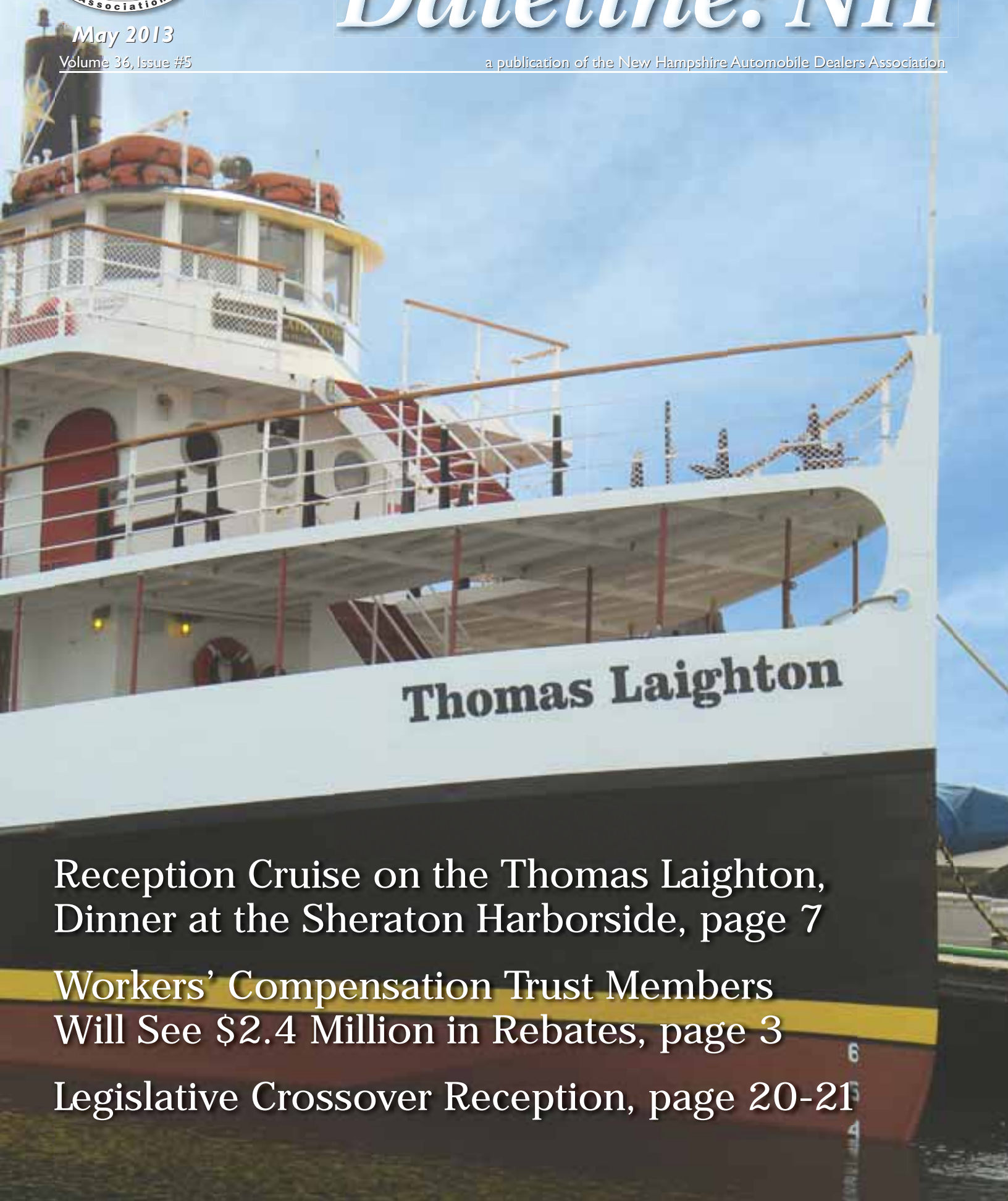


May 2013

Volume 36, Issue #5

Dateline: NH

a publication of the New Hampshire Automobile Dealers Association



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Published monthly except in July in Bow, New Hampshire, by the New Hampshire Automobile Dealers Association. Mailing address: P. O. Box 2337, Concord, NH 03302-2337, 603-224-2369/800-852-3372.

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ADVERTISING RATES

Back Page:	Color \$1,000	
Full Page:	Color \$700	B&W \$575
1/2 Page:	Color \$450	B&W \$375
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863-2800
Owners: Ronney Lyster and Abel Toll

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Cover: photos and collage by Nat Stout

NHADA WCT Returns \$2.4 Million in Rebates

Peter Sheffer, WCT Director

The NHADA Workers' Compensation (WCT) Board of Trustees and staff are very pleased to report that \$2.4 million dollars will be released in 2013 to members as a rebate.

Funds from 2006-2011 were released, based on the actuarial analysis and WCT board approval to make up the 2013 rebate. The actuaries' goal is to release as much money as possible from past fund years while retaining enough money in reserve for the WCT to remain in the 99 percent confidence level — those reserves will cover losses both reported and those that may not yet have been reported.

No money is released from the 2012 fund year as those claims continue to develop. When claims are over one year old, their ultimate cost is more predictable and the actuary has greater confidence in calculating funds for that year.

Despite rising medical costs associated with workers' compensation claims the WCT board has made a concerted effort year after year to keep premiums level by not increasing rates. Due to the inclement weather in 2011, numerous expensive claims, and a flat premium base, there was less money to return in 2013 as compared to previous years.

Members' rebate is directly related to their claims costs. Money that is paid out in claims reduces the amount of money available in the annual premium to be returned to members in the form of rebate. Each fund year stands on its own. Therefore, if a member had a costly claim or claims in 2011 that exceeded their premium, they will still receive a rebate in 2013, based on their experience in other years.

