

# Dateline: NH

a publication of the New Hampshire Automobile Dealers Association

# April, 2011 www.traitua.com

Energy efficient LEDs replaced the metal halide variety on poles around the NHADA parking lot outside the Daniel B. McLeod Center in Bow on Tuesday, March 15. The installation by Bobby Yianakobolos and Tony Warren of Stephens-Marquis Associates, Inc., was quick. LED lighting is becoming more practical and efficient.

A penny away from a crash

# House Votes for Auto Inspections Every *Two* Years

Peter J. McNamara, Esq.

of Representatives voted to pass HB 540, and by a large margin. HB 540 mandates that motor vehicle inspections be done *every other* year – biennially – instead of every 12 months. This is a dramatic turnaround from a House vote two weeks ago killing a bill that would have eliminated OBD II inspections.

Do we want cars out on the road for 24 months when they have a penny's thickness left on the brake or the tire?

Inspections — continued on page 3

# A Message From Chairman Roger Groux

Dear Fellow Members,

As we move forward into spring, the board and our staff are dealing with a number of legislative issues on the state front, such as electronic vehicle registration (EVR), taxation, banking, OBD II, and state safety inspections. President Pete McNamara and Dan Bennett, vice president for Governmental Affairs, are closely monitoring a number of state legislative bills that potentially could affect our members. In addition, NADA Director Jack Tulley and AIADA Director Peggy Proko are both diligently monitoring legislation in Washington, and I urge you to read their columns.



Roger Groux

While I am cautiously optimistic that the economy will continue a slow but steady recovery, there are two issues which I am very concerned with:

First, the amount of commercial lending activity in the state is particularly troubling. Obtaining floor-plan financing or a commercial building mortgage, even for long established dealers, is proving difficult at best, and for any start up it is virtually impossible. We have been working hard to increase the amount of commercial lending institutions operating in the state as well as to increase activity by those already here. Towards that end, your directors have been working very hard by telling a positive New Hampshire story and conducting a great deal of arm twisting to get lenders to loosen their purse strings. Additionally, working with Senator Jeanne Shaheen, NADA, and AIADA, NHADA was able to help enhance and enlarge the Small Business Administration floor-plan program originally introduced by the Senator. The ultimate recovery of the business community here in New Hampshire will happen only when increased funding begins flowing through the economy via the numerous small

Chairman — continued on page 3



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### **Welcome New NHADA Members**

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5 Hampshire Street Salem, NH 03079 894-0014 529-3136

Owners: Roberto and Grace Rosario

### **Crossroads Collision Center LLC**

733 Mast Road Goffstown, NH 03102 669-3368

Owner: Michael Rancourt

### **Juanita's Auto**

629 West Main Street Tilton, NH 03276 286-4900

Owners: Juanita Boardman, Addie

Wheeler, Aaron Kyle

### Marc Phillips Automotive Service

7 Renshaw Road Weare, NH 03281

Owners: Marc and Susan Phillips

### Nashua Street Auto LLC

326 Nashua Street Milford, NH 03055 672-1771

Owner: John King

### Salem Nissan Inc.

343 Main Street Salem, NH 03079 894-4300

Owner: Robert Forget

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# Education High School Instructors Return to School Chevy Malibu Donated to Berlin High School...

### Hazardous Materials Training Slated for April 12 .... Environment Feeling the Effect of Rising Fuel Prices?.

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businesses in the state, be they builders, manufacturers, retailers, or the motor vehicle industry.

Second, auto manufacturers emerging from bankruptcy are starting to demand of their remaining dealers elaborate new facilities and building enhancements, to be constructed on very aggressive schedules. It is amazing how these manufacturers have come from life support to

arrogance in such a short time frame. Observing this, other manufacturers are feeling empowered and are mirroring these same types of demands with their franchisees. Dealers are just starting to recover from the economic downturn, and yet manufacturers are demanding that they make huge capital investments in facilities and architectural improvements. Your association is closely monitoring this situation, and we are prepared to take appropriate action as necessary.

NHADA is committed to the well being of all of our members. Should any of you encounter problems in either of these two areas, or for that matter any issue, please contact President Pete McNamara or me for assistance.

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Inspections—continued from page 1

The fight turns to the Senate now. We need all inspections stations, dealers, and their customers to call their Senators and ask them to vote against HB 540. The Senators need to hear from you about the condition of the cars you see during an inspection. Right now 20 percent of all cars fail inspection for safety purposes. Nearly 83,000 cars failed last year alone because of brakes!

Supporters of HB 540 argue that we don't require seatbelts or helmets, so we shouldn't require inspections. What they are missing is this: my choice in a seatbelt won't hurt other drivers; my choice *not* to get my brakes or tires checked out will hurt others.

A study done by the State of Pennsylvania revealed that the safety program there saved lives. New Hampshire will be no different.

Explain to your Senator that tires fail if they have less than "2/32-inch" tread depth left in a groove in the center of the tire, according to state regulation. Likewise, brake pads fail if they have less than "2/32-inch" of stopping surface left at their thinnest point.

Let your Senator know that "2/32 -inch" is less than the thickness of a penny! Do we want cars out on the road for 24 months when they have a penny's thickness left on the brake or the tire?



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# **From Your NADA Director**





### Utah Dealer Stephen Wade Takes the Helm at NADA

In his first speech as chairman of NADA Record warm temperatures greeted more last month, Utah auto dealer Stephen Wade said he's looking forward to working with manufacturers, regulators and Francisco last month. That's about 16 Congress to ensure that the nation's economic recovery continues as vehicle event in Orlando, which drew about sales rebound this year.

As NADA vice-chairman in 2010, many legislative and regulatory battles waged on behalf of dealers. Those successes, including NADA's fight to keep U.S. economy is recovering."

# **The Helm Changes Hands**

dealer-assisted financing affordable and dealers to thrive in 2011, Wade said, as sales pick up and consumers who have to dealerships.

