

Happy Holidays

Dateline: NH

December, 2009

www.nhada.com

a publication of the New Hampshire Automobile Dealers Association

IRS Memo Addresses UNICAP Compliance

Peter J. McNamara, President

The IRS has issued an internal memo that likely will have negative tax implications for all dealers, new or used, beginning in 2011. In short, the IRS has found significant non-compliance among dealerships on Uniform Capitalization (UNICAP).

The memo provides direction to IRS field examiners on how to conduct UNICAP audits of franchised car and truck dealers and includes an "audit tool kit." Entitled *Tier III – Field Directive on the Planning and Examination of IRC §263A issues in the Auto Dealership Industry*, the memo is not an official pronouncement of law or the position of the IRS, but it is still significant.

The memo states, in part: "In order to encourage compliance and to allow taxpayers in the auto dealership industry an opportunity to voluntarily change their methods of accounting to comply with the legal reasoning outlined in TAM 200736026, the IRS has determined that it will suspend examination of auto dealership §263A issues effective September 15, 2009 and continuing through December 31, 2010."

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Negative Equity? Disclosure is Required

Peter J. McNamara, President

NHADA was warned recently by the New Hampshire Motor Vehicle Arbitration Board (Lemon Law) that a number of dealers are failing to disclose negative equity on their retail installment contracts.

This can be a problem during lemon law settlements, and under banking laws, the Truth-in-Lending law, and general consumer fraud laws.

It has been crystal clear since 1999 that a dealer must clearly disclose negative equity.

Under the NH lemon law, a consumer can choose a refund of the full purchase price. If the purchase price has been inflated to cover negative equity, they may receive a refund larger than that to which they are entitled. This can create a huge issue between the consumer, the Lemon Law board, and the manufacturer, and may open your dealership up to unnecessary risk.

According to the staff commentary to Regulation Z, if the amount owed by a customer exceeds the value of the customer's trade, a dealership is required to separately disclose the negative equity in the itemization of the amount financed, unless the negative equity amount is netted out against a cash

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Fall Business Meeting and Partner Expo – Turnout was strong for dealers and Association Partners alike at the Nov. 17 meeting. Excellent sessions included topics on attacking expenses, legal updates, and marketing through the Internet. Keynote Speaker Dave Anderson urged association members and Partners to "be there," physically and emotionally, when at work or at leisure. More details at the bottom of page 2.

Photo by Michael Rosenblum



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– Save the Dates –

- December 8 Small Quantity Generator Self-Certification Training (Rockingham and Strafford counties)
- January 12 Insight Into Labor Laws
- January 26 NH Title Regulations

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Another portion of the memo addresses §263A examinations already in progress.

The IRS said examining agents have found a significant amount of noncompliance by dealerships on UNICAP rules and on the 2007 Memorandum. It is likely that after December 31, 2010 the IRS will be more vigorous in applying and developing UNICAP rules. That could result in it assessing and collecting more penalties related to UNICAP noncompliance.

Dealers should consult with their tax practitioner concerning this development. NHADA members are lucky to have a number of CPA firms that partner with the association including our Silver Partner, Tyler, Simms & St. Sauveur, CPAs, P.C.; and our Bronze Partners Albin, Randall & Bennett; Macdonald Page & Co Inc., and O'Connor & Drew, P.C.

Please visit www.NHADA.com/UNICAP for more information.

You will need all four the documents outlined here:

- Tier III – Field Directive on the Planning and Examination of IRC §263A issues in the Auto Dealership Industry,
- Audit Plan – Auto Dealer §263A Resale Audit Plan,
- Terms and Definitions – IRC §263A Audit Plan Key Terms and Definitions, Steps 1-12, and
- Computational Spreadsheet – Retail Workpaper Template. ❄️



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From Your NADA Director



Jack Tulley



NADA Succeeds in Getting Auto Dealers Excluded from New Federal Agency

Late in October, the House Financial Services Committee approved a key amendment, 47-21, to keep automobile dealers under the already effective state and federal laws that govern vehicle financing. The amendment, sponsored by Rep. John Campbell, R-CA, excludes auto retailers from the regulations of the proposed Consumer Financial Protection Agency (CFPA). Dealers will continue to be subject to the full range of consumer protection rules of the Federal Reserve, the Federal Trade Commission, and state laws.