Preventing injuries from occurring continues to be the single most effective

way to decrease workers' compensation costs and increase rebates.

Members who incorporate risk management controls into their business culture including:

- providing regular recommended staff trainings,
- performing slip and fall prevention,

- having regular safety committee meetings, and
- complying with loss prevention recommendations, have fewer losses and higher rebates than members who do not.

WCT Returns – continued on page 4



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NHADA WCT Recovers \$310,000 From Second Injury Fund

Peter Sheffer, WCT Director

In 2013 the NHADA Workers' Compensation Trust (WCT) recovered \$310,000 from the Second Injury Fund for payments made in 2011. This recovery is the third highest recovery in the history of the WCT.

Recoveries from the Second Injury Fund would not be possible without the diligence of NHADA WCT members, who document employees' pre-existing conditions at the time of hire or retention.

The NH Second Injury Fund was implemented in 1975 as a way to encourage employers to hire applicants with physical or mental impairments. The Second Injury Fund reimburses a portion of the workers' compensation payments

that carriers or self-insured's pay when an employee with a documented pre-existing condition suffers a work-related injury resulting in a greater disability than would have been caused by the subsequent injury alone. It reduces the workers' compensation liability when someone is hired with a pre-existing permanent impairment.

The critical piece of a claim for Second Injury Fund reimbursement is the employer's knowledge of the employee's pre-existing condition.

The Second Injury Fund reimburses 50 percent of medical and indemnity

payments for the first 104 weeks of disability and 100 percent thereafter, after a \$10,000 deductible. Payments for permanent impairment, vocational rehabilitation, attorney fees and expenses to the file are not reimbursable. Lump sum settlements, which are pre-approved by the Special Injury Fund, are reimbursable, with the exception of the permanent impairment portion of the settlement.

The 2013 recovery was based on payments made in 2011 and was submitted for approval prior to September 1, 2012. Obviously, there is a lag time involved in receiving reimbursement. The recovery is

WCT Returns – continued from page 3

When injuries do occur, members who:

- are actively involved in the management of claims,
- immediately contact NHADA post-injury,
- maintain contact with the injured employee, and
- provide temporary alternate duty work as soon as the employee is released to return,

keep their claims costs to a minimum and enjoy higher rebates than members who are not actively engaged in managing their claims.

Every member would like more money at rebate time, but it is those members who are attentive to preventing injuries and managing their claims costs who are the happiest when the checks are delivered.

Low Claims=Higher Rebate Check. The rebate checks will be handed out at the end of the NHADA Symposium in Portsmouth on May 20. Those WCT members who are unable to attend the symposium will have their checks mailed to them on May 31. 📌

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Second Injury Fund— continued from previous page

credited to each member's fund for the fund year in which the injury occurred.

Members who review their quarterly loss run reports who have a Second Injury Fund claim will see the total incurred costs on that claim slowly decrease year after year as recoveries are credited. Ultimately, if the cost of the claims for that year is less than the premium paid in, money will be returned to that member in the form of a rebate.

The WCT claims department reviews all claims in excess of \$10,000 annually in search of viable Second Injury Fund claims. We review the medical records to determine whether the injured employee had a pre-existing impairment that could be considered a permanent hindrance to employment. We will request a copy of the Second Injury Fund Post Conditional Employment Offer Medical form from the member. Hopefully, the pre-existing medical condition found in the medical records is documented on that medical form, which can be found on the NHADA website under Workers' Compensation, Second Injury Fund form: visit <http://www.nhada.com/docs/SecondInjuryFund.pdf>.

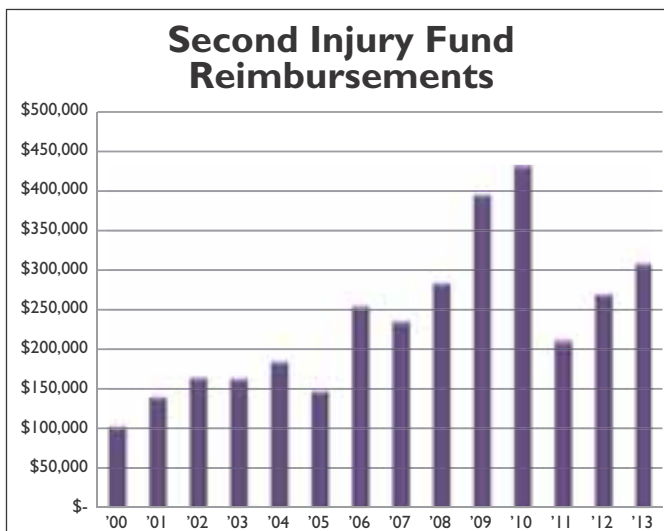
Ultimately, the form and any sup-

porting medical documentation will need to be notarized by the member as being a true copy from the personnel file. Bernie Hecht or Deb Handrahan meet with the members to help them identify the necessary documentation from the injured employee's medical file. The claims department will obtain a medical opinion to substantiate that the combination of the pre-existing condition and the subsequent work-related condition resulted in a greater disability than would have been caused by the work-related injury alone. The notarized documentation from the employer, the medical records, the medical opinion, the computer printouts supporting payments and the forms requesting reimbursement must all be submitted by September 1 for reimbursement of the previous year's payments. Once the claim is accepted by the Second Injury Fund, the forms requesting reimbursement and the computer printouts supporting payments are all that are required by September 1 for reimbursement of the previous year's payments.