To watch Wade's speech to the 2011 NADA Convention & Expo, visit www. nada.org/NADATV.

### NADA Convention Posts Double-Digit Attendance Increase

than 18,000 attendees during the threeday NADA Convention & Expo in San percent more attendees than the 2010 15,200 total attendees.

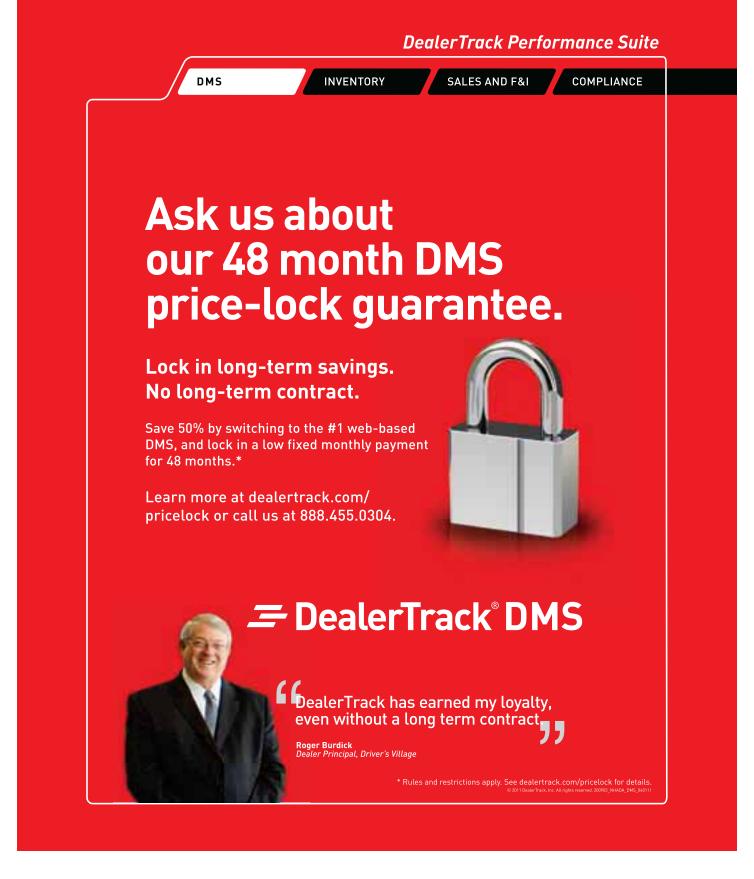
"This was one of the best all-around Wade had a front-row seat for the NADA conventions in recent memory," said NADA Chairman Stephen Wade. that NADA and its grassroots network "Auto sales are up. Dealers are getting back to business. These are all signs the

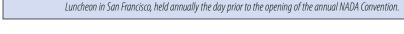
The majority of attendees included available for consumers, have poised U.S. dealers and their managers, international dealers, automaker executives, and exhibitors and their staff. Total dealer put off new-vehicle purchases head back and manager turnout at 101 workshop sessions covering 35 topics, presented by NADA University, was 13,400 attendees, a 15 percent increase over 2010. Many of the new "Online Presence" workshops were filled to capacity. All 2011 workshops are available through the NADA U Store after March 1, 2011.

> The 2012 NADA convention will be held in Las Vegas on Feb. 4-6. For the first time, it will be held in conjunction with the American Truck Dealers (ATD) Convention and Expo.

> > *NADA* — continued on page 6







NADA Dealer Election Action Committee Chairman Jack Tulley (right) presented NADA Massachusetts Director Ray Ciccolo with the Outstanding Achievement Award for 2010 during the NADA Recognition

April, 2011 April, 2011 page 4 page 5 *NADA* — continued from page 4

For more information, visit www. NADAConventionandExpo.org.

In legislative and regulatory news...

### SBA Launches Temporary Program for Commercial Real Estate Refinancing

Late last month, the Small Business Administration announced that small businesses facing maturity of commercial mortgages or balloon payments before their loans under a new program. The new loan refinancing program comes less than a month after the SBA rolled out a new dealer floor-plan (DFP) loan guarantee program strongly supported by NADA. The refinancing loan program, also backed by NADA, is designed to respond to another financing need often expressed by dealers: the refinancing of commercial real estate. "The new refinancing loan is structured like SBA's traditional 504, with borrowers committing at least 10 percent equity and working with third-party lending institutions and SBA-approved Certified Development Companies in the standard 50 percent/40 percent split," SBA said. But a key feature of the new program is that it does not require an expansion of the business to qualify, SBA said. The administration began accepting refinancing applications on Feb. 28. The program, authorized under the Small Business Jobs Act, will be in effect through Sept. 27, 2012. Questions regarding either program can be directed to NADA Regulatory Affairs at 703-821-7040 or regulatoryaffairs@nada.org.

### Fraud Alert: Dealers Targeted in Loan Marketing Scheme

NADA is warning dealers to be on the lookout for possible fraudulent activity related to dealers' retail loan portfolios.

Certain individuals have recently targeted dealers with a scam involving a promise to "bundle a dealership's car loans and market them to investors," essentially selling the car dealers' collectible debt. The individuals then require dealers to pay car buyers' first two to three months' payments up front. These individuals collect the fees, but never market the loans. One such group of individuals in Washington state was recently sentenced the end of 2012 may be able to refinance in federal court for their role in such a scheme. This group operated under several names including Auto Credit Solutions, Sub-Prime Financial Services, Easy Credit Store, Instant Funding Systems, Great Northwest Financial Services and Western Empire Financial Services. Dealers are encouraged to be diligent in selecting business partners, and if a dealer suspects such fraud is being attempted, they should contact the Internal Revenue Service Criminal Investigation, U.S. Postal Inspection Service, or their local police department.

In other NADA news...

• NADA Guide Analyst: Car Shoppers Will Benefit from High Trade-in Values in 2011

Rising consumer confidence, an aging

key factors that will increase consumer demand for used cars and trucks in 2011, said Jonathan Banks, executive automotive analyst for NADA Used Car Guide.