The New Hampshire Automobile Dealers Association led a grassroots campaign in support of the Campbell amendment. Many New Hampshire dealers called and e-mailed Congressman Paul Hodes, (D-NH, Dist. 2), a member of the House committee urging him to vote for the Campbell amendment. Unfortunately, he voted against it. His staff claimed that Rep. Hodes voted against all the exceptions to the bill.

H.R. 3126, the Consumer Financial Protection Agency Act, later passed the full committee with the Campbell amendment included. However, the bill still has a number of other hurdles

NADA Update

before reaching the White House for final approval. The House Energy and Commerce Committee, which also has partial jurisdiction over the new agency, will have an opportunity to consider the bill before a House vote. The Senate will go through a similar process. NADA's legislative office and dealers across the country will continue to be involved throughout the process.

NADA University to Launch in February

Today's automotive professionals are facing more challenges and at a faster rate of change than ever before. To help ensure your staff has the right knowledge, information, and up-to-date skill set, NADA and American Truck Dealers (ATD) will launch NADA University in February 2010. NADA University's mission is to provide dealers with timely and relevant content, offered conveniently and affordably. It will encompass four "automotive centers of excellence," each complementing the others in content and the role each plays in supporting the dealership operations. With a focus on supporting car and truck dealers alike, the centers include:

- **Academy – Leadership Development:** leadership development and executive education programs for your key managers and future successors. Through Academy, these key personnel become stronger industry, market, and economic leaders, ready to run a better operation today and adjust quickly and successfully to changing conditions.
- **Learning Hub – Education Solutions:** a wide selection of online, Webinar, workshop, and seminar training courses for dealership staff in advertising, business management, customer

relations, employee relations, fixed operations, legal & regulatory issues, variable operations, and more. New to NADA are the online courses, available on demand and measurable by employee, that help you stretch your training dollar and get the performance you expect.

- **20 Group – Performance Improvement:** when it's time to roll up your sleeves and improve performance, nothing compares to the NADA and ATD 20 Group programs. They include a best-in-class online composite, consultants who know the business, and the commitment of NADA to help you succeed. In addition to the traditional 20 Group meeting format, NADA University's 20 Group offers other performance improvement options that include in-dealership consulting, Lifeline to Profits workshops, and more. Driving your profitability is our bottom line.
- **Resource Toolbox – Industry Information:** including resources that are available exclusively to NADA and ATD members as well as beneficial industry information and news available to everyone, you'll want to visit the Resource Toolbox daily. The Resource Toolbox will house your familiar management guides and bulletins online, and you'll find helpful resources like the new Buyer's Guide, Market Insight monthly Webinars, and more.

This is just a quick glimpse into what you can expect from NADA University. Be sure to visit us at the NADA Convention for the exciting launch and more details!

NADA – continued on page 6

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In other legislative and regulatory news...

NADA Testifies in Support of a Single National Fuel Economy Standard

At a hearing on Oct. 23, NADA urged the federal agencies in charge of finalizing fuel economy and greenhouse gas rules for motor vehicles to work toward a unified and consistent single, national standard that clearly rejects the “flawed patchwork” approach adopted by a state air resources board in California. Testifying on behalf of dealers, Forrest McConnell, chairman of NADA’s Regulatory Affairs Committee, told officials from the National Highway Traffic Safety Administration and the U.S. Environmental Protection Agency that “a single, national standard is essential and must set only feasible and affordable mandates. While the California Air Resources Board (CARB) has a long history addressing mobile source criteria and hazardous pollution, incorporation of its greenhouse gas rules (GHG) is neither practically necessary nor legally appropriate for a well-designed single, national fuel economy and greenhouse gas program,” McConnell said. “It is in this light that NADA has objected strongly to EPA’s recent reversal of its prior denial of CARB’s request for authority to regulate motor vehicle fuel economy and greenhouse gases.”

2010 Annual Fuel Economy Guide Now Available

Unveiling the 2010 Fuel Economy Guide last month, the U.S. Department of Energy and EPA are asking dealers to provide their customers with information about fuel economy and the benefits of driving more fuel-efficient vehicles. The guide gives consumers important infor-

mation about estimated fuel costs and mileage standards for model year 2010 vehicles. The guide is readily accessible from a mobile device, smart phone, or personal digital assistant at www.fueleconomy.gov/m. EPA and DOE will electronically distribute the guide to dealers. To meet regulatory obligations to display a booklet and to provide a booklet to customers upon request, dealers can print the guide from either the electronic file that will be e-mailed and available by download at http://www1.eere.energy.gov/library/feg_order_form.aspx?FormID=1. Printed copies can also be requested from DOE’s Information Center by calling 877-337-3463 between 9 a.m. and 7 p.m. ET.

