow, action at the State House is beginning to warm up. We have not seen the final language yet, but we expect that bills will be filed to eliminate or significantly limit the safety inspection and emissions (OBD II) laws.

With 83,000 cars failing last year for bad brakes alone, ending inspections would pose a significant hazard to all NH citizens.

According to statistics provided by the NH Division of Motor Vehicles in 2010, more than 181,000 (13 percent) of the 1.3 million vehicles inspected in New Hampshire would have failed for safety related items. Fortunately, these vehicles were immediately corrected. Another 82,000 vehicles (6 percent) were rejected and were not immediately repaired. This means that nearly 20 percent of all vehicles inspected for safety purposes failed!

With the current economy, people are doing only the bare minimum of repairs to vehicles. In addition, the age of the vehicle fleet stands as the oldest yet. Limiting or eliminating inspections will make all of this worse.

Once we know more about any of this legislation we will let you know. If these bills are filed we will need to gear up our grassroots opposition.

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G&K SERVICES

Celebrating 90 Years

Jean Conlon, Meetings Coordinator

It was a new era. The World War was over, women had the right to vote, prohibition was in effect, the first radio broadcasts had gone across the airwaves, and there were 7.5 million cars and trucks in the United States. The National Automobile Chamber of Commerce reported, "the motor car is the new transit power of the country, to which the time of the individual and the handling of short-haul freight has been attuned. From comparative toy or novelty, it has become a necessity..."

In 1919, New Hampshire's population was 448,274, and 31,625 motor vehicles were registered, more than triple the number in 1914. Then-Governor Albert Oscar Brown subsequently recommended that the price for permits for motor vehicles be raised to correspond with the recent advance in the tax rate; that registration fees, especially those of trucks, be increased; and that adequate license fees be exacted for vehicles temporarily within the state. And, in 1921, New Hampshire enacted a motor vehicle law.

Also, in 1921, the New Hampshire Automobile Dealers Association (NHADA) was founded. While we unfortunately do not have the records from this period, it seems clear that the dealers in 1921 had many of the same concerns that we have today. That first decade must have been fascinating, as highways and roads were built, licensing and registration rules were formed, motor vehicle innovations abounded, and car owners had new freedoms to tour beyond their hometowns.

At the NHADA Family Convention on June 26-28, 2011 we will celebrate the birthday of the association at the Mount Washington Resort in Bretton Woods. The event will include a Roaring '20s



Mount Washington Hotel, circa 1905 and (below) circa 2009. Pictures were taken from slightly different angles. Top picture reprinted by permission from the New Hampshire Historical Society.

Save the Date
June 26 - 28, 2011


NHADA Family Convention
Join us for the NHADA 90th Reunion!



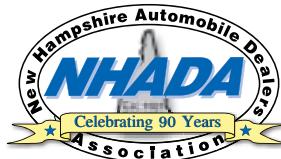
theme night, complete with a speakeasy casino.

During the convention, we will celebrate our history, and we will also address our future, with discussions of the state of the industry and workshops to better all members' companies.

Mark your calendar now to save the

date and be a part of NHADA's history and its future.

"Facts and Figures of the Automobile Industry, National Automobile Chamber of Commerce," original documents at the Cleveland Public Library. No copyright date was found within the publication.



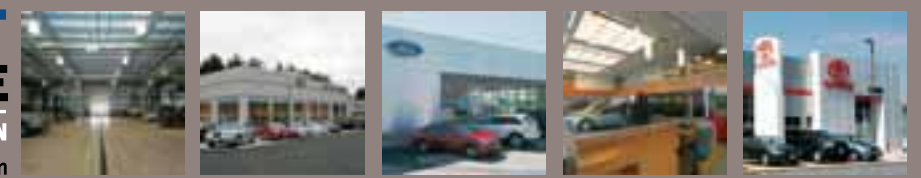
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| General Manager
Dave Blake | Safety & Compliance Manager
Sal Morando |
| Operations Manager
Rob Ross | Director Fleet/Lease
Bill Hoover |
| Controller
Linda Griffin | Dealer Relations
Michele Pierog |
| Office Manager
Donna Olsen | Jim How
Omara Casazza
Ted Finn |

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TIME – continued from page 6

Year award by New Hampshire's last three nominees, Sue and her husband, John, have three children, Kaitlin, Shannon, and Peter. Sue also represents Ford and Hyundai at the McFarland family dealership in North Hampton.