- 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.
- 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.

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*NADA* — *continued on page 9* 



DEAC is one of the top-20, all-time,

- DEAC financially supported 364

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# **From Your AIADA Director**

# **AmericanInternational Automobile**Dealers'



Dear Friends, Warming temperatures and the onset of spring brings an uptick in customers to our showrooms. As the year progresses, it is clear that our

industry is continuing to take positive steps toward recovery and growth. February was the strongest month for auto sales since August 2009 when the Cash for Clunkers program was in full swing. The industry as a whole is up 27.3 percent over February 2010 and international brands demonstrated a 28.3 percent improvement. You can read AIADA's full Market Watch sales report for international nameplate brands for the month of February at www.AIADA.org.

### Free Trade Gains Momentum

△ DELTA DENTAL®

AIADA continues to work for America's international dealers in Washington. This Small dealers may begin to submit loan

# **Free Trade Momentum Grows**

on free trade, which is good news for international dealers. The U.S.-Korea Free the right direction and long-overdue. However, U.S. Trade Representative Ron Kirk indicated recently that pending trade agreements with Colombia and Panama are still languishing due to issues raised by the Obama administration.

All signs point to Congress taking action on these agreements soon. Since his State of the Union address, President Obama has tried to build his relationship with the business community via trade-friendly messages. House Ways and Means Committee Chairman Dave Camp (R-MI) has indicated his dedication to ensuring all three trade agreements are considered by Congress in the coming months, while other members and Senators have signaled their support as

# Friendly Reminder - SBA Floor Plan Financing Program Open for Applications

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spring, we've seen a heightened focus applications for the SBA floor-plan financing program (DFP). This pilot program, which has been re-launched by the SBA, Trade Agreement (KORUS) is expected is much improved from the original. Visit to head to Congress soon. It is a step in <a href="http://l.usa.gov/eRAmn5">http://l.usa.gov/eRAmn5</a> for more information on how to apply.

# UAW Sharpens Its Focus on

UnionHandbook.pdf.

### Summit Registration Now Open

AIADA's 5th Annual International Auto Industry Summit is May 25 and 26 at the Capital Hilton in Washington, D.C. The summit is your opportunity to hear first-hand from Washington insiders and industry leaders about how your involve-

# **International Brands**

In recent months, the United Auto Workers (UAW) union has signaled its intention to focus on the unionization of international auto brands operating in the U.S. AIADA believes dealers must be prepared to defend their brands, stores, and employees. To that end, we are providing dealers with a handbook, titled the AIADA Guide for Dealers on Public Demonstrations and Protests, containing an action plan, media tips, and details of the dos and don'ts of responding to a union picket. You can find it at www.aiada.org/

### AIADA Unveils New Site

It is clear from efforts like those of the UAW that there is a high degree of public misinformation about the role of international nameplate brands in the U.S. Because of this, AIADA recently unveiled a website - www.whatisanamericancar.com - dedicated to providing the facts and information you need to defend your brands, employees, and businesses.

AIADA — continued from previous page

ment can impact federal legislation and policy in favor of the brands you sell, the people you employ, and the businesses you run. This year, we'll hear from former Minnesota Governor Tim Pawlenty, as well as Pulitzer Prize Winning Author

joined by leaders from several automakers for an industry panel discussion hosted by Automotive News Editor Jason Stein. Don't miss your chance – register today by calling 800-GO-AIADA, or visit Peggy

• Enroll Now for Spring Dealer

Academy 2011 Classes

Paul Ingrassia. Additionally, we'll be www.AIADA.org/events. I look forward to seeing you there.

> Thank you, again, for your continued support of AIADA. 👃 Sincerely,

*NADA* — *continued from page 6* 

"The used-car market is providing clear signs that the auto industry has entered a new phase," Banks said last month at a news conference on the sidelines of the NADA Convention and Expo in San Francisco. Banks highlighted five factors that will boost used-vehicle sales this year:

- 1. Short supply leads to higher prices,
- 2. Rising trade-in equity,
- 3. Aging fleet needs to be replaced,
- 4. Increased flow of credit, and
- 5. Dealers, automakers managing inventory more effectively.

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. Visit http://bit.ly/dJyWjE to view Banks' latest video report.

### • Business Succession Management Guide Now Available

Spring 2011 classes include: - ATD Truck Dealer Academy, starting April 4

- Dealer Candidate Academy, starting May 9 or June 6
- General Dealership Management Academy, starting May 16

Download an application for those programs at http://bit.ly/eRxIiW. Individual academy classes 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.

the department manager program at http://bit.ly/hlIHGc. Alternatively, you can call 800-557-6232, ext. 2, or email academy@nada.org for an application.

A Dealer Guide to Business Succession Planning has been posted to NADA University in the Resource Toolbox. Click Driven Management Guides, then Dealer/Executive. The guide defines successful business transition, explains the process behind it, and illustrates the benefits of planned business succession and the issues created if a dealer dies without a plan.

The guide discusses the five elements of business succession planning and provides detailed definitions of the You can download an application for entities and trusts that dealers may employ to protect their assets. Driven Management Guides are provided to NADA and ATD members as a benefit of membership.



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# **High School Instructors Return to School**

New Hampshire automotive high school instructors spent two days of extensive training in mobile heating and air conditioning systems at Lakes Region Community College in Laconia this winter. Training prepares them to teach heating, ventilation, and air conditioning service in their respective automotive programs. Training hours are applied to annual National Automotive Technician Education Foundation (NATEF) certification.

"It is always a pleasure to teach classes in LRCC's automotive facility," said Bob Bolivar of Raytheon Professional Services and ACDelco. "The instructors are wonderful students, dedicated to their craft, and exemplify all the qualities of professional educators. It was great fun."

NHADA sponsored and funded the program. George Dykstra of Chichester coordinated and organized the wellreceived annual training event.