Industry Leaders to Discuss the Future of Auto Retailing at NADA Convention

Industry leaders will discuss the future of auto retailing at NADA’s 93rd annual Convention & Exposition in Orlando, FL Feb. 13-15, 2010. Other topics include vehicle innovation and sustainable mobility. On Saturday, Feb. 13, NADA Chairman John McEleney, who has worked tirelessly to protect dealers’ interests in the areas of credit, franchise rights and fuel economy regulation, will reflect on his historic term and shed some light on what may lay ahead for auto retailing. Then Stefan Jacoby, president and CEO of Volkswagen Group of America, will deliver the keynote address. Industry speaker Mike Jackson, chairman

and CEO of AutoNation, will share his insights on energy and the future of auto retailing. 2010 Chairman Ed Tonkin will deliver his inaugural speech on Monday, Feb. 15, and oil-tycoon-turned-energy-activist T. Boone Pickens will discuss his energy plan aimed at creating renewable forms of electricity and reducing the nation’s dependence on imported oil. Adventurer Alison Levine, team captain of the first American Women’s Everest Expedition, who also skied across the Arctic Circle to the North Pole, will speak at the inspirational service on Sunday, Feb. 14. ▲

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Negative Equity - continued from page 1

down payment. You are not permitted to put a negative number on the down payment line.

Don't buy the line that a bank, credit union, or financing company won't accept the contract if the negative equity is disclosed. Plenty of dealers have pushed back and gotten them to back down. If they refuse to buy your paper unless you violate the law, then you need to find another business partner.

How to properly disclose: According to NADA, if the customer provides a cash-down payment, you have two options for disclosing negative equity. These alternatives are referred to as "netting" and "non-netting." With the netting approach, you use the cash down to offset the negative equity. Any remaining negative equity must be disclosed in the itemization of the amount financed. If the cash down exceeds the negative equity, the remaining cash goes to the down payment line. With the non-netting approach, the full cash amount is included in the down payment disclosure, rather than using it to offset negative equity. As a result, the full negative equity amount must be disclosed in the itemization of the amount financed. Regulation M, which governs lease disclosures, also has a similar disclosure requirement for negative equity in leases.

If the negative equity amount is not netted out against a cash down payment and is being financed, you must separately divulge it in the itemization of the amount financed. You will open your dealership up to potential liability if you choose to increase the cash price of the purchased vehicle and the trade allowance to cover the negative equity. Again, the liability

can range from Regulation Z violations, to Lemon Law settlement problems, to potential allegations of bank fraud, to consumer fraud complaints.

You may obtain more detailed information and examples of the authorized disclosure methods, download "Federal Reserve Board: Regulation Z - Staff Commentary Revisions Regarding Negative Equity

(1999)" on www.nhada.com from the links section (under National Automobile Dealers Association).

Please note that the above information is not intended to be legal advice.

If you have any questions, please feel free to contact me at 800-852-3372 or at pmcnamara@nhada.com. ▲

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Building Partnerships

Peter J. McNamara, President

Jewett Construction, Inc. is an NHADA partner. They design, build, construct, and renovate buildings, with a specialty in automotive facilities. President Craig Jewett has made a decision to give back to New Hampshire's automotive industry when completing a building or renovation of an NHADA member's dealership.

We reported a while ago that Jewett Construction had donated \$1,000 to NHAEF on each of the following occasions: the completion of a renovation for Tulley Buick-Pontiac-GMC-BMW-Mazda-VW, the completion of building additions to BMW of Stratham, and renovations to both Porsche of Stratham and Audi Stratham.

Last month, Jewett Construction sent two more checks to the education foundation. The first \$1,000 was to commemorate the completion of Manchester Community College's beautiful new automotive facility. The second \$1,000 was delivered upon the completion of a renovation at Foss Motors in Exeter.

We next had a call from Alison Hubert-Jewett offering to support NHADA further by sponsoring the luncheon at the NHADA Fall Business Meeting and Partner Expo in November.

Thank you, Craig and Alison, for your support of NHADA and its members. ▲

Above and Beyond

Peter J. McNamara, President

At this time last year, Auto Auction of New England (AANE), an NHADA member and longtime Association Partner, launched a year-end promotion encouraging dealers to purchase vehicles at their auction. Contributions were pledged for vehicles sold from October 1 through December 18, 2008 with funds earmarked for the Daniel B. McLeod Memorial Scholarship Fund. From this promotion, AANE awarded \$1,000 to the McLeod fund.