A panel of faculty members from the Ross School of Business at the University of Michigan selects one finalist from each of the four NADA regions and one national Dealer of the Year. 📌

TIME is a global multimedia brand that includes TIME Magazine, the world's largest weekly newsmagazine, with a domestic audience of 19 million and a global audience of 24 million; four worldwide editions of TIME magazine; TIME for Kids; and TIME.com, which draws over 7 million unique visitors a month and has over 2.2 million Twitter followers.

Oil Tanks – continued from page 3

accordance with federal requirements (40 CFR Part 112) and state requirements (Env-Wm 1402).

If you have tanks of this size and have not already registered them with the state, are not sure, or if you have any questions concerning ASTs or any other environmental matter, please contact Dan Bennett at NHADA at 800-852-3372 or email Dan at dbennett@nhada.com.

The state has money available to reimburse most of the costs associated with a spill cleanup, but candidates' tanks must be in compliance with applicable rules to be eligible.

More information on ASTs can be found on the DES website: <http://bit.ly/djXfGI>. 📌

This article was provided to NHADA and written by Michael W. Juranty, P.E., supervisor of the Oil Compliance Section of the NH Department of Environmental Services.

Benefits Corner

Laurie Churchill, Account Producer

Let's face it, January is probably the busiest month of the year for you and your business. Balance sheets, income statements, tax documents, and your group health insurance renewal – with all these things to contend with, you may have had good intentions of shopping for your employee's group health insurance but didn't have the time to explore other channels of distribution such as NHADA. You may feel that you've locked yourself in for another 12 months with your current carrier.

But it doesn't have to be that way. Insurance companies do not lock you into an annual contract. They're tied to you as long as you pay the monthly premiums! With a quick phone call or email to me, after you complete our census, I can produce 11 unique proposals from Anthem Blue Cross Blue Shield based on the claims experience of NHADA's pool, along with customized rates based on your own group's characteristics. The rates would be guaranteed until NHADA's next anniversary, which is January. You may find that you've saved money through NHADA for


It's Never Too Late

the remainder of this year, and you've obtained a great health insurance plan for your company.

Or, your group health insurance may renew on another month besides January. If that's the case, you can get quotes from NHADA at any time during the year. Just know that our rates through Anthem BCBS are guaranteed beginning from every January through the end of every December. It all comes down to knowing that it's never too late to check into our plans.

Affordable health insurance can often be found right in your backyard through NHADA. The association's affiliate, NHAD Services, Inc. – Insurance, covers 58 percent of all its members through Anthem BCBS, and there's a reason why: Our members benefit from the savings that are passed on directly to you through our competitive group rates. It's never too late!


If you would like more information about insurance offerings from NHAD Services, Inc. – Insurance, please contact me at 800-852-3372 or try email at lchurchill@nhada.com. 📌



Dental benefit administration isn't your top priority.

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Call Laurie Churchill at the Association Office at 603-230-2167 or 800-852-3372 for information on the dental program customized for NHADA members by Northeast Delta Dental.







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Claims Corner

Brian Duplessis, Loss Prevention Coordinator

Well, 2010 is over and will probably be remembered as the year that the auto industry finally started to recover from the Great Recession. For the NHADA Workers' Compensation Trust (WCT), 2010 will go down as a good year performance-wise. That means members who had a good claim year can expect sizable portions of their 2010 premium returned to them as a rebate over the next several years!

There were 725 total claims, 112 of which resulted in lost time. These numbers represent the fewest total lost-time cases since 1984! Total incurred costs to date are \$2,752,500, resulting in a loss ratio of 49 percent. Although the cost data are still pretty raw, they represent about a 10 percent improvement from the same point last year.