Photo: Left to right are Lakes Region Community College (LRCC) statewide training participants, Steve Snow, Laconia High School; Ken Summers, Portsmouth High School; Todd Martin, Sugar River Regional Vocational Center; John Finocchiaro, Nashua High School North; Kurt Beaumont, Manchester School of Technology; Bob Stephen, Health and Human Services; Kevin Vachon, Creteau Technical Center; Phil Bill, Concord Regional Technical Center; Dan McNally, Manchester School of Technology; James Niland, Somersworth High School; Bob Nienhouse and Fritz Arseneau, Seacoast School of Technology; Kevin Stowell, Plymouth High School; Chris O'Brian, Pinkerton Academy; Dan Brodien, Littleton High School; Pedro Bento. Salem Hiah School: Al Wheeler. Berlin Hiah School: Robert Babikian. Nashua Technoloay Center: and Bob Bolivar. Raytheon Professional Services and ACDelco, Ashland, MA.

# **Chevy Malibu Donated to Berlin High School**

Michael Parker, LRRC program coordinator, delivered a Chevrolet Malibu recently tion and professionalism of to Berlin High School.

"The Berlin High School (BHS) automotive department appreciates the Malibu donation from GM and Lakes Region Community College (LRCC)," said Automotive Instructor All the post-secondary and Allan Wheeler.

"The automobile is in great condition and students will start using the car for labs immediately. It is very difficult to obtain vehicles for training purposes, and BHS still uses a Cavalier LRCC donated a few years ago," he said.

"Allan runs an outstanding automotive than \$1 million in statetechnology education program at BHS," said Parker. "New Hampshire is blessed with the best auto technology programs in since 1991. Two hundred thirty-seven

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the east because of the dedicaeducators like Mr. Wheeler and the outstanding support from the New Hampshire Automotive Dealers Association and industry. secondary programs work closely together in sharing technology, resources, and technical information in an effort to ensure students get the very best education."

LRCC has received more of-the-art automobiles and

high technology equipment from GM individuals have graduated from LRCC's



Lakes Region Community College (LRCC) General Motors Automotive Service Education Program Coordinator, Michael Parker, N. Sandwich (front right) gives the keys of the 2003 Chevrolet Malibu to Berlin High School (BHS) Automotive Instructor Allan Wheeler of Berlin. (front left). Joining Parker and Wheeler are BHS automotive students in the background.

GM-ASEP program.

April, 2011





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# Plan Now for NHADA's 90th Anniversary Family Convention

June 26-28, 2011

ave the date for the NHADA Family Convention to be held on June 26-28 at the Omni Mount Washington Resort in Bretton Woods. The hotel has been newly renovated and air conditioned, rooms have Wi-Fi internet access and flat screen TVs. Visit the beautiful spa and take a canopy zipline tour. The outdoor pool and children's area are totally revamped. The Donald Ross golf course is restored by use of the original plans. There's a brand new business conference center and rooftop garden.

Our event will feature a panel discussion of top automotive industry executives covering the state of the automotive

industry, both nationally and in New Hampshire. Panelists include: Stephen Wade of NADA, Cody Lusk of AIADA, and John Mendel of America Honda. Additional speakers are being confirmed as of this newsletter deadline.

Fred Kocher will moderate the panel; it will be filmed by WMUR-TV and aired at a later date.

The meetings committee is ensuring that there will be business sessions to meet the needs of all members.

In addition, the annual meeting will be held at the convention.

There will be numerous social activities, including a performance on Sunday

night by Tony Pace of Las Vegas. Hailed as "the man with a voice," he also has impeccable comic timing; when he last performed at an NHADA convention, he brought the house down!

In keeping with our 90th anniversary celebration, Monday night will be a Roaring Twenties theme night, with a speakeasy-style casino and music for all generations, followed by a fireworks display.

Watch for registration materials, and plan to attend our 90th reunion!

For additional information, contact Jean Conlon at jconlon@nhada.com or call 800-852-3372.



# **Use These Tips for Bidding at Auto Auctions**

bidders can stumble and fall into psychological traps. Two such traps are known as the winner's and loser's curse.

Dateline: NH

The Winner's Curse: Some people bid just to win. They overpay for a vehicle and erode or even eliminate any potential profit. In addition, if they overpay for a vehicle they are less likely to put money into appearance reconditioning or mechanical repair, thus making the vehicle less attractive to a retail customer.

The Loser's Curse: Some people habitually bid below what an optimal strategy would dictate and regularly lose a vehicle to another bidder. The habitual low bidder may be afraid of risks or simply conservative. Either way, he doesn't win.

The Cure: Search engines available on auction websites, printed market reports, and guide books provide buyers with current auction values. An accurate appraisal of a vehicle's condition is also critical. If a buyer does his homework and determines a vehicle's actual value and the cost of the purchase before the auction, he is more

🕜 ometimes even the best auction 🛮 likely to walk away with the vehicles he 🔻 before the auction use the database search needs and make money when a vehicle is sold to a retail customer.

### When Selling

Consign early. The sooner your vehicles can be entered into the auction's database the better. Buyers can find them earlier and put them on their buy lists.

Know the market. Study print and online auction market reports to determine a vehicle's worth. Take seasonal price adjustments into consideration – convertibles do better in spring and summer and SUVs in cooler months.

Build a reputation. Although no eBaystyle feedback rating at auto auctions exists, buyers quickly form an opinion of you as a seller. The better your reputation, the more bidders you'll have in your lane.

Appearance matters. Reconditioning and detailing make a difference and can yield good returns.

### When Buying

Do your homework. Take advantage of auction information systems. The night

function on the auction's web site to create your final buy list. On auction day, check the database from the kiosk for lastminute consignments. Finally, download the consignment database to your PDA and take it with you in the lots and lanes.

Arrive early and walk the lot. There's no substitute for doing a thorough preview of the vehicles you wish to purchase. Sort and prioritize your best picks and assign values to your favorites.