This year, AANE has made a similar pledge, but this time the money collected will go directly to the New Hampshire Automotive Education Foundation (NHAEF). The funds raised will be earmarked specifically for scholarships for students attending one of the five New Hampshire community colleges that offer automotive programs.

Additionally, AANE has announced they will host the first NHADA Day December 17. They will donate \$5 for every purchase or sale by any member of NHADA to NHAEF on that day! In addition, they will waive the \$50 sign-up fee for any NHADA member who signs up at AANE on December 17. Please see the enclosed insert for more information.

In making the announcement, AANE General Manager David Blake stated, "The way that we can analyze the state of our industry is to experience both strong and declining market trends. During times of decline we must focus on our strengths and improve our level of service. For those of us who have been fortunate enough to have weathered the storm, better days are ahead."

He added that AANE was pleased to make this contribution to the NHAEF, which, in addition to supporting high school and college automotive technology programs, provides ongoing education and training to NHADA members and their employees.

We thank AANE for their generosity and support of both the association and its educational endeavors. ▲

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Well, not quite, because there will be auditors around for the next year or so, checking on the filings and the results of claims processed by literally thousands of probably untrained workers that were suddenly hired from who knows where, who were pressured to get the job done.

Some real advice:

1. Separate your clunker claims documents from the deal jackets. Early auditors did not delve into the deal jackets (where the only possible fraud could lurk, although certainly not in any of our dealerships.) That's not to say they won't look for them, but don't offer it up unless required to.
2. Have the claims documents in order, with the invoice on top. The easier you

make it, the less poking around they should do.

3. Do not stand for any violations based on "immediate delivery" not taking place. It is our opinion, and NADA's that this was not a part of the law. It appeared on the cars.gov site halfway through the program, then the wording was changed, then it sort of disappeared. Someone more clever than we called it "government by Web site." NHTSA's position was that they could not "advance" the rebates, only reimburse, and therefore the delivery had to be immediate. But this was not articulated up front, nor was it part of the law, or consistent with the change in the program that allowed the clunker to have the engine killed post-payment (although NHTSA says that's different, as the clunker would retain some value for the dealer to resell if the claim didn't go through.) Many lawyers advised their dealer clients not to deliver until the claim was at least approved, if not paid. So you should fight this if it comes up. One auditor, at least, was checking for long delays between the invoice and the delivery.

We think that is inappropriate, so long as everything else was in order.

4. Ditto #3 on the issue of contingency agreements, which, as another late "add on" to the Web site rules, was only briefly prohibited. The wording was then changed to say consumers couldn't be required to sign a contingency agreement. This means a dealer could request one. All of this assumes, however, that any contingency agreement you may have used was reasonable, such as protecting you if the program ran out of money or if the consumer wasn't truthful. It would have been overreaching to unwind a deal because of dealer negligence in the transaction.

As painful as it may be to even look at that paperwork, this is the best time to get things in order. An auditor could show up in eight months, and what if the person who handled your claims isn't there anymore? What if no one remembers the details? Violations are very costly, so put your Clunker house in order now, and sleep well, at least on this issue, from now on. ▲

Source: *Eastern New York Coalition of Automotive Retailers, Inc.*

2009 Unemployment Rates by Area			
	Jul	Aug	Sep
United States	9.7%	9.6%	9.5%
New England	8.5%	8.5%	8.8%
Connecticut	8.0%	8.0%	8.2%
Maine	8.1%	7.7%	7.8%
Massachusetts	8.9%	8.9%	9.3%
New Hampshire	6.6%	6.9%	7.0%
Rhode Island	12.8%	12.6%	12.3%
Vermont	6.5%	6.1%	6.4%

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NH WARN Act Takes Effect January 1

Anne Scheer, Esq.



On August 10th Governor Lynch signed into law the New Hampshire Worker Adjustment and Retraining Notification Act (NH WARN Act). Enactment of this law was in reaction to several recent plant closings/mass layoffs in New Hampshire that were not covered by the federal WARN Act's requirement of 60 days notice of layoffs/closings. This resulted in neither affected employees nor state officials getting advanced notice to prepare for resulting unemployment, and one of these cases occurred just before last Christmas. This law goes into effect January 1, 2010.

Don't panic. The NH WARN Act only applies to employers that employ in New Hampshire at least 75 full-time employees (those who work on average 20 or more hours per week) or 75 or more employees that in the aggregate work at least 3,000 hours per week, excluding overtime. This law does have a lower number of employees required to trigger the act and greater penalties for non-compliance than the Federal WARN Act, which has been in effect since 1989.

