

## Empire Strikes Out – NH Supreme Court Upholds Indictments Against Dealer

Peter J. McNamara, President

In May of 2010, a grand jury indicted Empire Automotive Group (“Empire”) for violations of NH’s Consumer Protection Act (CPA). At the same time of this indictment, the NHADA Board of Directors held its own hearing and unanimously voted to remove Empire from the association.

Before the indictments could be heard in a trial court, Empire appealed the matter claiming that the NH Attorney General had no right to sue the dealership. The indicted dealership claimed that only the NH Banking Department could sue the dealership. The NH Supreme Court bluntly rejected those claims and sent the case back to the trial court.

The indictment alleges that Empire put inspection stickers on two cars and sold them even though the vehicles did not pass the emissions test. At the time NHADA held its own hearing, a letter from the NH Dept. of Safety revealed that Empire ignored emission failures on over 100 vehicles and sold the vehicles with inspection stickers. The NHADA board also heard of alleged multiple instances where as-is vehicles broke down within days of the sale.

Empire’s attorneys attempted to create a loophole in the consumer protection laws by claiming that “...its conduct was exempt from the CPA and subject to the exclusive jurisdiction of

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## Banking Department Steps up Supervision

Peter J. McNamara, President

Several dealerships have been visited in the past few months by examiners from the New Hampshire Banking Department. This article will attempt to provide some insight as to what the department is reviewing and what steps dealerships should take to minimize these visits.

**Disclose negative equity:** Make sure your F&I office is disclosing a customer’s negative equity on the retail installment contract. We’ve put out several reminders recently, and all dealers will be receiving a letter directly from the banking department on this topic. Please see our website at <http://bit.ly/zSWGal> for more information on this. Some F&I managers and even dealers are under the impression

that banks won’t accept contracts with negative equity. Banks will. If they don’t, take your business elsewhere.

At some point in the near future, the banking department will begin enforcement procedures against dealerships that are not handling negative equity properly.

**Bi-weekly payments must be licensed as “money transmitters”:** If you are working with a company that offers bi-weekly payments to your customers, make sure the company is licensed as a “money transmitter.” This listing can be found on the banking department’s website.

**Don’t separately disclose admin, or administrative, fees on the retail installment contract:** Do disclose those fees on the purchase and sale agreement or

*Banking – continued on page 16*

## NADA University to Provide Exciting Opportunity for WCT Members



Brian Duplessis, Loss Prevention Coordinator

By now you should be aware of the new partnership between NHADA and NADA University, which provides abundant professional development opportunities and other resources, including federal compliance information, to our entire membership.

One exciting aspect of the NADA U platform is the ability to host online safety

and environmental courses. The Loss Prevention department is planning to upload a comprehensive list of products to the site. These online training courses will be a convenient way for employees to access the training needed to ensure workplace safety and regulatory compliance. The immediacy of online professional development tools provides an excellent

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# Annual Survey Results Show NHADA Is Doing Its Job!

Peter J. McNamara, President

In our third annual governance survey, the total tally reveals that the NHADA membership is overwhelmingly satisfied with NHADA's performance. This tracks primarily along the same lines as the survey responses from the past two years.

Nearly all of the importance and satisfaction scores landed in the mid- to high-9s (10 was the highest possible score). The lowest score was still in the mid 8s. There were no significant "gaps" where members ranked a statement as important but were dissatisfied with NHADA's performance. Be it advocacy, workers' compensation, health insurance, forms and products, communications,

AutoCAP, or compliance help, the results point to satisfaction.

On top of this news, when we asked if people would recommend that another business become a member of our association, 120 of the 121 people who gave an opinion said "yes" they would make a recommendation!

So what does this mean? Continue on our way without looking back? Nope! NHADA staff plan to drill further down to see how we fared within different membership categories.

In addition, your leadership team, consisting of trustees or directors of the NHADA board, the Workers'

Compensation Trust, NHAD Services board, and the Automotive Education Foundation board, met last week as part of a formal strategic planning session. The goal is to determine what steps the association and its affiliates need to take in the next three to five years.

Finally, let me add that, though we will do another survey next year, you don't have to wait until then to let us know how we are doing. It is the continuous feedback and direction by NHADA members that makes this association what it is. If you have any questions, please feel free to call or email me.

*Survey - continued on page 18*

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FROM YOUR AIADA DIRECTOR



Peggy Proko

Dear Friends,

2012 is shaping up to be a positive year for dealers. We ended 2011 on a high note, with sales for the industry up 10.3 percent and the Seasonally Adjusted Annual Rate (SAAR) hitting 13.56 million units. International brands were up 6.6 percent and occupied 53 percent of the U.S. market in 2011. Dealers and manufacturers have laid a solid foundation for the year ahead, and I am hopeful that our businesses will continue to grow and thrive.

As dealers, we know that we have worked hard in recent years to maintain a foothold in the midst of economic turbulence, industry restructuring, and natural disasters. I suspect we have more work to do this year as Washington continues to present hurdles to the success of our dealerships. Our success or failure in the years ahead rides on our continued involvement in the political and legislative process through organizations like AIADA. I hope you'll get involved.

Although Congress was out of session for part of December and January, several issues emerged from Washington that dealers must pay close attention to in the months ahead. In late December, the National Labor Relations Board (NLRB) voted to expedite the union election process at businesses. The new "ambush election rule" will take effect April 30. The board's rule mandating that employers display posters in the workplace notifying employees of

# Solid Foundation Laid for 2012

their unionizing rights was also passed in 2011 and will take effect April 30 as well. AIADA will provide dealers with the latest on what these rules mean for their businesses as the issues continue to develop.

Also on the labor issue, President Obama made three recess appointments to the NLRB on January 4 while Congress was away from Washington. Senate Republicans had sought to block the nominees, signifying their sharp disagreement with the White House over the expansion of labor rights. The nominees are Sharon Block, who previously served as deputy assistant secretary for congressional affairs at the Labor Department; Terence Flynn, previously the chief

counsel to NLRB member Brian Hayes; and Richard Griffin, who was general counsel for the International Union of Operating Engineers. AIADA expects the NLRB and labor issues will take center stage as we move through this year.

In addition to his NLRB recess appointments, President Obama also recess appointed his nominee to lead the newly-created Consumer Financial Protection Bureau (CFPB), Richard Cordray. You will recall that the agency was created as part of 2010's Dodd-Frank financial legislation. In the fall, his nomination was repeatedly blocked by Senate Republicans who oppose the agency and its powers against non-bank

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resource in the training and preparation of new hires! It will also become easier for members to keep employees current and knowledgeable.

The goal with these online offerings is to share important similarities to the on-site training we currently provide. To the fullest extent possible, there will be no cost to WCT members, and the courseware will be industry specific. In order to keep training convenient, we also will aim to limit the duration of each course to just what is needed in order to appropriately cover the relevant material.