A closer look at 2010 injuries showed the most frequent claims were for eye injuries, with 129 total. Hand/finger injuries were a close second with 128,

NHADA Workers' Compensation Trust Puts Another Good Year On The Books

third were back injuries (116). Lifting/lowering incidents were the most serious, with 78 of these claims responsible for \$740,000 incurred. Second on the severity list were slip/trip/fall incidents with 74 claims costing in \$505,000.

Based on the claim data from 2010, the Loss Prevention staff plans to emphasize eye safety training (we have a really gory

video!) and back injury prevention training. We will continue to work closely with the membership to manage risk in an effort to optimize performance in the WCT.

If you would like more information or assistance, contact me at your earliest convenience at 800-852-3372 or by email at bduplessis@nhada.com.

Year	Annual Premium	Total Incurred	Loss Fund Ratio	# of Claims	# of Lost Time	Total
1983	\$847,389.00	\$365,386.17	54%	381	79	n/a
1984	\$1,127,953.00	\$607,822.32	67%	647	132	n/a
1985	\$1,588,474.00	\$1,494,056.58	118%	1123	225	n/a
1986	\$2,017,852.00	\$1,517,293.72	94%	1253	242	n/a
1987	\$2,736,523.00	\$2,508,060.01	115%	1544	298	n/a
1988	\$4,415,743.00	\$2,028,157.16	57%	1546	282	n/a
1989	\$4,312,072.00	\$3,256,051.31	94%	1267	257	n/a
1990	\$3,820,316.00	\$1,917,947.18	60%	1168	201	\$416,505.00
1991	\$3,948,025.00	\$2,005,107.37	60%	1085	176	\$327,103.00
1992	\$4,641,548.00	\$2,156,029.09	58%	958	148	\$932,065.00
1993	\$5,673,650.00	\$2,250,667.81	50%	1177	228	\$1,000,001.00
1994	\$6,427,371.00	\$2,557,329.80	50%	1324	243	\$2,599,999.00
1995	\$6,797,805.00	\$2,953,632.82	54%	1195	211	\$2,800,000.00
1996	\$6,881,118.00	\$2,774,800.59	50%	1304	191	\$4,000,000.00
1997	\$6,885,594.00	\$3,579,843.58	65%	1374	216	\$4,641,417.00
1998	\$6,083,604.00	\$2,342,192.58	48%	1154	185	\$3,131,996.00
1999	\$6,307,834.00	\$2,689,324.82	53%	1199	219	\$1,710,552.00
2000	\$6,490,118.00	\$2,420,936.32	47%	1138	201	\$2,918,893.00
2001	\$6,626,320.00	\$3,218,279.21	61%	1178	194	\$3,052,465.00
2002	\$7,343,270.00	\$2,683,120.57	46%	1129	184	\$2,943,826.00
2003	\$8,447,994.00	\$3,333,604.70	49%	1254	206	\$2,772,202.00
2004	\$8,831,212.00	\$2,936,912.51	42%	1174	170	\$3,252,543.00
2005	\$8,734,276.00	\$2,630,981.45	38%	1186	160	\$4,279,826.00
2006	\$8,391,260.00	\$2,279,716.80	34%	1012	150	\$2,551,897.00
2007	\$8,192,928.00	\$2,889,802.50	44%	972	159	\$4,406,478.00
2008	\$8,020,571.00	\$3,486,913.50	54%	897	132	\$4,433,116.00
2009	\$7,414,543.00	\$3,285,596.47	55%	764	134	\$2,647,918.00
2010	\$7,075,156.00	\$2,752,565.08	49%	725	112	\$3,005,948.00
2011	\$7,155,395.00	n/a	n/a	n/a	n/a	n/a

— Save the Dates —

- March 4-18 NHADA Online Auction
- March 23 & 24 Service Training
- May 17 NH Title Regulations
- June 26-28 NHADA 90th Anniversary Convention

As seminars are added, they will be listed in the Calendar of Events at www.nhada.com. For information, contact Jean Conlon at 800-852-3372 or at jconlon@nhada.com.