Covered Events

The NH WARN Act applies only to a "plant closing" or a "mass lay-off" in New Hampshire. A "plant closing" is defined in this act as a "permanent or temporary shutdown of a single site of employment in New Hampshire, or one or more facilities or operating units ... if the shutdown results in an employment loss at the single

site ... during any 30-day period for 50 or more employees, excluding any part-time employees." And, a "mass layoff" means a reduction in force which is not the result of a plant closing and which "results in an employment loss at a single site of employment in New Hampshire during any 30-day period for at least 250 employees, excluding any part-time or seasonal employees, or at least 25 employees, excluding any part-time or seasonal employees, if they constitute 33 percent of the full-time employees of the employer." "Employment loss" under this law includes employment termination, a layoff of greater than six months or a reduction in work hours of more than 50 percent during each month of any six-month period. But, "employment loss" does not include a plant closing/layoff if before the closing/layoff the employer offers to transfer the employee to a different site within a reasonable commuting distance with no more than a six-month break in employment, or if the employer offers to transfer the employee to any other site, regardless of distance with no more than a six-month break in employment and the employee accepts within 30 days of the offer, closing, or layoff, whichever is later.

To Whom and When Notice of a Plant Closing/Mass Layoff Must be Given

This law requires that at least 60 days before a plant closing/mass layoff an employer give notice to the:

- Affected employees;
- Representative, if any, of affected employees;
- State Commissioner of Labor;
- State Attorney General; and
- Chief elected official of each municipi-

pality in New Hampshire in which the plant closing/mass layoff occurs.

An employer is excused from this 60-day notice requirement if:

- The company was faltering and was actively seeking capital or business which, if realized, would have enabled the company to avoid or postpone the layoff/closing *and* the employer had a good faith belief that giving notice of a layoff/closing would have precluded the employer from getting the needed capital or business;
- The need for a mass layoff/plant closing was not reasonably foreseeable;
- The affected employees were hired understanding that their employment was limited to the duration of a particular project or undertaking, or the plant closing is of a temporary facility;
- The mass layoff/plant closing is necessitated by a physical calamity, natural disaster, or an act of terrorism or war; and
- The mass layoff/plant closing constitutes a strike or lockout not intended to evade the requirements of this law.

However, an employer relying on an exception(s) to the 60-day notice requirement must provide as much notice as practicable and at that time must also provide a complete statement of the basis for not giving the full 60-days notice.

Liability/Penalties for Failure to Comply

The New Hampshire Commissioner of Labor is given authority under this law to determine whether a plant closing/mass layoff comes under this law; whether any exceptions to the notice requirement are

applicable; and to determine and assess liabilities and penalties for failure to comply. An employer who fails to comply must pay:

- Back pay to each affected employee that didn't receive the required notice, and the value of the cost of any benefits to which the employee would have been entitled including the cost of any medical expenses incurred that would have been covered under an employee benefit plan; and
- Costs and reasonable attorneys fees. The NH Department of Labor is granted a lien on the business revenues and all real and personal property of the employer to pay these assessments.

In addition an employer who fails to give notice of a mass layoff/plant closing as required by this law can be assessed a civil penalty of up to \$2,500, and up to \$100 per employee for each day of noncompliance. An employer cannot be assessed these penalties if it pays all applicable employees the amounts for which it is liable within three weeks of the date the employer orders the mass layoff/plant closing. The NH Commissioner of Labor can reduce these civil penalties if satisfied that the employer's act or omission was in good faith based on a reasonable belief that the act/omission was not in violation of this law.

This law goes into effect on Jan. 1, 2010, and employers in New Hampshire engaging in a mass layoffs and/or plant closings will have to carefully assess if this law as well as the federal WARN Act applies, and if so to carefully comply with both laws. Anyone in our practice group will be happy to help any employer navigate and comply with the requirements of both New Hampshire's new WARN Act as well as the long established federal WARN Act. ▲

The Devine, Millimet & Branch Labor, Employment and Employee Benefits Group offers a free Friday e-mail alert service providing information on recent labor, employment and employee benefits law developments. This article is derived from that mailing. If you have questions, or if you know of someone who may want to receive these alerts, please send us an e-mail at employment@devinemillimet.com.

CONGRATULATIONS!