The critical piece of a claim for Second Injury Fund reimbursement is the employer's knowledge of the employee's pre-

existing condition. But knowledge of the condition alone is not sufficient. The employer must have *written* documentation supporting their knowledge of the pre-existing condition before the injury in the work place occurs. The NHADA WCT has been successful recovering money from the Second Injury Fund because our members do an excellent job of documenting the pre-existing conditions. Please remember that the Second Injury Fund Post Conditional Employment Offer Medical form can only be completed by new hires *after* the conditional offer of employment has been extended to the applicant and *before* the employee begins work. It is critical that injuries and illnesses that

Second Injury – continued on page 6



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Second Injury – continued from page 5

occur after the employee begins work are documented as well, but not on the Second Injury Fund Post Conditional Employment Offer Medical form. When a current employee reports a non-work-related medical condition, which requires surgery or time out of work, i.e. skiing injury, surgery, heart conditions etc..., the medical records provided to the employer should be retained in the employee's confidential medical file separate from their personnel file.

If the employee is not required to provide such documentation or does not, a note can be placed in the medical file signed and dated by the employer documenting the medical condition at the time the employee leaves or returns to

work. Short-term disability forms, FMLA forms, emails or correspondence to the employee regarding leaves of absence or sick time serve as excellent documentation for employer knowledge for a Second Injury Fund claim.

The Second Injury Fund is a valuable tool in our concerted efforts to reduce workers' compensation costs, reduce premiums for our members and increase rebates. Members' attention to documentation for Second Injury Fund claims continue to be excellent. Please keep up the good work and help the NHADA WCT claims department increase our Second Injury Fund recoveries.

I'm reachable at 800-852-3372 or psheffer@nhada.com for any questions. 📌

New Changes Required To Federal Law Poster

The notice section on the Family and Medical Leave Act (FMLA) of the Federal Law Poster has been revised to reflect changes to the recently approved rule. Changes were substantial.

This printed notice must be posted next to your current laminated Federal Law Poster as an update.

To keep replacement costs down, a copy of the notice is available to you at <http://bit.ly/W4flvu>. If you wish to order a new and updated All-In-One Federal Poster at \$20.00 each – item name "Labor Law Poster (Federal - Only)" – visit <http://bit.ly/W4fXH0> or contact NHAD Services, Inc. at 800-852-3372 or send us an email at nhadservices@nhada.com.

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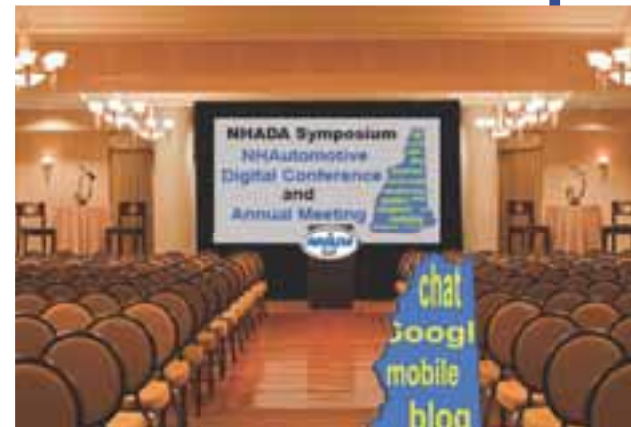
Agenda

SUNDAY, MAY 19

- 3:00 – 7:30 p.m. Hotel Check-in and NHADA Registration
- 5:00 – 7:00 p.m. Reception Cruise on the Thomas Loughton – Cocktails, Hors d’oeuvres, Entertainment
- 7:30 p.m. Dinner at the Sheraton Harborside Portsmouth

MONDAY, MAY 20

- 7:00 – 8:30 a.m. NHADA Registration & Breakfast
- 8:30 – 10:00 a.m. Business Breakout Meetings – Session 1
 - Creating a Comprehensive Digital Marketing Strategy
Brian Pasch, PCG Marketng/First Educators
 - The Online Puzzle: Discussion on Programs, Systems, and Tools Needed to be Successful Online
Chris Weiss, Crest Auto World
 - How to Like, Tweet, Pin, +, Blog, Tube, & Build a Rep That Motivates Buyers to Your Company
David Kain, Kain Automotive
 - A Multi-Point Inspection Process That Really Works
Charlie Polston, BG Products
- 10:00 – 10:30 a.m. Refreshment Break
- 10:30 a.m. – Noon Business Breakout Meetings – Session 2
 - New Insights Using Google Analytics to Measure ROI
Brian Pasch, PCG Marketng/First Educators
 - The Fundamentals of Online Automotive Marketing
Howard Polirer, AutoTrader.com
 - Advanced Tactics in Social Media, Reputation Management, & Digital Marketing
David Kain, Kain Automotive
 - Effective Internet Lead Management Strategies
Stan Sher, President of Dealer eTraining
- Noon – 1:00 p.m. Lunch
- 1:00 – 2:30 p.m. Business Breakout Meetings – Session 3
 - Selling Cars in the Digital Age
Brian Pasch, PCG Marketng/First Educators
 - Five Steps to Maximize Your Presence in Today’s Digital Marketplace
Howard Polirer, AutoTrader.com
 - How to Like, Tweet, Pin, +, Blog, Tube, & Build a Rep That Motivates Buyers to Your Company
David Kain, Kain Automotive
 - Preventing Fraud (Dealers/Owners Only)
Ernest Tyler, CPA, Tyler, Simms & St. Sauveur, CPAs, P.C.
- 2:30 – 3:45 p.m. Annual Meeting, Raffle Prizes! \$ \$ \$
- 3:45 p.m. WCT Checks Distributed



NHADA Symposium registration form and information regarding presenters and presentations may be found at www.nhada.com. Complete registration form and: fax (603-225-4895); email (jconlon@nhada.com); or mail (NHADA, PO Box 2337, Concord, NH 03302). If you have any questions, please contact Jean Conlon at 800-852-3372 or jconlon@nhada.com.