Make yourself known to the auctioneer. It's important to let the auctioneer or ringman know you are interested in a vehicle. There are many styles of bidding and the auctioneer will take note of yours.

Don't lose the vehicle for the sake of \$100. One more bid might get you the

This article is excerpted from *A Dealer* Guide to Auctions: Controlling Inventory, Increasing Profits, which is available through NADA University's Resource Toolbox. Please visit www.nadauniversity. com to access this and other Driven

### **Department of Safety Commissioner John J. Barthelmes Visits NHADA**

NH Department of Safety Commissioner John Barthelmes visited the NHADA Board of Directors this month and provided an update on the state budget. He said as he learned more about the expected spending reductions, he would keep the association informed. Pictured left to right are First Vice Chair Peggy Proko, Peters Auto Center of Nashua; Commissioner John Barthelmes Chairman Roger Groux, Honda Barn/Nissan of Stratham, and NHADA President Peter J McNamara, Esq photo by Michael Rosenblun



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# **Benefits Corner**

Laurie Churchill, Account Producer

**Tision Service Plan** (VSP) has been providing high-quality, affordable vision insurance for over 50 years. VSP leads the vision insurance market through their innovation, values, and primary goal of helping people save on vision insurance.

For many of us, eye exams, prescription eyeglasses, contact lenses, caring for specific eye diseases, and even corrective surgery, such as LASIK, all come with a high price tag.

VSP recognizes this and has created options for an employer looking to add inexpensive vision insurance. NHADA offers four plans through VSP. There are two plans that require 100 percent participation of all eligible employees and there are includes two very informative sections also two plans that require no minimum participation of all eligible employees. This flexibility makes VSP a very attractive benefit under any circumstance.

very reasonably priced vision benefits for themselves, employees plus one, or employees plus family. A small co-pay applies, but overall the policy includes full payment for eye exams, prescription lenses (single vision, lined bifocal or trifocal, and polycarbonate lenses for children), frames of your choice up to \$120 plus 20 percent off any out-of-pocket costs, and a \$120 allowance for contact lenses and the contact lens exam, which includes the fitting and evaluation. Discounts up to 20 percent are also given for additional prescription eyeglasses and lens options such as transitions, where the lenses change from light to dark, and anti-reflective or non-scratch coating.

VSP has the largest network of private-

# **Know the Details of Your Vision Service Plan**

practice eye care doctors in the industry, so finding a VSP doctor is easy. These doctors offer full-service, one-stop shopping and they always accept new patients. VSP doctors are committed to total eye care, not just eyewear.

VSP's website is easy to navigate and use. You will find contact information such as a toll-free phone number that also lists the days and times the customer service center will be open, and an online email form where you can contact the company with any questions you have.

Another very handy help tool is The Center, Where Wellness Meets Style. This is an incredibly helpful section and titled Eyecare Discovery Center and Evewear Gallery. In the Evecare Discovery Center you can expect to find things such as the Diabetes Discovery Center which Employees have the option to purchase is loaded with information on diabetes, fitness, kids, and so much more. The VSP GetFIT Program supplies a vast assortment of tools and resources to help maintain healthy eyes for you and your family.

Kids' Zone is another step VSP takes to go above and beyond to create help and support for employees and their families.

The Eyewear Gallery features the brands and styles of glasses that VSP providers carry. The site is designed for you to search by brand or style. This can be extremely beneficial to get ideas on what the different styles are and what is available under the coverage.

Having the ability to access accounts online is another extremely helpful element. VSP shows superiority with this facet and provides account access for anyone looking for claim and benefit information.

Finding quality vision insurance involves more than just making sure it's affordable. VSP stands for more; it stands for very superior people supplying highquality, cost-effective insurance to very special people like you. This company has proven itself for over 50 years. Why not contact me to find out how you can make a small investment in vision coverage that pays big benefits? Call 800-852-3372.

# ILVER ASSOCIATION PARTNER Windward Petroleum/Exxon Mobil Automotive lubricants, chemicals, parts and accessories, shop equipment Feel free to contact Lou DeMaio at 800-343-3666 or by e-mail at Idemaio@windwardpetroleum.com.

# **Auction Benefits New Hampshire Automotive Education Foundation – Thank You!**

The NHADA Online Auction to benefit the New Hampshire Automotive Education Foundation was held in March and generated about \$7,000. We thank the donors list below who made this possible and everyone who placed a bid!

Anthem Blue Cross and Blue Shield in New Hampshire AutoFair Automotive Group Todd Berkowitz, Manchester Subaru, Ocean Subaru, Stanley Mitsubishi Canal Street Beads The Compass Iean Conlon

Dateline: NH

Mike Cooney, Concord Motorsport Ron Currier's Hilltop Chevrolet Michael Deneen, Strategic Benefit Advisors Brian Duplessis Dellamano Glassware

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Mike and Susan Wentworth, Wentworth Motors

Windward Petroleum/Exxon Mobil

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April, 2011 April, 2011 page 14 page 15 Dateline: NH

a publication of the New Hampshire Automobile Dealers Association

# **Compliance Corner**

Brian Duplessis, Loss Prevention Coordinator

The tough economic times and L corresponding credit crunch have given rise to the need for dealers and their customers to get creative when putting deals together. In a recent trend, customers trade in a variety of items, such as motorcycles, ATVs, and snowmobiles. The good news is that this has allowed

# **Employees Can Be Injured** While Moving Bikes and OHRV's

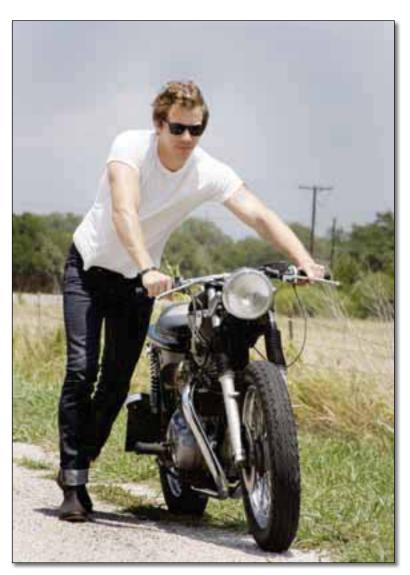
has led to some employees getting hurt.