Selected Companies from *Business NH Magazine's* "NH's Top 100 Private Companies"

Business	Rank
AutoFair	7
Grappone Automotive Group	9
Toyota of Nashua	13
Merchants Automotive Group	15
MacMulkin Chevrolet-Cadillac	17
McDevitt Trucks Inc.	21
Bonneville & Son Inc.	26
Lovering Volvo/Mitsubishi	32
Automotive Supply Associates Inc., d/b/a Sanel Auto Parts	35
Ride-Away Handicap Equipment Corp.	36
Irwin Zone	37
Tire Warehouse Inc.	42
Bournival Group	43
Union Leader	54
McFarland Ford Sales Inc.	65
Devine Millimet	70
Seacoast Harley-Davidson	81
Poulin Auto Country, Dick Poulin Inc.	99



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Wellness Corner

Lisa Duclos, Wellness Educator

While the holiday season can be joyous fun and exciting, many people equate it with stress, chaos, and costly in time and money. Some people get excited about the decorations, music, presents, or the real “reason for the season.” Others, however, get anxious about potential family conflicts, frantic busyness, spending over budget, crowds, and long lines at the shopping mall. It is not unusual for people to have mixed emotions, including loneliness, depression, and grief over lost loved ones who will no longer be physically present to share in the holiday spirit.

For many, the holiday season is the season of stress. There are just so many things to do, and a limited time to do everything. If you are one of those people feeling more frazzled than festive, taking the time to incorporate some time management and stress reduction strategies can make a big difference; you will feel more in control and relaxed, rather than feeling like you are being driven like one of Santa’s reindeer!

Mark Gorkin, also known as the “Stress Doc,” classifies holiday stress into “The Four ‘Fs’ of Holiday Friction”: family, finances, food, and physical. The following are some tips to help reduce stress, stay healthy and basically to change the holiday madness into the season of serenity:

Family

Set differences aside. Try to accept family members and friends as they are, even if they do not live up to all your expectations. The holidays offer a unique opportunity to strengthen and rebuild relationships. Remember you can’t control the behavior and attitudes of those people

Embracing the Holidays With Peace and Joy

around you, but you can control your own thoughts, (re)actions and behaviors.

Practice forgiveness. Set aside grievances until a more appropriate time for discussion. Better yet, in the spirit of the season, try to understand, accept, and let go of past hurts.

Learn to say “NO!” Believe it or not, people will understand if you can’t do certain projects or activities. If you say yes only to what you really want to do, you can avoid feeling resentful, bitter, and overwhelmed.

Create new traditions. Don’t let conflict create division among your family and friends. Rekindle relationships by creating new holiday traditions that involve everyone. Taking a fresh look will give you all something to look forward to.

Finances

Stick to a budget. Determine how much you can afford to spend on gifts and other items before shopping. If you do not stick to your budget and plan, you could feel anxious and tense for months afterward as you struggle to pay the bills.

Get creative. Consider making your own gifts. It’s not only more personalized and heart-felt, but you will be de-stressing too. Arts and crafts, baking, or card-making/writing will get your mind off things. Plus you are avoiding the stressful shopping scene and saving money.

Invest time, not just money. Try this holiday mantra: “*Presence precedes presents.*” Spending time with family and friends far outweighs the need for gifts. Give of yourself. Find simple ways to help those that are less fortunate. Volunteer at a local kitchen or offer your services to an organization such as the Salvation Army or Toys for Tots.

Food and Physical

The holiday season tends to turn people into “bingeaholics” when unmanaged stress leads to behaviors that increase the risk for serious health consequences. People tend to overindulge and self-medicate by eating too much, drinking too much, or smoking more heavily. Over the holidays, binge drinking can cause something called “holiday heart syndrome.”

Regardless of age, gender or health, when one experiences holiday heart syndrome the heart races, causing shortness of breath and even chest pains, mimicking the more serious chronic heart-rhythm abnormality, atrial fibrillation. Atrial fibrillation raises the risk for stroke fivefold, affecting about 2.2 million Americans, according to the American Heart Association, while holiday heart syndrome seldom is life threatening and often is short-lived. However, one should never ignore the warning signs, and should always seek medical help if experiencing any symptoms.

Don’t abandon healthy habits. Eat a healthy snack before holiday parties so that you don’t go overboard on sweets, cheese, or drinks. Continue to get plenty of sleep and schedule time for physical activity. Focus on maintaining, not losing or gaining. Getting plenty of rest is important because it does reduce stress, improves memory, controls body weight, keeps the heart healthy, and repairs the body.