Consensus Among Analysts: New-Vehicle Sales Will Exceed 16 Million by 2015



Dennis Gaudet, NADA Director

CFPB Issue, Support for Franchised Dealer Network Among Topics Discussed at Auto Forum

<http://bit.ly/13juqOf>

Industry leaders and analysts were upbeat about the economy in their presentations to the 2013 Automotive Forum, held in New York City in March. They all agreed that auto sales are rising and economic momentum is growing.

Nearly 400 dealers, OEM and supplier executives, analysts and media convened to look at global issues shaping the auto industry, the state of the economy and the challenges facing new-car dealers and their customers. The forum was hosted by the New York International Auto Show.

Participants were upbeat about the recovering economy, expanding credit and

a growing demand for newer inventory to replace aging fleets. The consensus among top analysts was that new-vehicle sales will exceed 16 million units by 2015.

The forum — presented by the National Automobile Dealers Association, J.D. Power & Associates and the Greater New York Auto Dealers Association — included keynote speaker Bob Carter, vice president of automotive operations for Toyota Motor Sales, U.S.A.; Finbarr O’Neill, president of J.D. Power and Associates; and Nariman Behravesh, IHS chief economist. All three were optimistic about the sales outlook for 2013 and beyond.

With historically low rates on auto loans and automakers “bringing out damn good cars,” Carter said that Toyota predicts 15.3 million new vehicles will be sold in the U.S. this year.

Maryann Keller, a long-time industry consultant, also delivered a presentation in support of the current franchised dealership model, and argued against Tesla Motors’ approach to selling its electric vehicles directly to the public through factory-owned stores.

“Factories have learned that they cannot do a better job than independent busi-

ness men and women at the retail level,” Keller said. “And new startups — many who come and go with new systems of selling and servicing retail automobiles — will all reach the same conclusion: the dealer network is the best way.”

The forum gave NADA an opportunity to directly address another issue of major concern: Recent “guidance” from the Consumer Financial Protection Bureau (CFPB) threatens dealer-assisted financing as we know it.

In March, the CFPB released a bulletin that claims indirect lending through dealerships may result in minorities paying

Consensus – continued on page 10



- * 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.

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Consensus – continued from page 8

more for auto loans.

Dealers are exempt from CFPB oversight, but auto lenders are not.

So the bureau's guidance could drastically change how auto finance sources compensate dealers for arranging auto loans.

Keep in mind, no one is accusing anyone of intentional discrimination.

The Bureau issued its guidance based on a theory called disparate impact.

If the auto finance system can potentially result in minorities paying more for credit than non-minorities in the same credit tier, then it is considered unintentional discrimination. And the system needs to be addressed.

But we have no idea how the CFPB concluded disparate impact exists in today's marketplace.

Disparate impact can only be proven

through a statistical analysis of past transactions, but the CFPB has not revealed how it is conducting its analysis or what data it's relying upon.

There is also no indication that the bureau has studied how moving to a "flat fee" compensation method would impact the marketplace. Eliminating a dealer's ability to discount the credit rates would ultimately affect the amount consumers pay for credit. Dealer-assisted financing — which is optional — increases access to, and reduces the cost of, credit for millions of Americans.

Our customers overwhelmingly choose dealer-assisted financing because it's convenient and competitive.

Before this consumer-friendly model is disrupted, the CFPB should explain how it is conducting its analysis. The bureau also should demonstrate the effect flat fees

would have on today's intensely competitive auto financing market.

It also needs to coordinate its actions with the federal agencies that directly regulate dealers.

And it should provide the public an opportunity to comment on its assumptions and proposed actions.

The need for transparency, reliable data analysis, interagency coordination and public comment are clearly warranted when there are attempts to change the compensation method of a \$783 billion market.

This is an issue that's likely to be at the forefront for some time, so stay tuned.

Dave Westcott
NADA Chairman

FTC Staff Revises Online Advertising Disclosure Guidelines

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Consensus – continued from previous

<http://www.ftc.gov/opa/2013/03/dotcom.shtm>

The Federal Trade Commission has released new guidance for mobile and other online advertisers that explains how to make disclosures clear and conspicuous to avoid deception. Updating guidance known as Dot Com Disclosures, which was released in 2000, the new FTC staff guidance, .com Disclosures: How to Make Effective Disclosures in Digital Advertising (visit <http://1.usa.gov/Z5Zsud>), takes into account the expanding use of smartphones with small screens and the rise of social media marketing. It also contains mock ads that illustrate the updated principles. Like the original, the updated guidance emphasizes that consumer protection laws apply equally to marketers across all mediums, whether delivered on a desktop computer, a mobile

device, or more traditional media such as television, radio or print.

Source: FTC

Connecticut Body Shop Faces More Than \$50,000 in OSHA Fines

<http://1.usa.gov/13juJsi>

Hoffman Auto Body Shop has been cited by the U.S. Department of Labor's Occupational Safety and Health Administration for nine alleged violations of workplace safety standards at its Connecticut Avenue facility in East Hartford. The auto body repair shop faces proposed fines of \$54,300. OSHA's Hartford area office began their inspection on Dec. 6, 2012, to verify correction of hazards cited during a 2011 inspection. In the 2012 inspection, OSHA identified hazards similar to those cited during the 2011 inspection. Specifically, equipment

and materials, some of it flammable, were stored near paint spray booths and electric panels. The stored materials offered limited access to extinguish potential fires, presented fire and shock hazards and impeded cleaning around the booths, which allows potentially combustible materials to accumulate.

Source: U.S. Department of Labor

Used Vehicle Prices Up 1.2 Percent in March

Spring is officially here and wholesale price movement over the final weeks of March continued to accelerate as the average price for vehicles up to eight years in age ticked up by 1.2 percent compared to February.