The Loss Prevention department has an ambitious list of topics and the process of creating and uploading all the training will take considerable time. The Back Injury Prevention for Automotive

Technicians video will be up soon, and we hope a new Hazard Communication video will be developed in the near future. The remainder will be completed in a pre-determined order based on both priority and/or ease of production.

The following online courses are currently proposed: Hazard Communication; Bloodborne Pathogens; Fire Extinguisher Usage; Personal Protective Equipment; Respirator Safety; Forklift (Refresher) Training; Back Injury Prevention; Automotive Lift Safety; Oxy-Acetylene Torch Safety; Driver Safety; Handling Hazardous and Universal Wastes; and Shipping Hazardous Materials (refresher) Training. Please note that this list is not prioritized and is subject to change.

NADA University is an incredible

resource for NHADA members, and we plan to help maximize its capabilities for WCT members. To get started at your business, please contact either Jean Conlon, jconlon@nhada.com, or Lisa Lavoie, llavoie@nhada.com, or call them at 800-852-3372. Also, be on the lookout for more information about online Safety and Environmental training as it becomes available!

To review the sign-in procedure, see the box entitled “Getting Started” on page 16, upper, right-hand corner. ▀



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## FROM YOUR NADA DIRECTOR



Jack Tulley



### Three Reasons to be Optimistic About 2012 Sales

Last month I read a story that made me even more optimistic about this year. It was about a young woman in Bakersfield, CA, who recently got a job as a cashier and receptionist at a Mazda/Mitsubishi



- ✦ 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.

## Pent Up Demand - One Reason For Optimism in 2012

dealership. Within a few months Jade Tolentino was promoted to an accounts payable position and – after putting it off for quite some time – bought a new SUV using her employee discount and today’s incredibly low finance rates. When asked why she did it, the 24-year-old said “it was a step I felt I needed to take.” Translation: this is one example of pent-up demand – and it’s pent-up demand that’s expected to drive up sales this year.

Thankfully, stories like hers are becoming more common these days, as dealerships begin hiring again and consumer spending picks up. Both trends are good news for our industry, and enough reason for NADA Chief Economist Paul Taylor to forecast that we will sell about 1 million more cars and trucks in 2012 than we sold in 2011. Paul is predicting sales of more than 13.9 million units this year, driven by three factors: aging vehicles, affordable credit, and aggressive incentives.

Altogether, these three “A’s” have the potential to make 2012 a much better year, Dr. Taylor says. As we know, more consumers are shopping out of necessity to replace their old cars and trucks. Interest rates on new car loans are at historic lows. And both domestic and international auto manufacturers are preparing to wage an aggressive battle to capture U.S. market share by rebuilding their inventories and offering competitive sales incentives. A decline in gasoline prices could also push car buyers to consider a wider range of vehicles in different segments.

If Paul’s forecast is correct – and he has a very good track record for accuracy – dealers and consumers could be in for a very good year, with stories like Jade’s being repeated all over the country – a

reminder to us all that the American dream of owning a car, one of the most important factors in sustaining employment, is still alive and well.

### In legislative and regulatory news ...

#### FET Guide Posts Now Available In Resource Toolbox

The long-awaited *Driven* Management Guide, “A Dealer Guide to Federal Excise Tax (FET) Compliance,” completely new, expanded, and up-to-the minute, has been posted to NADA University’s Resource Toolbox. This guide addresses common FET issues, and enables truck dealers to apply the tax correctly or to make reasonable assessments in instances where the rules are unclear. It has been written for NADA by FET experts Mark H. Sidman, J.D. and Rose-Michele Nardi, J.D. of Weiner Brodsky Sidman Kider PC. NADA U is providing the guide as a fully downloadable publication, including an interactive Form 720 – and offering it in individual chapters with tests so that it is a completely trackable educational resource for those ATD members who want to be able to train employees on the intricacies of the FET rules. The guide, located in Resource Toolbox, Driven, Legal/Regulatory, is free of charge to members.

### In other NADA news...

#### BBB Scam Alert: Email Contains Malicious Link

An email with the subject line “Complaint from your customers” may be a scam, according to an urgent alert issued by the Council of Better Business Bureaus.



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The Council is warning businesses and consumers that the return email address, riskmanager@bbb.org, is not an address the BBB uses. The scam email is signed with the address of the Council of Better Business Bureaus, which is the national office of the BBB system, but links to a non-BBB website. “Do NOT click on the link,” BBB spokesperson Kelsey Owen warns.

### NADA Convention and Expo Ranked As One of the Largest Shows in 2010

The 2010 NADA Convention and Expo, held in Orlando, FL received the prestigious Gold 100 award from *Trade Show Executive* magazine. The NADA Convention and Expo was ranked as

one of the largest U.S. trade shows in 2010 based on net square feet of paid exhibit space. “The Gold 100 ranking places the NADA Convention and Expo with an elite group of trade shows across the country,” said Steve Pitt, NADA vice president of conventions and expositions. “We’re honored to be recognized as part of this elite group and setting the gold standard for the trade show industry.”

### Seven Dealers Nominated for National Truck Dealer of the Year

Seven commercial truck dealers from the United States and Canada were nominated by their peers for a national industry award presented by the American Truck Dealers and *Heavy Duty Trucking* magazine. The winner will be announced at the 49th annual ATD Convention and Expo in Las Vegas on Feb. 4. The nominees are:


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- John C. Arscott, president and CEO of the Pete Store LLC in Baltimore, MD;
- Steve Bassett, president of General Truck Sales in Muncie, IN;
- Terry L. Dotson, president, chairman and CEO of Worldwide Equipment Enterprises Inc. in Prestonburg, KY;
- Eugene W. Hieber, president of Bucks County International Inc. in Langhorne, PA;
- Brent Leach, president of Custom Truck Sales Inc. in Regina, Saskatchewan, Canada;
- Trey Mytty, president and CEO of Omaha Truck Center Inc. of Omaha, NE; and
- Timothy E. Reilly, president and dealer principal of Miami Valley International in Dayton, OH.

Nominees for Truck Dealer of the Year are evaluated in several categories, including dealership performance, civic contributions, and industry leadership. The winner and runner-up will be chosen by a panel of professors from Indiana University's Kelley School of Business. For an online news release on each nominee, visit <http://bit.ly/wjLEVW>.

### December Wholesale Results Indicate Highly Competitive Q1 Bidding

A two-month reduction in fleet supply and continued strong demand pushed AuctionNet® wholesale prices over the first half of December up by a considerable 2 percent relative to November, according to the NADA Used Car Guide. This result dramatically exceeds the historical average of around one-half of a percent for the period. At a segment and model year level, lighter fleet volume and sought-after CPO stock continue to push up 2009-2011 MY prices more than their older counterparts. Mid-size vans and SUVs are outperforming most other segments with month-to-date price growth averaging just below 3 percent. Assuming current levels hold, wholesale prices will finish the year up by 3.6 percent. Specifically, compact and near-luxury car appreciation is leading

all other segments at 9.5 percent and 6 percent, respectively, while large pickup and SUV price performance would bring up the rear at 1.7 percent and -4.3 percent, respectively. Final figures aside, December's results, along with stable used vehicle demand indicators (purchase plan and floor traffic surveys) and an anticipated -8 percent year-over-year reduction in used vehicle supply, indicate a highly competitive wholesale environment.