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Because change happenzSM



Here's Your Chance To Help Our Service Men and Women

*What happens when a veteran comes home from a tour and is without a job, without a place to live, and has bills to pay?
What happens when a family struggles financially when a loved one is serving overseas?*

Here in New Hampshire help for service members and their families is available through the Veterans Count Club (VCC). You can be a part of this organization, which helps deployed and returning service people. You can join as a business or as an individual.

VCC was created to ensure New Hampshire's veterans and their families have the help they need with their personal struggles after sacrificing so much for our country. Quite simply, VCC provides financial assistance to veterans and their families in need of emergency services.

This financial support may include, but is not limited to, transportation, housing, rent, fuel assistance, utilities, vehicle repair, gasoline, food, child care, tuition, and medical care. Emergency funding is available during pre-deployment, deployment, and return from service. A care plan is developed for each client to ensure that veterans, service members, and their families receive the assistance they need to become self-sufficient.

VCC is a prestigious and truly effective means to make a profound and immediate impact in the lives of our military families.

This is a wonderful way to show your gratitude.

To join, visit <http://bit.ly/gbZy4M>.

Membership Information

Your membership in the VCC ensures help for a veteran and/or their family. You will receive a signature lapel pin to wear with pride.

Charter Membership: \$10,000

Lifetime Membership: \$2,500 one time

Corporate Membership: \$1,500 per year

Individual Membership: \$150 per year

Deployment Cycle Support Program

Easter Seals, VCC, and the Deployment Cycle Support Program ensure that New Hampshire's veterans, service members, and their families receive exceptional services maximizing their quality of life in recognition of their service and sacrifice for the community.



The Deployment Cycle Support Program is a one-of-a-kind New Hampshire pilot program that provides comprehensive, free, and confidential support to service members and families engaged in the deployment cycle. The program is designed to work in conjunction with existing military, the Veterans Administration, and community programs, and is an important part of the full range of support services available. It was designed to meet the unique needs of National Guard and Reserve members and their families.

How does the program work?

Service members and families enrolled in the program get their own care coordinator – an experienced counselor, a “one-

stop” source for a wide range of support.

The care coordinator meets with the service member or family and helps establish a plan tailor-made for each unique situation. The care coordinator helps with problems or concerns as they arise before, during, and after the deployment.

Some of the things your care coordinator can do are:

- Planning for a wide range of family and personal needs to be met during deployment,
- Identifying and accessing all kinds of supports and services before, during, and after deployment, including, but not limited to:
 - counseling (individual, couples, children);
 - employment assistance (resumes, career counseling, job placement);
 - childcare and respite resources;
 - helping children deal with adjustment issues at home and in school, advocating at school;
 - helping navigate and access the health care system (civilian and VA) and cutting some of the red tape;
 - budgeting and financial management;
 - emergency financial assistance; and
 - helping service members and their families through the reunion and reintegration process.

Care coordination is free and confidential to deploying service members and their families, and is supported by a grant from the department of defense and through funds raised locally through the Veterans Count philanthropic program. 📌

New England Auto Dealer Reception Planned for the San Francisco NADA Convention

The New Hampshire, Connecticut, Vermont, and Maine automobile associations will host a combined New England Dealer Reception in conjunction with the 2011 NADA Convention in San Francisco.

The reception will take place on Saturday Feb. 5, 2011, from 5 to 7 p.m. across the street from the convention center in the Marriott Marquis San Francisco.

This “by invitation” reception is open only to dealers from the New

England states, representatives of the event sponsors, and NHADA's partners. Invitations have been sent to over 200 pre-registered New England dealers from the sponsoring four states as well as those from neighboring Rhode Island and Massachusetts. All six New England state associations will send invitations to their full dealer memberships inviting them to the event so those attending without pre-registering are aware of the gathering.

We expect this to be an excellent

venue for our friends and sponsors to spend some quality networking time with the many New England dealers in attendance while providing them a real opportunity expand their customer base.

Please feel free to contact me with any questions you may have. We look forward to a very successful event and hope you will be able to join us.

For more information, call Pete McNamara, Esq. at 800-852-3372 or email him at pmcnamara@nhada.com.