In terms of growth, the compact car segment led the pack with prices increas-

Consensus– continued on page 12

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Congratulations Carlson's Motor Sales! 2013 Slip/Fall Prevention Grand Prize Winners

The Loss Prevention Department sponsored a Slip/Fall Prevention Contest to raise awareness towards the adequate clean-up of snow and ice. Employees of NHADA Workers' Compensation Trust (WCT) members were encouraged to submit Lot Inspection Reports, as well as photos or helpful ideas to win fabulous prizes. Every submittal received a prize. All submittals were entered into the grand prize drawing. This winter season contest concluded with Carlson's Motor Sales winning the Grand Prize! The dealership employees were treated to a catered lunch from Angelina's Restaurant in Concord. Congratulations to Carlson's and great job in your efforts to prevent weather-related slip/fall injuries!



The Winning Team (L to R): Comprising the Carlson's service team, slip/fall contest champs this year include Andrew Sanborn, Mark Washburn, Ron Nazzaro, George Girourd and Bob Lamere. Photo by Nat Stout

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EQUIPMENT REPAIR**

Consensus – continued from page 11

ing by an average of 2.1 percent compared to the prior month. Nearly all remaining segments experienced growth as well with average prices for compact utilities, large pickups, mid-size cars and mid-size vans increasing by a collective average of 1.1 percent.

Luxury cars increased by 0.5 percent, while the large SUV and mid-size utility segments increased by barely perceptible 0.1 percent and 0.2 percent, respectively. Luxury utilities proved to be the only segment seeing no price movement in March as prices remained level with February.

NADA expects that wholesale prices peaked in March. Moving forward into April, there was expected to be slight decline in the market average.

On a year-over-year basis, per NADA's Used Price Index, used-vehicle prices for vehicles fell by 0.5 percent in March compared to the same period last year. The index is a seasonally adjusted measurement of the change in price for used

vehicles up to eight years in age. For more information, visit www.nada.com/b2b.

Virginia Auto Dealer Honors Family and Employees through NADA Foundation

<http://bit.ly/13juPA6>

H. Carter Myers, III, a third-generation new-car dealer in Virginia, has chosen to honor family members and dealership employees by naming them Ambassadors of the National Automobile Dealers Charitable Foundation. "The Ambassadors program allows benefactors to basically set up a personal foundation that will contribute funds to a cause in perpetuity," said Myers, who served as NADA chairman in 2002. "Dealers want to contribute to the communities where they work and operate their businesses, and the Ambassadors program allows us to do that. It's a great program." For more information, visit www.nada.org/CharitableFoundation. 📌

Another Sign of Spring

Every spring a number of automotive technology competitions give talented students a chance to showcase their skills and win some great scholarships along the way!

This year, the Hugh J. Gallen Career and Technical Center in Littleton won the chance to represent New Hampshire at the National Automotive Technology Competition at the NY Auto Show. Automotive instructor Dan Brodien and students Jared Ainsworth and Russel Burt did a great job and came in eleventh in the nation!

The NH high school Skills USA competition, held at Nashua Community College, had its best attendance to date, with 25 students competing in auto tech and eight students in small engine repair.

Auto tech winners are:

- 1st place – Daumanic Fucile, Seacoast School of Technology;
- 2nd place – Codie Crawford, Mt. Washington Valley Career Tech Center; and
- 3rd place – Shane Brown, Portsmouth Career Technical Center.

The colleges competed in a separate Skills USA contest, and winning student

Neal Foster of Lakes Region Community College will join Daumanic Fucile in representing New Hampshire in Kansas City for the national finals on June 27, 2013.

The Ford/AAA contest will be held on May 11 at the New England Dragway in Epping.

Congratulations to these students, who represent the future of auto tech in NH. 🇺🇸



L to R: At the competition: Russel Burt, Instructor Dan Brodien, and Jared Ainsworth

Photo by NHAEF Board Member George Dykstra

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LRCC Alumnus Is An Enterprising Businessman

Bobby Baillargeon of Kingston, an Honors graduate from Lakes Region Community College, successfully races up and down the east coast from St. Croix, Canada to Elgin, South Carolina.

Now he has begun Bobby Baillargeon Motorsports, a company that fields a fully fabricated circle track stock car series built in-house.

In July 2012, he also founded Performance Unlimited of NH, located on Route 1 in Seabrook, with his business partner, Nicholas Janvin of Haverhill, MA (not pictured).

In addition to Baillargeon's entrepreneurial endeavors, he has continued as a GM Master Certified Technician at Holloway Buick GMC in Portsmouth, Baillargeon's original sponsoring dealer while he was in college at LRCC.

"The automotive field is an exciting adventure every day with hybrid and electric cars vastly changing the industry," says Baillargeon who received NH Automotive Education Foundation scholarships in 2002 and 2003 totaling \$1,500. "My wife, Tara, and I have purchased a home in Kingston where we now live with our two-year-old daughter, Alison. Life is good!"

Lakes Region Community College is a



Lakes Region Community College (LRCC), honors graduate of the General Motors Automotive Service Education Program, is shown here following a victory with his first Granite State Pro Stock Series race car.

fully accredited, comprehensive community college located in the Lakes Region of New Hampshire that serves over 1,200 students annually. LRCC offers 23 associate degree programs including Nursing, Fire Technology, Energy Services, Media Arts, Culinary Arts, Automotive, and Marine Technology, as well as short-term certificate programs. In addition, LRCC provides a strong background in Liberal Arts for students who choose to do their

first two years at a community college and then transfer to a four-year college or university for a baccalaureate degree. LRCC is part of the Community College System of New Hampshire. 📌

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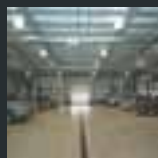
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Health Care Act What's That Ticking I Hear?

Laurie Churchill, Field Representative

The clock is ticking very loudly on the mandatory health coverage required by the Affordable Care Act. These coverage requirements will apply to health insurance in 2014. That may seem a safe distance away, but consider that the rules are supposed to be in place for the annual enrollment process.