### IT Committee Highlights Important eContracting Information for 2012

eContracting, the electronic exchanging of documents between a dealer and lender, provides an opportunity to enhance the customer sales experience while reducing the time and effort of completing the sales contract. As several lenders initiate efforts to offer dealers eContracting alternatives, the NADA IT Committee has provided a summary of common features and frequently asked questions that dealers can review as they evaluate the services available from third-party vendors and lenders. Questions include "What additional equipment and computer applications would be needed for the F&I office?" and "How long will it take for the dealership F&I team to become proficient with the eContracting process?" Online, visit <http://bit.ly/AumCXe> to access these resources.



### 3rd Annual NH Prostate Cancer Ski Challenge

Create a ski team, or just tube for a cause!



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### NADA University Invites Input into All-New Dealer Workforce Study

A brand new NADA Dealer Workforce Study (WFS) is now in development, with the launch targeted for the February 2012 NADA/ATD convention. NADA University invites input to the process and ideas about encouraging dealers to participate. The vastly improved NADA WFS will capture, analyze, and



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tabulate data from calendar year 2011, with a variety of reports to be issued in summer 2012. The WFS replaces the biennial NADA Compensation Study with several significant differences: It is an annual, rather than biennial, study to capture granular details and trends; it features enhanced data collection to include retention, tenure, turnover, and hours of operation in addition to compensation; it includes state-specific comparative data; and it will feature a web-based portal for easy participation, with a brief online survey and query from DMS. Report options will include individual and enhanced dealer reports, ATAE statewide reports, OEM comparative reports, dealer group composite reports, 20 Group composite reports, and database subscriptions – all in addition to an overview provided in a *Driven* management guide.

Dealers will participate in the WFS February through April 2012. If you have input, please contact Cynthia R. Cook, manager of Group Programs and LMS, at 703-821-7197 or [ccook@nada.org](mailto:ccook@nada.org).

**NADA U All-Stars to Launch at Convention**

So many NADA and ATD members have told us that NADA U has helped them improve their businesses. Now we're giving everyone a chance to share their stories! Come to the NADA U booth at the 2012 NADA/ATD Convention and Expo to record your own "60-Second Success Story" and receive a special gift for your participation.

**51 Car and Truck Workshops Offered At 2012 NADA/ATD Convention**

Start now to plan your own workshop schedule for convention – and feel free

to move between ATD and NADA sessions! With 51 different car and truck workshops offered in 135 sessions over four days and an expanded Friday lineup with three timeslots, there's a lot to choose from. Visit the NADA University booths and find out how to take the entire workshop program "to go" so your employees can benefit too. Here's what's coming:

– **"The State of the Truck Industry,"** presented by Eric Starks of FTR Associates, 3:15 p.m. to 5:15 p.m. on Friday, Feb. 3.

– **"How to Fulfill Your Customers' Unexpressed Wishes,"** featuring Jeff Hargett of the Ritz Carlton Leadership Center, 10:30 a.m. to 11:45 a.m., Saturday, Feb. 4.

– **"Winning Networking Strategies with Personal Branding,"** by author and speaker Arnold Sanow, 10:30 a.m. to 11:45 a.m., Sunday, Feb. 5.

– **"Walk Softly So You Can Listen: The Art of Leadership,"** by Emmy-award-winner and motivational speaker John Powers from the Powers of Motivation Institute, 2 p.m. to 3:30 p.m., Sunday, Feb. 5.

**Take Advantage of our Special Year-End 3-2-1 Countdown to Increased Profits!**

NADA U has scheduled three can't-miss Learning Hub webinars for January – and we have an offer that's too good to pass up! Get all three profit-building webinars for the price of two – on-demand and reviewable for one year! Here's what's coming:

– **"Don't Just Close Sales, Build Relationships,"** featuring Arnold Sanow, Jan. 11


– **"Wrong' Customers are Still Customers,"** with John Powers, Jan. 18

Visit [www.NADAuniversity.com](http://www.NADAuniversity.com) and go to the NADA U Store now to pur-

chase the package and receive your \$199 discount. (Each webinar will be available for individual purchase as well.)

**Reserve Your Seats in Academy 2012**

Here are the starting dates for 2012 classes: Dealer Candidate Academy (DCA): Feb. 20, May 7, June 25, Sept. 10, and Oct. 22; General Dealership Management Academy (GDM): Feb. 13, May 21, Sept 17, and Oct. 8. ATD Truck Dealer Academy: June 11.

Department managers can attend a class week even if they don't have a student in the academy program. Call 800-557-6232 for more information and visit [www.NADA.org/nadauniversity/academy](http://www.NADA.org/nadauniversity/academy) to download your schedule and applications. 

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Left to right: Marc Christensen, Brian Ducharme, Rick Moore, John Hall, Jeff Corriveau, Chris Delles





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the banking department, and that the NH Department of Justice, which initiated the criminal proceedings, lacked authority to do so.”

The Consumer Protection Act provides this limited exemption: trade or commerce that is subject to the jurisdiction of the bank commissioner . . . who possesses the authority to regulate unfair or deceptive trade practices. This paragraph includes trade or commerce under the jurisdiction of, and regulated by, the bank commissioner pursuant to RSA 361-A, relative to retail installment sales of motor vehicles. (RSA 358-A:3)

Empire vainly tried to argue that because they are licensed under the banking department as a retail seller, they could hide behind the narrow exemption.

The Supreme Court brusquely disagreed. The Court first noted that the

“trade or commerce” under the bank commissioner’s jurisdiction “. . . involves the sale of motor vehicles pursuant to such retail installment contracts.” Writing for the unanimous court, Justice Robert J. Lynn pointed out that just because the cars were sold under installment contracts has “. . . nothing whatsoever to do with the fraudulent conduct alleged in the indictments . . . rather, (the Department of Justice) allege(s) that the defendant placed inspection stickers on vehicles that had not, in fact, passed inspection.”

The court also noted that there is no law that “. . . grants the bank commissioner authority to regulate the inspection of motor vehicles or the placement of inspection stickers on motor vehicles.”

The justices then affirmed the trial court’s denial of Empire’s claims and

remanded the case back to the trial court.

The ruling is welcome in my opinion but not just because it was the correct reading of the law. If Empire was successful, the attorney general, banking department, and various legislative committees would have filed legislation to close the loophole and perhaps have added additional penalties or causes of action. NHADA has been closely following the various committees studying the FRM ponzi scheme. Thus far, we’ve successfully pointed out that the consumer protection laws and enforcement in the auto sales and service area are robust. Because of this effective enforcement and the above interpretation of the law, it is unlikely that the consumer fraud laws will drastically change as they relate to the automotive industry.