Unlike our motorcycle and OHRV members, who are experienced and equipped to move these, car dealerships and their employees could encounter some problems. These vehicles are heavy and potentially dangerous to operate. Employees handling this equipment need to be experienced and closely supervised. members to sell more cars. The down Often trouble results when employees are side is the lack of familiarity staff has with "horsing around" on these units – this moving and handling these units, which must be prohibited. The no-horseplay

rule needs to be clearly communicated to people.

Dealers also should minimize the amount of handling of these vehicles by planning in advance where the unit will be stored. If possible, the vehicle should be moved with a fork truck versus riding or pushing it to where it is stored.

The key is awareness of the hazards involved in handling these swaps and in being careful. This will prevent serious injuries and costly damage. If you would like more information, please contact me at 800-852-3372 or email me at bduplessis@nhada.com. 1





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# Express Wholesale Tire Centers

S. Windsor, CT	(Toll Free)	866-737-5750 860-610-0099	GOODFYEAR	MICHELIN
Sagamore, MA	(Toll Free)	800-554-9802 508-833-8594	<b>DINITION</b>	<b>BFGoodrich</b>
Sudbury, MA		978-443-0859	KELLY IN TIRES	<b>UNIROYAL</b>
W. Bridgewater, MA	(Toll Free)	800-464-1144		
Woburn, MA	(Toll Free)	800-755-7188 781-933-5794		YOKOHAMA
Bangor, ME	(Toll Free)	877-422-0262 207-947-5327	Bridgestone	IRELLI
Scarborough, ME	(Toll Free)	800-244-6909 207-885-4510	Firestone	KUMHO TIRES
Manchester, NH	(Toll Free)	866-451-3455 603-634-5070		SAILUN
Portsmouth, NH		603-334-3309	Continental 2	A AUTOMOTION
W. Lebanon, NH	(Toll Free)	866-300-0353	Cumenare	SUMITOMO TIRE
Warwick, RI	(Toll Free)	603-790-8193 800-422-4560	GENERAL TIRE	<i></i> <b>— Напкоок</b>



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# **Environmental Corner**

Daniel Bennett, Environmental Affairs Specialist

Association (NHADA), the Breathe New Hampshire, the Appalachian Mountain Club (AMC), and the New Hampshire Departments of Environmental Services and Transportation (DES and DOT). The goal of the partnership is to inform the public about cleaner, more fuel efficient vehicles and to make it easier for consumers to identify these vehicles at dealerships in New Hampshire.

Granite State Clean Car vehicles:

# Feeling the Effect of Rising Fuel Prices? Let the Granite State Clean Cars Program help!

30 miles per gallon or better, and

• have an emissions rating of one of the The Granite State Clean Cars following: LEV (Low Emission Vehicle), ▲ Program, which began in ULEV (Ultra Low Emission Vehicle), 2002, is a partnership between the SULEV (Super Ultra Low Emission New Hampshire Automobile Dealers Vehicle), or PZEV (Partial Zero Emission

> These vehicles are good for consumers and good for the environment because

- Save money consumers can save \$300-\$500 or more in fuel costs each year by choosing the most efficient vehicle in a particular class.
- Protect public health and the environment – cleaner cars reduce smog-forming emissions and toxic air pollutants. They • have a highway fuel economy rating of also reduce pollutants that contribute to



global climate change and acid rain.

- Strengthen national energy security improved fuel economy helps to reduce our dependence on foreign oil and protect the US economy. Half of the oil used to produce each gallon of gasoline is imported, at a cost of over \$2 billion a week.
- Conserve resources for future generations - the US uses about 20 million barrels of oil per day, two-thirds of which is used for transportation. At this rate, the world's remaining oil resources will be used up in 40 years.

What can you do? Become a participating dealer by contacting dbennett@nhada. com and begin to sticker and identify all of your eligible vehicles to highlight them to your customers.

You can learn more about the program and see the list of eligible vehicles at: http://1.usa.gov/f2Ks7z.

If you have further questions, contact me at 800-852-3372 or email me at dbennett@nhada.com. 1

# **Collision Corner**

Canel Auto Parts is proud to announce O that they are bringing collision repair industry expert Mike Anderson to New Hampshire for four dates of educational seminars.

The first class will be held Saturday, April 9, and will be an eight-hour session on estimating best practices (see course description below).

If you are interested in attending or need more information, please immediately contact Bob Mosher at Sanel's at 603-225-4000 or Dan Bennett at NHADA at 800-852-3372.

### Mike Anderson

Mike Anderson is one of the world's leading automotive experts and perhaps the most sought after workshop and seminar presenter in the country. His knowledge, passion, and sense of humor are infectious and make him one of the most effective consultants in the field. Mike offers on-site consulting and state-of-the art workshops and seminars in many different areas. Visit: www.collisionadvice. com for more information.

### The Estimating Best Practices

Attendees of the Estimating Best Practices will learn Wagonwork Collision Center's proven systematic approach on how to discover and ensure that they capture all of the "not included" items on an estimate. In addition, participants will gain a better understanding of what KPIs they should be monitoring when auditing the quality of their own estimates. Learn how to "Educate, Not Alienate" your insurance adjusters.