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Auction – continued from page 1

- promote education and careers in the retail automotive service industry through post-secondary education through the Community College System of New Hampshire (CCSNH);
- provide scholarships to deserving students; and
- provide timely, affordable, and informative dealer and employee seminars at NHADA headquarters.

Our state is fortunate to have this benefit. Let's not lose it.

Funding has dwindled in the past several years. Originally dealer advertising councils donated a big part of the budget, but those donations are gone. NHAEF staff run numerous programs on a very lean budget; however, this must be supplemented to allow the continuation and growth of education programs that benefit members.

From March 4 to March 18, 2011, the NHAEF will hold the NHADA Online Auction to raise much-needed funds. We also plan to hold an early "mini" auction in February of ski lift tickets, Bruins' tickets, etc.

To make this online auction a big success, we need your donation. We ask each of you to donate an auction item!

Last year we generated over \$7,500. Our goal this year is at least double that!

All donors will be acknowledged in *Dateline: NH*, NHADA's newsletter, and on www.nhada.com, our website. And your donation may be tax deductible!

Items may be big or small. Popular items have included sports tickets, entertainment tickets, dining gift cards, electronics, collectibles, and memorabilia. For this auction, we are encouraging donations that are not automotive service-related.

A few ideas . . .

Community/customer support

– Does your local chamber of commerce or downtown association sell gift certificates?

– Do you have a relationship with a local restaurant, hotel, theatre, or other business that you would like to support?

– Do you have a customer who owns a business that you'd like to support by donating a gift certificate?

Ticket holders

– Donate ski lift tickets, sports tickets, theatre tickets, Verizon Wireless Arena tickets, NH Motor Speedway tickets, or tickets to local/community events.

Other ideas

– Do you have one or more gift certificates to a store or restaurant sitting in your drawer that you would like to donate?

– Do you have items to donate that

would make good presents?

– Thinking about cleaning out the clutter? Do you have collectibles or memorabilia that it's time to pass along?

To donate, please contact Jean Conlon at 800-852-3372 or email your donation information to jconlon@nhada.com, and we will build your donated item(s) on the auction web page for you.

Simply provide: a short description, the value, and your contact information – name, company (if applicable), email address, company website (if you'd like it included) – and provide address and phone number but only if it is different than your company information on file at NHADA. We will email you the link so you can take a look and let us know if any changes are needed. 📌

Safety/OBD II Inspections Statistics				
Safety Inspection Results	Dec 10	% of Total	YTD '10	% of Total
Total *	98,038	100.00%	1,389,368	100.00%
Passed	74,526	76.00%	1,046,625	75.30%
Corrected	12,524	12.80%	181,639	13.10%
Rejected	5,499	5.60%	82,709	6.00%
Untested	5,489	5.60%	78,395	5.60%
OBD II Inspection Results (1996 and newer)				
Total	87,355	100.00%	1,211,622	100.00%
Passed	74,987	85.8%	1,036,083	85.50%
Rejected	8,725	10.0%	123,673	10.20%
Untested	3,643	4.20%	51,866	4.30%
* Total numbers include OBD II Inspections				
Statistics provided by Gordon-Darby				

Focus for Today's Inventory Management – Watch Your Cash!

Many dealers are gone today because they ran out of cash. Even profitable dealers got caught off guard without enough cash to sustain a downturn. The lack of working capital or even failing to meet the manufacturer's "working capital guidelines" can be a serious concern for your store. Review and manage your receivables and cash on a regular basis to find frozen capital and root out ineffective processes. If your customer receivables are above guide (no more than 50 percent of parts, service, and body shop sales), or if there is a substantial amount of aging, it is obvious that the processes you have in place are not working. It doesn't make a difference how much gross you hold, if you cannot effectively manage and collect the cash generated by your operations.

Manage your Inventory!

As the new- and used-vehicle markets

have become more efficient, downward pressure on margins has made turning inventory more important than ever. "Gross per unit" is not the standard it once was. Now, total gross and turns are key to profitability. To turn inventory efficiently, you need to have the right mix (days' supply to market) acquired at the right price (cost to market) and

then priced right (price to market). When all three of these components are optimized, you will generate more total gross, turn inventory faster, and increase profitability. 📌

This article was written by NADA-ATD 20 Group consultant Chip Maher.