By the time the 2014 enrollment season gets underway, employers are supposed to have already communicated clearly what their employees' health insurance options will be, and what these options might cost. They are nowhere close to being able to do this. And the required date set in Washington for this crucial communication has been deferred from an earlier March 31 deadline to an unknown date. Failure to comply with the law could expose employees and employers to financial penalties.

Amidst the confusion, there are some key numbers in the law that can help make sense of the 2014 health insurance requirements:

50 – That's the number of full-time employees that determines whether an organization is a small employer under the law.

30/130 – Employees with more than 30 hours of service per week or 130 hours of service per month must have access to employer-sponsored health care benefits at companies with 50 or more full-time employees and full-time equivalents (FTEs). Otherwise, employers will face a penalty of \$2,000 per employee (minus the first 30 employees) if at least one full-time employee receives subsidized coverage through an exchange. That's \$2,000 a head for all employees even if just one receives subsidized insurance through an exchange.

The flip side of this is that employees at large employers who are in compliance with the law are not likely to qualify for coverage from an exchange. They won't get subsidies and will face a penalty themselves if they reject participation in their employer's health plan.

9.5 – The law says employer-offered health insurance is not affordable if the cost to purchase coverage totals more than 9.5 percent of an employee's wage income per a W-2 statement. This test applies to even the lowest-paid qualifying employee. Employers offering health benefits will

face a tax penalty of \$3,000 for every full-time employee who receives subsidized coverage through an exchange, and who would have been required to pay more than 9.5 percent of their wages toward self-only coverage under the employer's lowest cost plan that provides minimum value. Note that the test only applies to what it would cost the employee to get coverage only for himself or herself, not the coverage he or she would elect to buy as part of a family plan.

A challenge will be in reaching lower-income employees to inform them about their health reform insurance choices. Educating someone about this is fairly complex.

Employee subsidies in insurance exchanges are based on measures of taxable income that include more than W-2 statements, and may require the help of a tax professional to calculate. A key challenge for employers is going to be, "How do we reach out and engage people who have not purchased health insurance before," and "how do you make that information simple ... but also precise and complete?"

In addition, lower-income employees will need to know a lot about their household cash flows to determine how to best fulfill their new mandatory insurance requirement. Insurance subsidies are linked to percentages of little-known federal poverty levels that change with family size.

Some people may think they're going to get health coverage and haven't thought about where they're going to get it or how they're going to pay for it. It's going to be a communications challenge.

We are here to answer your questions. Contact me at lchurchill@nhada.com or call 800-852-3372. 📞

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Binnie Media offers top-rated entertainment and public affairs programming through its 16 radio stations, including 105.5 JYY, 106.3 Frank-FM, 93.3 The Wolf, and 98.3 WLNH. Binnie Media have purchased the Walker School in Concord, and plan to open their brand-new media center in the state capital in early 2014.

Binnie Media and WBIN-TV reach many people in the Granite State, and have a total service area of nearly 7.5 million viewers and listeners in over 650 towns throughout New England.

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ing your business on WBIN-TV or Binnie Media radio stations, please contact either Gerry McGavick at 603-845-1011 or Lee Kinsberg at 617-777-3212, or email them at bmcgavick@wbintv.com or lkingsberg@binradio.com.

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2012-13 Unemployment Rates by Area			
	Dec	Jan	Feb
United States	7.6%	8.5%	8.1%
New England	7.0%	7.8%	TBA
Connecticut	7.8%	8.7%	TBA
Maine	7.3%	8.4%	TBA
Massachusetts	6.6%	7.4%	6.8%
New Hampshire	5.6%	6.5%	6.1%
Rhode Island	9.4%	10.5%	9.8%
Vermont	4.7%	5.2%	TBA

Motor Vehicle Political Action Committee (MVPAC) Contributors

MVPAC, your state political action committee, is an essential part of NHADA's legislative program. To participate in this year's fund drive, visit www.nhada.com/MVPAC and click the "Donate to MVPAC" button.

Thank You!

Mount Washington: \$2,000 – \$5,000 (maximum allowed by law)

Andy Crews	AutoFair Automotive Group	Victoria Marcinkevich	Team Nissan, Team Nissan North, Team Kia
Roger Groux	Honda Barn	Daniel Quirk	Quirk Auto Dealers
Scott Holloway	Holloway Buick GMC, Cadillac	John Sawyer	Portsmouth Ford Lincoln
Emmett Horgan	Rockingham Toyota Scion, Rockingham Honda	Arrien Schiltkamp	Claremont Ford Lincoln, Suzuki of Manchester
Donna Hosmer	AutoServ Dealerships		

Lake Winnepesaukee: \$1,200 – \$1,999

Frank Brady	Port City Chrysler Dodge	Alan Melkonian	Ford of Londonderry
Rick Fecteau	Port City Nissan Inc.	Wil Piekarski	Toyota of Nashua
Larry Foss	Foss Motors	Ken Plante	Tri-City Dodge/Subaru
Rich Lovering	Lovering Volvo, Lovering Mitsubishi	Peggy Proko	Peters of Nashua
Matt McGovern	Prime Acura North		

Mighty Merrimack: \$1,000 – \$1,199

Scott Boucher	Concord Nissan, Inc.	Paul Holloway	Holloway Automotive Group
Marc Bourgeois	MB Tractor & Equipment	Roy Hurlbert	Hurlbert Toyota Scion
Marc Christensen	Enterprise Rent-A-Car	Marshall Jespersen	International Cars Limited
David Cushman	Holloway Motor Cars, Holloway Fiat	Ronney Lyster	AutoSaver Group
Anthony DiLorenzo	Key Auto Group	Ed Reilly	Ed Reilly Subaru
Dan Enxing	Subaru of Nashua	Alan Melkonian	Ford of Londonderry
Bill Fenton	Fenton Family Dealerships	Chuck Rocha	Ira Toyota of Manchester
Kurt Gerrish	Gerrish Honda	Ed Stockel	Ira Lexus of Manchester
Joel Ginsburg	BMW of Stratham	Jack Tulley	Tulley Buick-GMC-BMW-Mazda