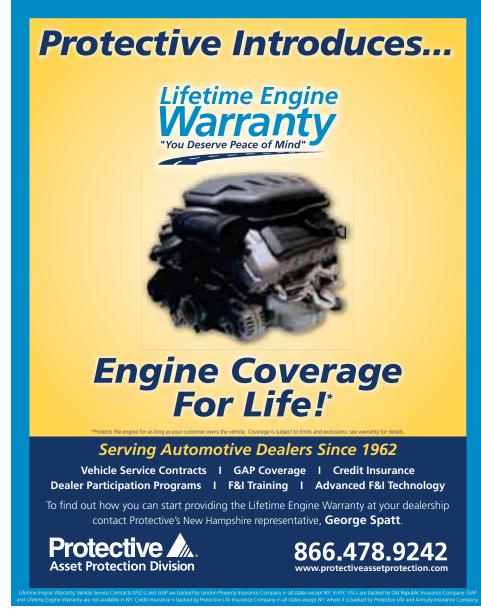
Other topics include how to utilize systems to increase the frame/unibody repair times; understanding how to avoid

# **Spots Are Still Open for Class With Industry Expert Mike Anderson**

The average shop attending this seminar employee culture!

last minute parts delays; how to utilize has seen their repair orders increase an the re-keying options available for data average of \$300 - \$400 per RO! This entry with all the information provider's seminar also touches on how to build estimating systems; and much more. employee morale and improve your

> **Buy From Yourself** www.nhada.com/store





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Because change happenz

**ZURICH** 

# **Education Corner**

Jean Conlon, NHAEF Programs Administrator

The NH Automotive Education **▲** Foundation (NHAEF) will hold automotive-specific, hazardous materials training on April 12. After a comprehensive session, attendees will test for a threeyear certification required by the U.S. Department of Transportation (DOT).

Penalties for non-compliance with the rules are significant and could result in fines of up to \$250,000, and up to a year in jail for individuals; and up to \$500,000 per incident for organizations.

The DOT rule covers proper packaging, labeling, marking, and placarding for specific hazardous materials. Also included are incident reporting, responsibilities, and an understanding of all documentation for shipping papers and manifests.

Common items that fall under this rule batteries, have been opened. are chemicals and batteries as well as air bags and seatbelt pretensioners.

the northwestern Maine town of Eustis.

High School, class of 1990.

# **Hazardous Materials Training Slated for April 12**

In addition to the requirements of the DOT, Federal Aviation Administration (FAA) hazmat specialist agents in New England and around the country continue to inspect automobile dealers who ship hazmat by air. NHADA's training on April 12 will cover both ground and air

areas focused on regarding air shipping are: shippers' "dangerous goods declaration retention file" (to be kept at least two years), packaging, marking, labeling, and emergency response numbers. The FAA also focuses on passengers and shippers who offer undeclared hazmat in their emergency notification, shipping paper baggage or as cargo on passenger as well as cargo-only aircraft. Cases involving automobile parts, such as seatbelt pretensioners, air bags, fuel control units, and

> NHADA's mandated training will prepare attendees to ship air bags, shock

absorbers, and other pressurized devices, freon, and other automotive products, including magnetic items such as speakers.

NHADA members may register online at www.nhada.com, by clicking on the Events Calendar. If you have any questions regarding hazardous materials or any other environmentally related Although not all-inclusive, some of the issues at your facility, please contact Dan Bennett, environmental affairs specialist, at dbennett@nhada.com. For questions on registration, please email me at jconlon@nhada.com. You may also call either Dan or me at 800-852-3372.



What if you knew your insurer was committed to your success? **Contact Ken Desmarais** 800-633-8842 Regional Sales Manage We help build F&I profits and protect your dealership. Zurich provides the strength, stability and specialization to help cover your dealership risks and build F&I profits. With this powerful combination, let us help support the success of your business with insurance solutions that Endorsed by fit your needs. Property & Casualty • GAP • Dealer Risk Management for Property/Casualty Training • Vehicle Service Contracts • Binding Arbitration Program • Road Coverage, Vehicle Service Hazard Tire & Wheel • Discrimination: Zero Tolerance Training Program GAP Insurance

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derwriters Service Corporation, Certain coverages and products and services are not available in all states, ©2007 Zurich American Insurance Company

Memorials may be made in Adam's memory to the Children & Youth Foundation, c/o American Legion Post 67, PO Box 375, Newmarket, NH 03857.

In Memoriam – Adam S. Russell

We are sad to report that Adam S. Russell, 39, of Newmarket, husband of Kate (Foss)

Russell, died tragically following a snowmobile accident on Saturday, Feb. 26 near

Born March 4, 1971 in Exeter, he was the son of Gary R. House and Joyce (Albee)

Russell, and was a lifelong resident of Newmarket. He was a graduate of Newmarket

Adam is the son-in-law of Larry Foss, owner of Foss Motors Inc. in Exeter and active,

longtime NHADA member who currently serves on the association's New Hampshire

Automotive Education Foundation board. Kate, Adam's widow and Larry's daughter,

works in sales at Foss Motors. Larry also is the 2005 New Hampshire TIME Magazine

April, 2011 April, 2011 page 20 page 21 Peter Sheffer, WCT Director

The NH Workers' Compensation members' business activities, the sooner 800-852-3372 as soon as possible when ■ Statute (RSA 281-A, visit http:// bit.ly/dY637X) requires all employers with one or more employees to procure workers' compensation coverage. When a member forms a new business using a new federal ID, that member must notify the NHADA Workers' Compensation Trust (WCT). We need to know in order to file the "Notice of Coverage" with the NH Department of Labor (NHDOL).

Employers wh fail to provide workers' compensation coverage for their employees, by law, may be assessed a civil penalty of up to \$25,000. In addition, the employer may be fined up to \$100 per employee for each day of non-compliance.

So it is critical that members who create new business entities report changes to the WCT immediately to avoid significant civil penalties.

The WCT also needs to be notified as soon as possible when members:

- change the federal identification number, name, or address;
- add or delete a secondary location;
- purchase or open a new automotive-related location, or
- sell or close your business.