Trial – continued on page 11

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Trial – continued from page 10

### Tampering With OBD II Tests Is A Serious Violation

*Besides a state criminal indictment like the one discussed previously, what else could OBD II tampering mean to you and your technicians?*

The tech loses his inspection license. The shop loses its inspection license. Fines and penalties are levied. A possible federal criminal offense looms. And a dealership buys back every vehicle it tampered with and then sold.

NHADA suggests that you double check the practices that take place at your shop to ensure compliance. The following is taken from previous articles written by NHADA about this topic. It is well worth reading:

In the past, the State Police and the DMV have hauled in shops and techs for hearings, and 100 percent of OBD II tampering cases ended in convictions. All tampering is easily tracked by the DMV. Even before a hearing is scheduled, Department of Safety officers have alerted customers who have purchased tampered vehicles about that tampering and informed them of their rights under RSA 266:59-b.

This RSA is a doozy! If the owner fails to inform the purchaser of the OBD II failure and no repair is made to the vehicle in question, the purchaser shall be entitled to a refund of the purchase price and reasonable attorney's fees. Imagine buying

back 90-plus vehicles – a situation faced by at least one NH dealer.

For purposes of this article, OBD II tampering means a vehicle has failed its emissions inspection and the inspection station has used a different vehicle to gain a passing result on the NHOST unit and a sticker, all without repairing the vehicle.

#### How to Spot and Stop Tampering

As inspection station owners and managers, you need to take action even if you think your techs are angels. This is a crime of opportunity; if you are watching it won't happen.

#### We encourage you to:

- Self police your vehicle inspection process.
- Make aware and train all of your technicians on the proper process and seriousness of this issue and violation.
- Meet with your techs eye-to-eye.
- Offer a training session on the issue that includes having your technicians sign a disclaimer that states they are acknowledging the illegality of, and

that they will not engage in, OBD II tampering.

- Let your techs know that all tampering cases are easily tracked by the police.
- Track your techs: it is all about timing.
- Run history reports from the NHOST units or have duplicate reports printed for each vehicle.
- Look for the time stamps: if a car fails the OBD II test and then passes the test a few minutes later, you have a problem.
- Record in writing all of these steps you take in case you are called into a hearing.

There is a video on the NHOST unit under 'Information and Training > Admin Menu Functions > History Inquiry Video' that explains how to use the History Inquiry function on the NHOST unit.

OBD II emissions system tampering is serious business. Don't put your inspection station license or dealership at risk by allowing it to occur!

As always, if you have questions, please contact me at pmcnamara@nhada.com or call me at 800-852-3372. 📞

AIADA – continued from page 4

financial providers. Without Cordray, reasoned Republicans, the agency lacked the leadership it needed to operate effectively. Now that Cordray is at the helm, dealers should be aware of the bureau and its clearly stated intent to implement policies that could impact their F&I departments.

Finally, in trade news, AIADA plans to join other auto industry leaders and associations in submitting comments in support of Japan's interest in joining the Trans-Pacific Partnership trade agreement

(TPP). On December 7, 2011 the Office of the United States Trade Representative requested comments concerning Japan's expressed interest in joining the proposed TPP agreement. AIADA supports Japan's inclusion in the negotiations on the TPP trade agreement and believes such action will create opportunities for expanded trade and investment by all involved countries.

I hope to see many of you at AIADA's 42<sup>nd</sup> Annual Meeting and Luncheon on February 6 in Las Vegas. There's still

time to register, if you haven't already. This year's meeting will feature keynote remarks by Lexus Group Vice President and General Manager Mark Templin, the announcement of the 2012 recipient of the David F. Mungenast Lifetime Achievement Award, and the passing of AIADA's chairman's gavel from current chairman, Jim Smail of Pennsylvania, to chairman-elect, Ray Mungenast of Missouri. Register today by visiting [AIADA.org](http://AIADA.org) or calling 800-GO-AIADA. 📞

CLAIMS CORNER

# As Economy Improves, Members' Hiring Procedures Warrant Review

Peter Sheffer, WCT Director

Managing your workers' compensation risk begins before the employee starts work; it begins during the hiring process. Hiring the wrong person for the job can have adverse effects on employee morale, productivity, health insurance experience, and, last but not least, your workers' compensation experience. National studies have found that employees who have been on the job six months or less account for over 50 percent of the workers' compensation claims dollars spent. The studies attribute these higher claims costs to four issues:

- Employees are hired for a job that they are physically incapable of performing,
- Employees are not properly trained and are exposed to higher risk of injury,
- Employees bring a prior injury or weakness to the new job that pre-disposes him or her to higher risk of injury, and
- Employee fraud.

Attention to the hiring process and timely, meaningful training can alleviate many of the risks inherent in the hiring process.

The NHADA WCT Board of Trustees mandated in 2009 that all WCT members

shall perform pre-placement drug testing prior to hiring, and those candidates who fail the test must not be hired. Basing their judgement on national studies, the NHADA WCT board and staff strongly believe that preventing the hiring of illicit drug users greatly reduces workers' compensation liability.

All participants in the hiring process should be aware of the pitfalls of hasty hiring practices. The NHADA publication, *Strategic Hiring Guidelines*, is designed to assist members with the hiring process. The following check list should be used in conjunction with the *Strategic Hiring Guidelines* to ensure that the appropriate steps are being followed so the best possible candidate will be hired, in a legally appropriate manner.

**At the department manager level:**

- Review the application of employment.
- Conduct the interview. Keep questions consistent from one position to another and take notes. Notes and applications for non-hires must be retained for 12 months. An interview questionnaire and guide is included in the *Hiring Guidelines*.

- Obtain a signed authorization to check references from the candidate.
- Check references. Take the time to call references, they can be helpful.
- Avoid making a snap decision based on desperation to fill the position.

**At the HR/office manager level, after the candidate is chosen:**

- Send out a conditional offer of employment letter, which must include written notice of wage rate, pay period, pay day, and description of fringe benefits (required by RSA 275:49 and LAB 803.03). The letter should also include language that it is not intended to create a contract of employment or for benefits, (A sample can be found in the *NHADA Hiring Guidelines*).
- Provide the Summary of Rights under the Fair Credit and Reporting Act and obtain a signature on the authorization form. This is required when obtaining information through a third party without direct firsthand knowledge of the information. If obtaining information directly from the State Police or the DMV, their authorization form must be signed;
- Perform a background check, criminal records check, drivers' license check, and verify the Social Security number;
- Provide the employee with the Drug and Alcohol Policy and the Drug Test Protocol;
- Have the candidate sign the Drug Testing Consent form; and
- Have the candidate complete the Second Injury Fund form.