Great Bay: \$750 – \$1,000

Corey Chappell	Chappell Tractor Sales	Warren Waugh	Porsche & Audi of Nashua, Mini of Bedford
Bob Rountree	Rountree Ford Lincoln		
Jim Powers	Sunnyside Acura		

Star Island: \$500 – \$749

Joe Alosa	Patsy's, Inc.	Mike Korpi	Keene Chrysler Dodge Jeep
Ed Bonneville	Bonneville & Son	Bob Marrazzo	Townline Equipment Sales
Jim Boyle	Toyota of Portsmouth	Doug Miles	Seacoast Volkswagen
Al Contois	Seacoast Harley-Davidson, Harley-Davison of Rochester	Sue Moynahan	McFarland Ford Sales
Ron Currier	Ron Currier's Hilltop Chevrolet	George Mullin	Souhegan Valley Motorsports
Bob Grappone	Grappone Automotive Group	Jeff Platek	Betley Chevrolet
David Hammer	Contemporary Chrysler Dodge Jeep	Chris Weiss	Crest Auto World
Fred Hayden	Nashua Outdoor	Mike Wentworth	Wentworth Motor Company
Michael Kopp	Power Equipment Repair	Jim Whalley	HK Powersports
	North Country Ford	Rick Wheeler	Hudson Cycle Center
		Dwight Wissler	Volkswagen of Rochester

Nor'easter: \$300 – \$499

Marc Bigney	Brooks Chevrolet	Peter Mans	Subaru of Claremont
Gary Blake	Gary Blake Motorcars	Bob Mariano	Bob Mariano Chrysler-Jeep-Dodge
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Mike Snide	Pinnacleview Equipment
Bill Taranovich	North Country Tractor
Jim Tees	Absolute PowerSports
Leonard Worden	Jaguar Exeter



The House Commerce and Consumer Affairs Committee held a hearing on the amendment to the NH Dealer Bill of Rights (Senate Bill 126) on April 16 in the Legislative Office Building. NHADA members packed the room. In the picture at left NHADA President Pete McNamara testifies. Photo by Ryan Hale

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2013 NHADA Legislative Crossover Reception



L to R: Representatives Joy Tilton, (D-Merrimack), Sally Kelly, (D-Chichester), Lisa DiMartino (D-Laconia), Linda DiSilvestro (D-Manchester); Standing: Christy Bartlett, (D-Concord).



L to R: Senators John Reagan (R-District 17, Deerfield); Peggy Gilmour (D-District 12, Hollis); Jim Rausch (R-District 19, Derry); Donna Soucy (D-District 18, Manchester).



L to R: Representatives Carolyn Gargasz (R-Hollis), Jane Johnson (R-Swanzey), Susan Emerson (R-Brookline), Melanie Levesque (D-Hillsborough).

Not for the first time with NHADA's traditional Crossover Reception, legislative work continued into the early evening, and many legislators welcomed the good food and comraderie that followed after a long day. Several hundred Representatives, Senators and state officials joined NHADA personal to pause for a little while from the busy season at the nearby Holiday Inn Wednesday evening, March 27.

We offer this reception in gratitude for the hard work you, our legislative representatives, do for NH!

Photos by Nat Stout



L to R: Representatives Kris Roberts (D-Keene), David Hess (R-Hooksett), Sherman Packard (R-Londonderry).



L to R: Representatives Jane Beaulieu (D-Manchester), Peter Bixby (D-Dover), and David Campbell (D-Nashua).



L to R: Representatives Virginia Irwin (D-Newport), Linda Massimilla (D-Littleton), Barbara Shaw (D-Manchester).



L to R: Roger Groux, NHADA board of directors, Honda Barn; Paula Hiuser, motor vehicle arbitration board; Richard C, Bailey Jr., director of motor vehicles; NHADA Chair Donna Hosmer, AutoServ Dealerships; Sen. Jim Rausch, (R-District 19, Derry); Rep. Sherman Packard, (R-Londonderry).



L to R: Senate President Peter Bragdon (R-District-11, Milford), Andrew Hosmer (D-District 7, Laconia), also of AutoServ Dealerships.



L to R: Carol and Bob Marrazzo of Townline Equipment Sales Inc. in Plainfield.



L to R: Rep. Mary Cooney (D-Plymouth) and husband Mike Cooney, member of the NHADA board of directors, and both of Concord Motorsports.



L to R: Dennis Griffin and Arrien Schiltkamp, both of Suzuki of Manchester and Claremont Ford Lincoln.



L to R: Department of Transportation Commissioner Chris Clement; Donna Gaudet Hosmer, NHADA chair, AutoServ Dealerships; Roger Groux, NHADA board of directors, Honda Barn.

Your Seminar Schedule

May 2013

- 14 Hazardous Materials Compliance, 3-Year Certification Training, Chip Bracket
- 15 Service Advisor Training (1 day)
- 16 Service Advisor Training (1 day) American Financial Automotive Services, Inc.
- 22 Automotive Accounting & Reporting Basics Mark Ayers, Macpage LLC

June 2013

- 11 Automotive Accounting – Financial Statements, Kevin Carnes, O’Connor & Drew, P.C.
- 12-13 “Road to the Sale” Sales Training (2-day) American Financial Automotive Services, Inc.
- 18 Finance and Insurance, the Next Level F & I Resources

Safety/OBD II Inspections Statistics

Safety Inspection Results	Mar '13	Percent of Total	YTD '13	percent of Total
Total *	134,823	100.00%	367,409	100.00%
Passed	106,237	78.80%	289,427	78.80%
Corrected	16,073	11.90%	43,583	11.90%
Rejected	7,532	5.60%	20,363	5.50%
Untested	4,981	3.70%	14,036	3.80%
OBD II Inspection Results (1996 and newer)				
Total	118,443	100.00%	325,798	100.00%
Passed	102,606	86.60%	281,148	86.30%
Rejected	11,302	9.30%	31,465	9.70%
Untested	4,805	4.10%	13,185	4.00%
* Total numbers include OBD II Inspections				
<i>Statistics provided by Gordon-Darby</i>				

Producer’s License — If a dealer is going to provide insurance services (GAP, Life, Health, Disability), a producer’s license must be obtained from the NH Insurance Department. The license has a biannual renewal date of May 31. Visit <http://1.usa.gov/11DP1mN>.