Make time for number one – YOU! Take a breather. Spending just 15 minutes alone, without distractions, taking some deep breaths, may refresh and center you enough to handle everything you need to

do. "The breath is the bridge between the body and the mind." When you calm the mind, you calm the body.

Don't overlook a very important person – YOU! While running around shopping and planning for others, take time out to treat yourself to something special, such as a walk or drive around the neighborhood to look at Christmas lights, take a long, hot bath, or just sit back and watch an old holiday movie favorite.

Fantasies

Get Real! The idyllic image of the holidays portrayed by the media is so out of touch with reality. An often overlooked way to deal with holiday stress is simply readjusting your expectations. The media and advertising industries lead us to believe that any holiday that does not end up resembling a Norman Rockwell print is a failure. It is fine to strive for a wonderful holiday season, but it's not necessary to create the perfect holiday, nor is it possible. Focus on the parts of the holidays that are most meaningful and important to you and your family, and place less emphasis on other aspects of the season.

Watch your thoughts. One of the key culprits to season-induced stress is our own memories and thoughts. When we think about the holidays, we tend to dwell on the past and what went wrong, or we romanticize it and make it impossible to re-create. Focus on those little traditions that evoke positive memories such as songs, events, and rituals. Consider creating new traditions if older ones are marred with mixed memories.

Maintain a sense of humor. If we take ourselves or others too seriously, we risk losing our own positive attitude about the holidays. A merry heart is good medicine.

Laugh a little, or a lot! Learn to laugh at the long lines, forgotten presents, and last

minute shopping. A negative attitude will only bring you down, but will not change the circumstances. Laughter is aerobics for the soul!

Replace food with food for thought. Gently embrace, don't cling, to magical memories. Discover a blend of magical realism that helps you balance love, work, and play in the present.

The holidays can be a particularly stressful time for many people. Take some time to think about what is most important to you and your family, and remember what "Merry Christmas" and "Happy Holidays" really mean.

Wishing everyone a very happy, healthy, safe, peaceful, and joyous holiday season... from the NHADA family to you and yours!

For more information on wellness-related topics, contact Lisa Duclos, Wellness Educator, at NHAD Services, Inc. – Insurance Division, at 800-852-3372 or e-mail: lduclos@nhada.com. ▲



- ✦ DEAC is one of the top-20 all-time financial supporters of U.S. House and Senate candidates.
- ✦ DEAC gave \$3 million to House and Senate candidates in 2008.
- ✦ Over 85 percent of DEAC-supported candidates won their races in 2008.
- ✦ In 2008 New Hampshire raised nearly \$31,160 for DEAC, finishing second overall in the DEAC state rankings.
- ✦ The \$31,160 was raised by 50 contributors; of those seven were DEAC President Club members. Nearly 70 percent of members (113) contributed nothing.
- ✦ In 2009 New Hampshire has eight DEAC Presidents Club members.

Prevent Slips and Falls

The NHADA Loss Prevention Department has conducted extensive research into the best available weather-related slip/fall prevention footwear.

Based on the needs of WCT members, specifically the need to go inside and outside frequently, Loss Prevention has concluded that "GRIPS-LITE" All Traction Footwear works best.

"GRIPS-LITE" All Traction Footwear is manufactured in the US by Jordan David Company.

Loss Prevention strongly recommends that employees who work outside in slippery conditions, especially delivery drivers and snow removal crews, be provided with slip/fall prevention footwear. NHADA members interested in "GRIPS-LITE" All Traction Footwear should contact Jordan David directly at 888-667-5477.



Are Your Above-Ground Oil Tanks in Containment?

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

Michael W. Juranty, P.E., Supervisor, NH DES

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

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

There are *many* different regulations in New Hampshire that apply to ASTs based on the size and use of the tanks. Many of the rules have slight variations depending on the tank location (indoor vs. outdoor, presence of floor drains, etc...) as well. One characteristic that petroleum storage tanks have in common, however, is the requirement for secondary containment; the only exception being the smaller

275-gallon unregulated residential-style home heating oil tanks that are used exclusively for heating a structure.

Secondary containment must be large enough to hold at least 110 percent of the largest tank volume within the storage area. In most cases, the containment area must be covered to prevent accumulation of stormwater, and the filling of and dispensing from the tank must occur over an impervious transfer area such as concrete (*asphalt is not impervious to petroleum*). A simple way to achieve compliance for the typical 300 or 500 gallon tank is to place the tank inside the bottom half of a concrete septic vault and cover it with a roof. Any tank holding more than five gallons of any petroleum-based product must be stored within secondary containment, must have an impervious transfer area, and must be covered.