All of this information and forms may be mailed to the employee for completion and returned or can be provided to the employee at the time a conditional offer is made.

*Hiring – continued on page 15*




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## COLLISION REPAIR CORNER

# Filling the Gap

### Where Repair Work Ends and Finish Work Begins

Mike Anderson

This industry has been arguing for years over what legendary Hawaiian shop owner March Taylor referred to as “the gap” – where repair work ends and refinish work begins. The processes that fill that gap go by several names, including “feather, prime, and block;” “fill, sand, and feather,” or simply “prep repairs for paint.”

It’s time to end this argument.

**Fact No. 1:** Repair work ends at 150 grit. When you replace a welded-on panel, for example, the labor time clearly includes finishing only to 150 grit.

**Fact No. 2:** Paint times are for new,

undamaged panels. A panel finished with 150 grit is not the equivalent to new and undamaged. To get to that level requires finishing to 320 grit.

**Fact No. 3:** Most paint and abrasives manufacturers concur that you should not jump more than two grit sizes. You can’t go from 150 directly to 320 grit. It’s that process in between the two that’s “the gap.”

**Fact No. 4:** The new Environmental Protection Agency (EPA) requirements that went into effect earlier this year require that all spray operations be conducted within a compliant spray booth or prep station by painters trained and certified in spray techniques and environmental compliance. This essentially mandates that “the gap” be filled by a painter, not a body tech, and as a refinish operation.

With those facts in mind, here are steps I recommend for those looking to be properly and justly compensated for the necessary steps in the process.

- Familiarize yourself with the written definition of the gap adopted by insurers and shops alike at the Collision Industry Conference (<http://www.abrn.com/GapDefinition>). “Feather, prime, and block,” that definition states in part, “are not-included refinish operations that complete the process from 150 grit to the condition of a new undamaged panel.”

- Conduct and document some time studies. Want to know what you should charge for “the gap?” Videotape and time the process in your shop. Include all the necessary steps, including the time needed for the tech to gather the needed supplies, mix the primer, etc. The Automotive Service Association developed a packet of materials that can help you do this (<http://www.abrn.com/ASAPacket>). Do this 10, 20, or 30 times, and you will likely find

a formula (a percentage of the total repair time) for the time that it requires, and you will have the documentation needed to back-up your formula

- Don’t forget about the needed materials. Some insurers may argue that “feather, prime, and block” is included in repair times. That makes no sense to me, especially given the EPA requirements for who conducts spraying operations and where. But even if you choose to include these refinish operations in your repair times, you should still be compensated for the necessary sandpaper, primer, and other materials.

- Push the information providers. They argue that they can’t automate a formula for “the gap” into their systems because there are too many variables. I would disagree based on the time studies I did in my own shop, and from the more than 100 such studies that ASA collected from shops nationwide. It’s no different than the fiberglass boat repair times that one of the estimating system providers has developed where times are based on the dimensions of the damage. I can attest that we conducted dozens of “feather, prime, and block” time studies in my own shops and found a consistent labor time associated with square footage.

Some shops may not want it to be automated, preferring to negotiate for it on their own. But at a minimum, a prompt in the estimating systems should ask estimators, anytime an estimate includes a repaired or welded-on panel, if they would like to add additional time for the feather, prime and block operations. ▀


*This article was written by and reprinted with permission from Mike Anderson, former shop owner who operates <http://CollisionAdvice.com/>.*

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Hiring – continued from page 12

- Send the candidate to take the pre-placement drug test.
- Pre-placement physicals, if utilized, should be the last step in the hiring process.

**Do not allow the employee to begin work until the drug test results are received and the employee is determined to be non-positive (drug free).** If the test comes back positive, do not hire the person, per the Conditional Job Offer letter and the NHADA WCT Trust Agreement. The conditional offer must be rescinded in writing based on the failed drug test or the results of the background checks. The WCT board recommends that failed drug test candidates remain ineligible for re-hire for six months after the test. The members policy pertaining to re-testing should be stated in current drug testing policy.

After the candidate has passed the pre-placement drug test and before he

or she begins work:

- The I-9, employment eligibility verification must be completed and signed by the employee and employer representative;
- The W-4 must be completed;
- The employee with the company must be provided a employee handbook;
- The employee must sign the company's handbook acknowledgement form;
- Review the WC managed care process.
- The employee must sign the managed care acknowledgement form;
- The employee must be provided with the WC managed care tri-fold.

Taking the time to hire the right person for the job will save time and money.

Members should take the time to ensure that all employees who participate in the hiring process are well trained. There are various state and federal laws, which

regulate hiring practices and decisions. To reduce potential liability, members should be sure that their application, forms, and their hiring practices conform to applicable laws.

The *NHADA Strategic Hiring Guideline CD*, updated in 2010, will assist greatly with this process. It includes sample forms, letters, and general hiring information, which make the process easier to manage.

Our employment law partners can also provide assistance with the hiring process: Jennifer Moeckel, Esq. at Cook, Little, Rosenblatt & Manson, p.l.l.c., 621-7112; Mark Broth, Esq. at Devine Millimet, 695-8582; and Meredith Cook, Esq. at Wiggin & Nourie, P.A., 866-629-4511.

Please watch for upcoming seminars pertaining to hiring at NHADA Headquarters, the Daniel B. McLeod Center in Bow. ■

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Banking – continued from page 1

elsewhere. On the installment contract, you should include the admin fee in the cash price. **Best Practice:** check all your contracts today to make sure this is being done correctly. I know you’ve checked before. Do it again because whenever your contracts change, the computers are reprogrammed and the programmer winds up putting the admin fee separately on the installment contract. Don’t guess; check it.

**Examinations:** The banking department has very broad authority to examine your dealership with or without notice, either randomly or to investigate a complaint.

On our website we’ve included a request form that some dealerships have

received (see <http://bit.ly/AiPc8K>). The document is entitled “Sales Finance Officer Questionnaire,” but they have been using it in their examinations of dealerships. The breadth of questions is expansive and the examiners claim they have every right to seek these documents. They may create a dealership-specific questionnaire in the future.

The department can charge you up to \$680 per day for examinations. This number changes each year. So it is in your best interests to have what they are seeking readily available to minimize their time in your dealership. If they are doing a quick spot check, they may not charge you.

**Make sure you have created and implemented your Safeguards, Privacy, and Red Flag policies/procedures.** Not sure what these are? Visit NADA University (see “Getting Started” in the box above, right) to get the guidance for each of these federal rules and the sample written policies.

**Fifty-thousand-foot overview:** Safeguards mean you need to secure all your customer data, both the paper format and the electronic; Red Flags mean you need to have a plan in place if someone attempts to steal your customer data (what “red flags” will you be looking for); Privacy Policy means you should be handing this policy out to your credit customers. The



**Getting Started...**

Each franchised and independent member of NHADA now has an account created in NADA University and the ability to log in and access the vast array of resources available.