Title Statistics Report Ending March 31, 2013

New Hampshire Department of Safety, Division of Motor Vehicles

	Mar '13	Mar '12	'13 YTD	'12 YTD
Titles Issued for New and Demo Vehicles:	8,106	10,316	23,488	25,128
Titles Issued for Used Vehicles:	16,665	21,372	48,868	53,510
TOTAL TITLES ISSUED:	24,771	31,688	72,356	78,638
Titles Issued with a Lien:	11,590	14,509	33,600	35,269
Titles Issued with no Lien:	13,181	17,179	38,756	43,369
Salvage Titles Issued:	975	1,048	3,234	3,174
Salvage Tags Issued:	157	209	408	597
Titles Issued for Heavy Trucks More than 15 Years Old:	26	28	73	90
Titles Issued for Heavy Trucks 15 Years Old or Less:	80	129	389	392
Titles Issued for Trailers:	377	628	1,200	1,454
Titles Issued for Motorcycles:	631	1,470	1,395	2,392
Titles Issued for Motor Homes:	34	32	107	87

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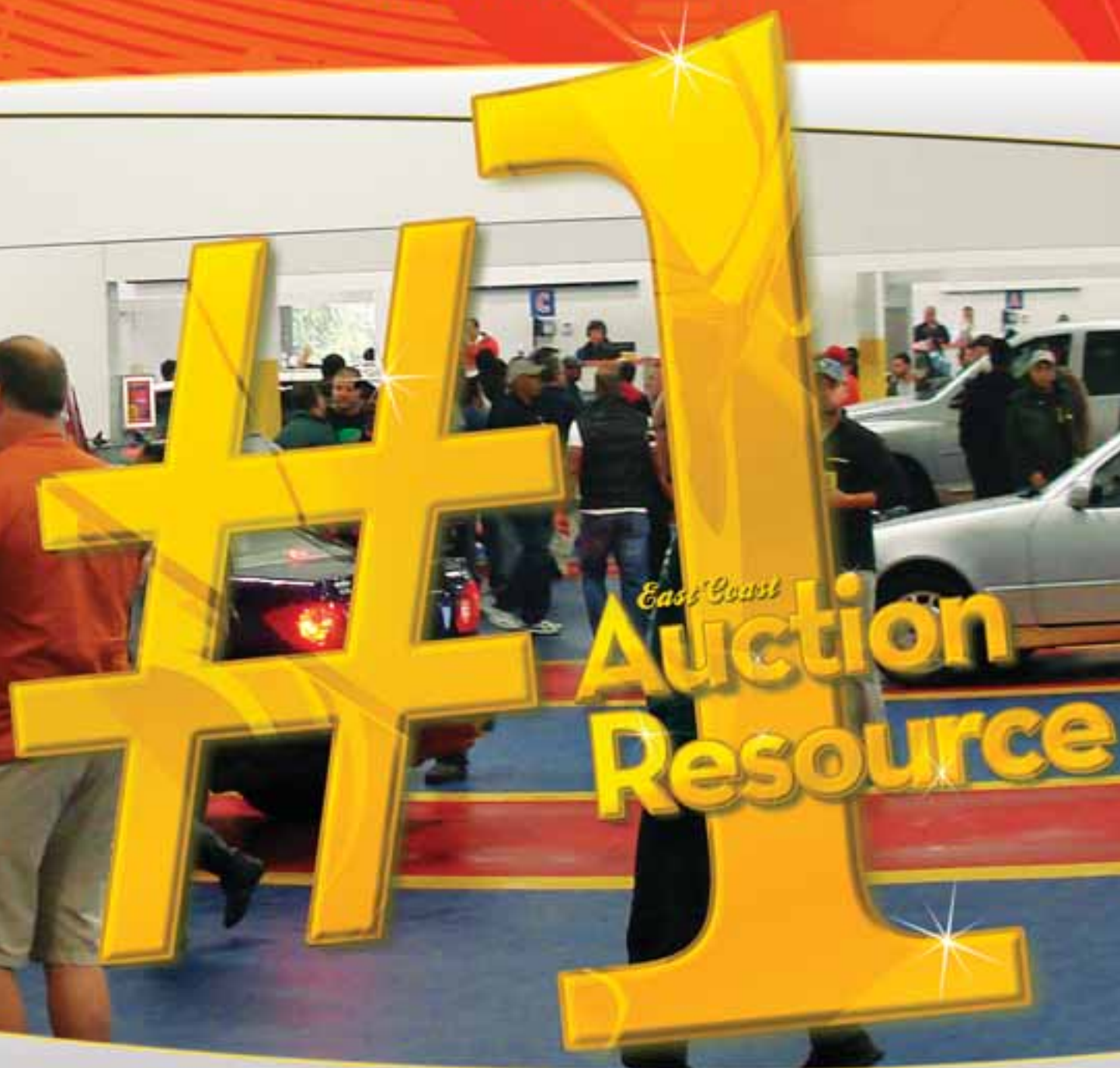
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