DEG – continued from page 11

feedback on the DEG website is strongly encouraged. Your remarks on any database issues you feel need to be addressed will be heard and appreciated.

The DEG is confident that you will find the website easy to use, that the process will result in direct benefits to you, and that, on a regular basis, you will submit to the DEG any issues you feel need to be addressed.

For more information, please contact Dan Bennett at 800-852-3372 or email Dan at dbennett@nhada.com. 📌

2010 Unemployment Rates by Area			
	Sep	Oct	Nov
United States	9.2%	9.0%	9.3%
New England	7.9%	7.7%	8.0%
Connecticut	8.8%	8.5%	8.5%
Maine	6.5%	6.7%	7.4%
Massachusetts	8.0%	7.6%	8.1%
New Hampshire	5.1%	5.0%	5.4%
Rhode Island	10.6%	11.0%	11.2%
Vermont	5.3%	5.1%	5.7%

Title Statistics Report Ending December 31, 2010				
New Hampshire Department of Safety, Division of Motor Vehicles				
	Dec '10	Dec '09	'10 YTD	'09 YTD
Titles Issued for New and Demo Vehicles:	7,247	5,595	90,192	84,329
Titles Issued for Used Vehicles:	17,614	16,382	213,004	216,138
TOTAL TITLES ISSUED:	24,861	21,977	303,196	300,467
Titles Issued with a Lien:	10,285	7,549	121,525	114,699
Titles Issued with no Lien:	14,576	14,428	181,671	185,768
Salvage Titles Issued:	845	758	9,822	10,749
Salvage Tags Issued:	164	229	2,620	2,715
Titles Issued for Heavy Trucks More than 15 Years Old:	31	24	375	358
Titles Issued for Heavy Trucks 15 Years Old or Less:	83	94	1,322	1,364
Titles Issued for Trailers:	481	498	8,821	8,721
Titles Issued for Motorcycles:	407	453	14,289	13,747
Titles Issued for Motor Homes:	41	43	763	640

2011 NHADA Association Partners

(as of January 20, 2011)

PLATINUM

Comcast Spotlight
NHAD Services, Inc. - Insurance
NHAD Services, Inc. - Products Division
NHADA Workers' Compensation Trust
WMUR-TV/WMUR.com New Hampshire
Zurich

GOLD

New Hampshire Union Leader

SILVER

American Fidelity Assurance Company
Devine Millimet
Enterprise Holdings
Manheim New England
Northeast Delta Dental
O'Connor & Drew, P.C.
Southern Auto Auction
St. Mary's Bank
Tyler, Simms & St. Sauveur, CPAs, P.C.
Wells Fargo Dealer Services
Windward Petroleum/Exxon Mobil

BRONZE

Aftermarket/Royal Administration	Global Payments
Albin, Randall & Bennett	Heritage Propane
AmSan New England	Holmes Law Offices PLLC
Anthem Blue Cross and Blue Shield in New Hampshire	Jewett Construction Co., Inc./
Auto Auction of New England	Jewett Automotive Design & Construction
Bellwether Community Credit Union	JPMorgan Chase Bank
Clean Harbors Environmental Services	Liftech Automotive Equipment
cm&b, Inc.	Macdonald Page & Co LLC
CompPartners (BOAC, MVOH, SOAC, St. Joseph's B & H)	Protective
Cook, Little, Rosenblatt & Manson, p.l.l.c.	Rath, Young and Pignatelli, P.C.
DealerTrack Inc.	Resources Management Group
Environmental Equipment of New England, LLC	ScanPoint
F & I Resources	STAPLES Advantage
FairPoint Communications	TR2 Corp/LSI Industries
G&K Services	Tri State Fire Protection LLC
GeoInsight, Inc.	Wiggin & Nourie, P.A.
	Willis of Northern New England, Inc.

To become a 2011 NHADA Partner, please call Jean at 800-852-3372.