Usernames and passwords have been provided to principal contacts; a form is available for you to identify key personnel to access NADA University’s resources.

Contact either Jean Conlon or Lisa Lavoie at 800-852-3372 with any questions or to obtain your username and password.

Safeguards policy is very important to the banking department examiners.

**You must keep all records related to a sale/lease:** The banking department demands that all records hand written or electronic must be kept in relation to a transaction. Handwritten? Keep it. Emails? Keep it. You don’t have to keep all in one deal jacket, though that would be the easiest in an audit. You do have to be able to retrieve the records easily however. 📌

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Greg Hoffman



**Save the Date**

March 13, 2012, 9:00 a.m., Daniel B. McLeod Center, Bow, NH – Attorney Jennifer Shea Moeckel of Cook, Little, Rosenblatt & Manson, p.l.l.c. will present a seminar at NHADA headquarters on employment law best hiring practices. In addition, Dr. Sally Garhardt of Bedford Occupational and Acute Care will discuss pre-placement drug testing and other drug and alcohol issues in the workplace.

We are putting the finishing touches on this seminar and will advertise it soon. Please watch your In Motion emails for additional information!



# Automotive Technology in NH: Preparing for the Future

George Dykstra, Member of the NHAEF Board of Directors

Although they are still not where we would like them to be, our state's unemployment rates are down and our new car sales are up. NH enjoys one of the lowest unemployment rates in nation. That's good or bad depending how you look at it. For sales it's good; however, as the sales of new product go up, so does the demand for quality service department employees.

To remain competitive, we need to balance the numbers of service department employees (and payroll) against the department's income. The challenge once again is in finding good, talented service employees who can service the ever-increasingly sophisticated products we sell, while keeping our costs reasonable.

One of the ways of doing this is by getting the best of the best from our state's automotive programs. To do this we need to develop good relationships with the automotive instruction personnel who help develop these employees for us. Your New Hampshire Automotive Education Foundation (NHAEF) directors and staff spend a considerable amount of time supporting and working with our automotive instructors and their administrations in an effort to maintain professional automotive training programs.

The days of the automotive hobby shop are over. We and our students can no longer afford that level of automotive education. Our automotive programs today need to develop quality automotive service department employees.

Over the past few years significant improvements have been made to many of our programs, including the upgrading of many of our automotive program facilities. The following towns have had major

expansions and/or remodeling completed to their automotive programs facilities in the last few years: Berlin, North Conway, Exeter, Plymouth, Concord, Littleton, Wolfeboro, Manchester, New Ipswich, Keene, and Portsmouth. Most of these projects had major input from local dealers and your association.

If your town is not listed here it may be on the drawing board for renovations. Were you involved in your town's automotive remodeling project or are you involved in your town's automotive program? A small investment in your time or that of your service department's personnel can make a significant difference to automotive education in your

area and can contribute to the development of quality people for your service department.

My advice: Get involved with your automotive programs through participation on their program's advisory committee. Contact the instructor in your school's service area (visit the instructor list online: <http://bit.ly/wD7CJB>) as well as the instructor from your local community college program. Have them add you and/or your service department personnel to their program's advisory committee lists. Ask them to notify you of the next advisory committee meeting. You can and will make a difference. 📌

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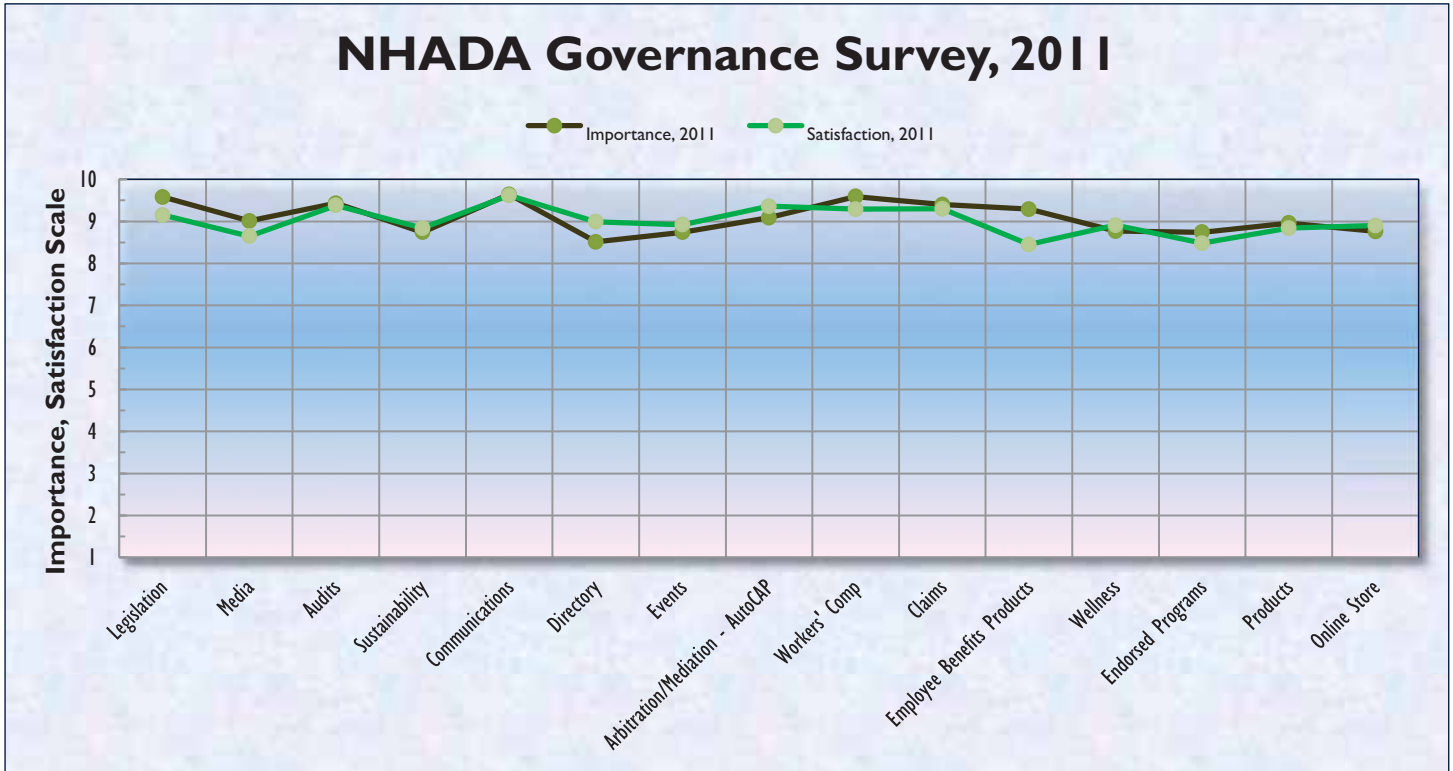
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Survey – continued from page 3



**How the Governance Survey Was Conducted**

President Pete McNamara, the NHADA board, and NHADA staff compiled 17 “value statements” for its members that described what NHADA does (or thought it did). NHADA business owners and key employees were asked to rank each statement first by how important they felt

that statement was. Next they were asked how satisfied they were with NHADA’s performance on that topic.