### **2010 - 2011 Unemployment Rates by Area** Nov Dec **United States New England** Connecticut 9.6% Maine 7.5% Massachusetts 9.0% **New Hampshire** 5.4% 5.3% **Rhode Island** 11.2% 10.9% 11.9% 5.7% 5.6% Vermont 6.3%

# **Report Changes in Your Business** To the Workers' Compensation Trust

a publication of the New Hampshire Automobile Dealers Association

The sooner we know about changes in we will be able to notify the NHDOL and avoid any unnecessary, possibly costly, civil penalties.

Please contact Marianne Gourgiotis at there is a change in your business. You can reach her via email at mgourgiotis@ nhada.com.

# RONZE ASSOCIATION PARTNER **Global Payments Inc.**

**Credit Card Processing** 



443-394-1990; adrienne.haggins@globalpay.com or Julie Douglas at 636-724-6110; julie.douglas@globalpay.com.

For more information, please contact Adrienne Haggins at





# **Safety/OBD II Inspections Statistics**

Safety Inspection				
Results	Feb '11	% of Total	YTD '11	% of Total
Total *	100,245	100.00%	197,043	100.00%
Passed	75,878	75.70%	149,378	75.80%
Corrected	12,728	12.70%	24,972	12.70%
Rejected	6,021	6.00%	11,695	5.90%
Untested	5,618	5.60%	10,998	5.60%
OBD II Inspection Results (1996 and newer)				
Total	89,556	100.00%	176,136	100.00%
Passed	76,548	85.50%	150,559	85.50%
Rejected	9,254	10.3%	18,279	10.4%
Untested	3,754	4.20%	7,298	4.10%

# \* Total numbers include OBD II Inspections

Statistics provided by Gordon-Darby

# Rebates to be Distributed in May

The Workers' Compensation Trust Board of Trustees unanimously agreed that overpayments due to year-end audits will be applied to future premium.

This does not change the way in which rebates are returned and distributed to members. The rebates will be determined by the NHADA WCT actuary and voted on by the Board of Trustees and distributed to the membership in May. Checks will be available to members at Town Meetings, which will be held throughout the state (see below).

Any outstanding premium balance will be deducted from the individual member's rebate check, but otherwise rebate checks will be distributed to the membership as they have in the past.

### Friday, May 6, 2011

8:30 – 11:30 a.m. Portsmouth, Great Bay Community College, and 2 – 5 p.m. North Conway, North Conway Grand Hotel Monday, May 9, 2011

8:30 – 11:30 am Manchester, Executive Court Banquet Facility, and 2 – 5 p.m. Claremont, Common Man Restaurant

### **SAVE THE DATE**

### **Upcoming Seminars**

April 12 Hazardous Materials Mandated Three-Year Certification Training/Testing

Automotive Accounting for Franchised Dealerships

Accounting for Independent Dealerships, Repair and Body Shops

May 17 NH Title Regulations

# **BG Products/** Warehouse **Distributors Of New England**

**Automotive preventive** maintenance products/services

For more information, please contact Steve Kelloway or Bill Stanyan at 800-543-6632. Feel free to visit their Web site at www.bgprod.com.



### Title Statistics Report Ending February 28, 2011 New Hampshire Department of Safety Division of Motor Vehicles

TVCW Hampshire Department	or surety, b	Wision of Wieter	Verneres	
	Feb'11	Feb'10	′11 YTD	′10 YTD
Titles Issued for New and Demo Vehicles:	5,456	5,141	12,552	10,598
Titles Issued for Used Vehicles:	13,772	14,852	28,600	28,810
TOTAL TITLES ISSUED:	19,228	19,993	41,152	39,408
Titles Issued with a Lien:	8,026	7,633	17,551	15,199
Titles Issued with no Lien:	11,202	12,360	23,601	24,209
Salvage Titles Issued:	1,001	864	1,891	1,696
Salvage Tags Issued:	140	208	270	404
Titles Issued for Heavy Trucks More than 15 Years Old:	21	27	47	55
Titles Issued for Heavy Trucks 15 Years Old or Less:	109	92	227	229
Titles Issued for Trailers:	327	367	681	678
Titles Issued for Motorcycles:	326	403	668	665
Titles Issued for Motor Homes:	23	33	51	58

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# **2011 NHADA Association Partners**

(as of March 23, 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

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American Fidelity Assurance Company AutoTrader.com

Cars.com

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**Enterprise Holdings** 

Manheim New England

Northeast Delta Dental

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Southern Auto Auction

St. Mary's Bank

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Wells Fargo Dealer Services

Windward Petroleum/Exxon Mobil

# **BRONZE**

@utoRevenue

Aftermarket/Royal Administration

Alan Scalingi (Morgan Stanley)

Albin, Randall & Bennett

AmSan New England

Amy Martineau (American Hardware Insurance)

Anthem Blue Cross and Blue Shield in New Hampshire

Auto Auction of New England

Auto Use

Bedford Cost Segregation, LLC

Bellwether Community Credit Union

BG Products/Warehouse Distributors of New England

Clean Harbors Environmental Services

cm&b, Inc.

CompPartners (BOAC, MVOH, SOAC, St. Joseph's B & H)

Cook, Little, Rosenblatt & Manson, p.l.l.c.

**CUDL** Autosmart

DealerTrack Inc.

Environmental Equipment of New England, LLC

F & I Resources

**FairPoint Communications** 

**G&K Services** 

GeoInsight, Inc.

Global Payments

Heritage Propane

Holmes Law Offices PLLC

**Huntington Auto Finance** 

Jewett Construction Co., Inc./

Jewett Automotive Design & Construction

JM&A Group

JPMorgan Chase Bank

Liftech Automotive Equipment

Lift Works Corp. / Sullivan Tire Inc.

Lynnway Auto Auction

Macdonald Page & Co LLC

Protective

Rath, Young and Pignatelli, P.C.

Resources Management Group

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Seacoast Media Group

STAPLES® Advantage

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Tire Warehouse

TR2 Corp/LSI Industries

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Trivantus, Inc.

Wiggin & Nourie, P.A.

Willis of Northern New England, Inc.

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