With results in hand, we compared the importance ranking with the satisfaction ranking. An area of concern arises if the topic is ranked as very important but the satisfaction is two to three points lower. In the survey we conducted, the

largest gap was just under one point.

**The Survey Process**

Using the online survey program, SurveyMonkey.com (trust us, we didn’t pick the name), NHADA Communications Director Nat Stout crafted the questions in a way to make the survey easy to use and the results useful. We also asked our members to comment if necessary.

Finally, as an added bonus, we announced that if respondents voluntarily entered their name and member name, they would be eligible for a \$50 gift certificate. Nearly all respondents entered their name.

Congratulations to the three winners of the raffle! They are: Susan M. Croft, Belknap Subaru, Inc.; John Murphy, Tulley Auto Group; and Eileen Sleeper, Heritage Harley Davidson/EW Sleeper. 🏆

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# 2012's Top Twenty Legal Trends for Automobile Dealers\*

By Eric L. Chase, Esq.

1. (Tie) Franchisors on the march: dealer rights vs. franchisors' initiatives into major aspects of dealership operations and facilities: Imaging; renovation; de-dualing; pre-signed termination agreements; "average-or-above minimums;" relocation; site control; sales; CSI. Can they do that? (4)

□ Responding to automakers' assaults on dealer rights and autonomy: dealers and their state associations need to strengthen state laws; federal meddling.

1. (Tie) Economic and regulatory trends and domestic political uncertainty that impact the legal rights, strategies and decision-making of auto dealers in

\*2011 rankings are in parentheses; NR means not rated in 2011.

America. What a dealer needs to consider in strategic planning during a time of uncertainty. (1)

3. Consumerism/government action; the regulatory nightmare; new life for arbitration agreements with consumers; avoiding the pitfalls – advertising; spot delivery (2)

4. Involuntary franchise terminations, termination "threats," brand "withdrawals," "pressured" buyouts, financially-driven resignations, consolidations, and rights of first refusal (5)

5. Coping with the daily challenges of the law: The legal audit checklist (9)

6. Taxes (8)

7. Privacy concerns and identity theft (10)

8. Internet marketing, the technology revolution, and the remarkable changes to "business as usual," out of area sales (19)

9. Buying and selling dealerships: factory "stealth" conditions; Mercedes' misuse of right of first refusal: the threat (7)

10. Living with the threat of terror, unrest, and natural disasters: doing business in an era of constant vigilance (14)

11. Credit chaos: floorplans and other credit stress points for dealers: GM, Chrysler; SBA floorplanning. Where are the non-captive lenders? (3)

12. Alternate Dispute Resolution (ADR) (13)

13. Workforce issues: Employee rights and benefits, an activist NLRB, the prospect of unionization (card check and mandatory arbitration), and health care legislation (6)

14. Audits of incentive or warranty claims: Dealer beware (11)

Trends – continued on page 21

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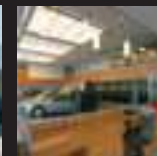
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# Five New Vendors Added to Anthem Discount Program

Laurie Churchill, Account Producer

Discount program? What discount program? If that's what you're thinking then you and your employees may have forgotten about the health and wellness discounts and more under Anthem BCBS's Special Offers program.

You will find these discounts and more under Special Offers on the consumer portal in the health and wellness section behind the member log-in. Special Offers now includes these five new vendors:

- **Puritan's Pride.** Save 20 percent on your order plus free shipping on the vast selection of vitamins, minerals, herbs, and supplements, and much more.
- **VoiceCare.** Save over 25 percent on

the professional emergency response system. Shipping and activation fee waived, extra protection service package, rental and monitoring fee \$24.95/month, and second user fee of \$5/month.

- **Beltone.** Free hearing screening, free in-home service, and up to 50 percent off all Beltone hearing aids – includes BelCare Exclusive Patient Satisfaction program, one-year supply of batteries, three-year manufacturer's warranty on all products, three-year loss, stolen and damage coverage, and 45-day credit return/product trial period. Discount is extended to family members (parents, grandparents, spouse, and children) and

patient financing is available.

- **Allergy Control Products.** Save 25 percent on allergy control encasings for your bed. Plus, save 20 percent on a variety of doctor recommended products for a healthier home. Free ground shipping on products over \$150.
- **Murad.** Save \$25 plus receive a free gift with any purchase of \$100 or more on skin care. 📌

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## Plan Now for NHADA's Online Auction in March

Jean Conlon, NHAEF Programs Administrator

Join the auction to benefit the New Hampshire Automotive Education Foundation (NHAEF), which will hold its fundraising, online auction from March 12-23, 2012. (Donations for events earlier may be accommodated!)

To make this auction successful, we need your donation to raise interest and funds! Donors will be acknowledged in *Dateline: NH*, NHADA's newsletter, and on the website. You will be supporting

your education foundation. 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.

NHADA staff will be in touch with you over the next few months. For further information, contact Jean Conlon at 800-852-3372 or email her at [jconlon@nhada.com](mailto:jconlon@nhada.com) with the particulars. You have the ability to build your donated item(s) web page – with your business prominently featured – we can assist you if you'd like. 📌

Trends – continued from page 19

- 15. Customer satisfaction: CSI vs. reality (12)
  - 16. Retail reimbursement for warranty work and parts (15)
  - 17. Encroachment (protest laws) (16)
  - 18. Minority and female representation (17)
  - 19. Environmental pressures: Is "green" really green? (18)
  - 20. The "new franchise" phenomenon: Mahindra and others (NR)
- Note: 2011 rankings are in parentheses; NR (not rated in 2011).

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*Atty. Eric Chase, a nationally recognized authority in automotive franchise law, practices with the firm Bressler, Amery & Ross P.C., in Florham Park, NJ, (973-514-1200). Find his Top Twenty Trends and Legal Audit Checklist documents at <http://bit.ly/y5mxA8>. This material is a follow up to his presentation at the NHADA Fall Business Education Summit last October.*

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HEALTHY HINTS

# Medical Treatment: When, Why, Where, and Who

Marta Robbins, Nurse Case Manager

When a work-related injury occurs that is not of life threatening nature, the first item on your to do list is to call me, the NHADA's nurse case manager.

I gather information regarding the work-related injury and assist with referral to an in-network medical provider.

This is the perfect scenario! In reality injuries may go unreported, the injured worker may feel medical treatment is unnecessary, treatment may be delayed, or the injured worker may seek medical advice from a less-than-reliable source.

Your call to the nurse case manager can help to navigate your way through an, at times, complicated medical maze.

### When And Why

In most cases the best time to seek medical treatment is "right away." Some injuries, while they may appear mild, can later become complicated, and early treatment could have saved the injured worker from complications.

**Tetanus Status:** With even a small cut, it is important for the tetanus status to be known. Most adults will receive a tetanus shot as part of well care at a physical exam; they are given between every five and ten

years depending on injury. If medical treatment is delayed and the last tetanus shot was over 8-10 years ago, the injured worker is at risk for complications.

**Infection:** A small scratch or a large laceration are equally at risk of infection. A break in the skin is an opening for infection. If a wound is not properly cleaned, it is at risk for infection. The automotive industry at times can be a dirty one; with automotive technicians working with their hands, cuts and scrapes are common. Early treatment and proper wound care can prevent a serious complication with an infection.

When the question of "now vs. later" is posed, now is always better.

### Where

When the decision to treat is made, the

next question is "where." The nurse case manager will always assist in this decision process – giving options for care within the managed care network with the most appropriate level of specialty.

**Emergency Room:** The ER is for exactly that – an emergency. Presenting to an emergency room with a non-emergency is time consuming and expensive. It has its place but not for the treatment of a non-life threatening acute injury.

**Occupational Medicine:** Occupational medicine practices are the best choice for work-related injuries. They can see patients right away and eliminate wasted time spent in ER waiting rooms. They are specially trained in the treatment of work-related injuries, temporary alternative duty, and are the most familiar with

	Sep	Oct	Nov
<b>United States</b>	8.8%	8.5%	8.2%
<b>New England</b>	7.4%	7.1%	6.8%
Connecticut	8.4%	8.2%	7.9%
Maine	6.7%	6.6%	6.7%
Massachusetts	7.2%	6.8%	6.4%
New Hampshire	5.0%	4.9%	4.9%
Rhode Island	10.0%	10.2%	10.4%
Vermont	5.2%	4.6%	4.7%

Safety Inspection Results	Dec'11	% of Total	YTD '11	% of Total
Total *	107,256	100.00%	1,404,309	100.00%
Passed	83,878	78.20%	1,088,889	77.50%
Corrected	13,209	12.30%	175,087	12.50%
Rejected	6,106	5.70%	81,745	5.80%
Untested	4,063	3.80%	58,588	4.20%
OBD II Inspection Results (1996 and newer)				
Total	95,869	100.00%	1,230,141	100.00%
Passed	82,407	86.00%	1,055,869	85.80%
Rejected	9,464	9.90%	122,062	9.90%
Untested	3,998	4.20%	52,210	4.20%
<b>* Total numbers include OBD II Inspections</b>				
<i>Statistics provided by Gordon-Darby</i>				



OBD II – continued from page 22

the NH Workers' Compensation medical form. They have established relationships with insurers providing the best line of communication and facilitating the care of the injured worker and their transition back to full duty.

**Specialty Providers:** In some cases when the call is made to the nurse case manager, a direct referral to a specialty provider may be the best course of treatment. Eye injuries may go directly to an ophthalmologist; an orthopedic issue that has been going on for a while may go directly to an orthopedic doctor.

**Who**

Today we are becoming smarter medical consumers. We have the ability to look up conditions on the internet, research doctors, chat with people with similar conditions, and, of course, we have a large circle of friends, family, and co-workers who are always more than happy to pass on some advice. This is convenient, yes,

but is it the best route to take when making medical decisions?

**The Risky Route:** Although the intent is not to cause harm, seeking medical advice from a non-medical professional is risky business. The same goes for seeking "treatment" via the internet. The information out there seems great, sometimes it seems your co-worker has had the same exact injury, or your brother has the brace he used when he hurt his knee, or your friend still has some muscle relaxants left from his injury. This is a recipe for disaster! Taking a medication you were not prescribed could put you at risk for a reaction or it might not be the best drug for the condition, and sharing prescription medications is illegal! The brace may fit, but what if it's not the right one for that knee and it causes more harm than good.

**The Safe Route:** When a work-related injury occurs and is in need of medical assessment and treatment, a thorough medi-

cal exam is needed. A call to the NHADA nurse case manager will assist the injured worker in seeking the appropriate level of care with the most appropriate level of specialty within the managed care network. Absolutely educate yourself and become a smart medical consumer! Bring the information you have learned to your medical appointment, discuss it with the provider, pose questions regarding treatment options and then, together with the medical provider, you will move forward with the most appropriate course of treatment.

When a work-related injury occurs remember to call the NHADA Nurse Case Manager Marta Robbins at 800-852-3372. I am available during normal business hours when our office is closed due to inclement weather. If we are closed, our office voice mail system will direct you on how to contact me. Information will also be available on the home page of the NHADA website. 📌

## Title Statistics Report Ending December 31, 2011

New Hampshire Department of Safety, Division of Motor Vehicles

	Dec '11	Dec '10	'11 YTD	'10 YTD
Titles Issued for New and Demo Vehicles:	7,220	7,247	96,191	90,192
Titles Issued for Used Vehicles:	16,335	17,614	213,415	213,004
<b>TOTAL TITLES ISSUED:</b>	<b>23,555</b>	<b>24,861</b>	<b>309,606</b>	<b>303,196</b>
Titles Issued with a Lien:	10,318	10,285	132,871	121,525
Titles Issued with no Lien:	13,237	14,576	176,735	181,671
Salvage Titles Issued:	1,008	845	10,486	9,822
Salvage Tags Issued:	165	164	2,288	2,620
Titles Issued for Heavy Trucks More than 15 Years Old:	28	31	365	375
Titles Issued for Heavy Trucks 15 Years Old or Less:	103	83	1,376	1,322
Titles Issued for Trailers:	468	481	8,785	8,821
Titles Issued for Motorcycles:	421	407	14,509	14,289
Titles Issued for Motor Homes:	43	41	648	763

# 2012 NHADA Association Partners

(as of January 24, 2012)

## PLATINUM

F & I Resources  
NHAD Services, Inc. - Insurance  
NHAD Services, Inc. - Products Division

NHADA Workers' Compensation Trust  
WBIN-TV  
WMUR-TV/WMUR.com New Hampshire

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Gordon-Darby NHOST Services, Inc.

New Hampshire Union Leader  
O'Connor & Drew, P.C.

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in New Hampshire  
AutoTrader.com  
Cars.com  
Devine Millimet

Enterprise Rent-A-Car  
Northeast Delta Dental  
Southern Auto Auction  
St. Mary's Bank  
Wells Fargo Dealer Services  
Windward Petroleum/Exxon Mobile

## BRONZE

Aftermarket/Royal Administration  
Albin, Randall & Bennett  
AmSan New England  
Auto Auction of New England  
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BG Products/Warehouse Distributors of New England  
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CompPartners (BOAC, MVOH, SOAC, St. Joseph's B & H)  
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G&K Services  
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To become a 2012 NHADA Partner, please call Jean Conlon at 800-852-3372.