Larger tanks (e.g. a single tank greater than 660 gallons, or multiple tanks having a total capacity greater than 1,320

gallons) must be registered with the state and have a Spill Prevention, Control, and Countermeasures (SPCC) plan written in accordance with federal requirements (40 CFR Part 112) and state requirements (Env-Wm 1402).

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

Facility owners should also be aware that the state has money available to reimburse most of the costs associated with a spill cleanup, but their tanks must be in compliance with applicable rules to be eligible. ▲

This article was provided to NHADA and written by Michael W. Juranty, P.E., supervisor, oil compliance section, NH Department of Environmental Services.

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New Law Protects In-State Businesses From Collecting Taxes for Other States

Since July 9 of this year, New Hampshire has had a law on its books that effectively prevents NH businesses from having to collect taxes for other states. The law basically prohibits NH businesses from disclosing private customer information to another state for tax collection purposes unless certain criteria are satisfied. Now that law may be put to a test as Massachusetts is seeking private consumer information from a NHADA dealer member.

Last year, Massachusetts' Department of Revenue aggressively pursued actions against Town Fair Tire, which had stores

in New Hampshire and Massachusetts. The department was attempting to collect a Massachusetts use tax on tire sales made to Massachusetts residents in the state of New Hampshire. This cross border attack prompted New Hampshire to pass Senate Bill 5 (SB5).

SB5 requires a foreign state to weave through a difficult obstacle course before it can get private consumer information from NH retailers. First, in a written notice to the NH retailer, the foreign state must show it notified the NH Revenue Administration about the plans to collect a foreign use tax on such retail transactions. The law next requires that the NH Department of Justice determine if the foreign state's sales taxes meet a number of different requirements including:

- explicitly impose use tax requirements on out-of-state retailers;
- create an irrefutable presumption that – absent information voluntarily given by the resident – the goods and services purchased are intended to be used in the state in which they are purchased; and
- require that the state audit at least 10 percent of the total use tax returns filed by the residents of the state.

Recently, a NHADA dealer member received from the Massachusetts Department of Revenue a demand to provide all copies of documents associated with the sale of a particular vehicle including but not limited to purchaser's application, financing documents, purchaser's check payable to dealer and driver's license data.

NHADA worked with the appropriate NH authorities to draft a response to this demand. As the Massachusetts' demand letter does not meet the requirements of

SB5, the dealer declined to provide the applicable information. Stay tuned for more updates on this issue. If you receive similar demands from any state, please contact NHADA. ▲

Are You Paying Off Your Trades Within 21 Days?

This is a reminder that since January 1 of this year, NH law has required that "[w]hen a person enters into a retail transaction where a consumer trades in or sells a vehicle that is subject to a lien, the person shall, within 21 calendar days of the date of sale, remit payment to the lien holder to pay off the lien on the traded-in or sold motor vehicle, unless the underlying contract has been rescinded before expiration of 21 calendar days." RSA 361-A:10-c.

The term "date of sale" is the "... date the parties entered into the transaction as evidenced by the date written in the contract executed by the parties, or the date the person took possession of the traded-in or sold vehicle. In the event the date of the contract differs from the date the person took possession of the traded-in vehicle, the 'date of sale' shall be the date the person took possession of the traded-in vehicle."

Failure to comply with this provision is a violation of the Retail Installment Sales of Motor Vehicle Act, which is enforced by the Banking Department. A dealer who, either knowingly or negligently, violates this provision could lose his or her license and/or be fined. RSA 361-A:11

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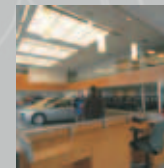


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Collision Repair Corner

Mark Piekarski, Collision Centers of NH, NHCRA Past Chair

The New Hampshire Collision Repair Advisory Group (NHCRA) spent a lot of time working on HB55 last year. A great deal of time and effort was expended for a “study commission” to study the state of the collision repair industry in NH.

Although the bill was ultimately unsuccessful due to unfortunate and unforeseen legislative circumstances NHCRA made a great deal of positive progress in shining a light on our industry, emphasizing its importance to our citizens, and the struggles we face as an industry as a whole. Recently we decided not to pursue legislation in the current year and work toward further building our group and its foundation.

Our group has evolved into several “task targeted” committees:

Meetings & Information

Education

Public Relations

Legislative efforts (and it looks like

there will be some not of our own making).

These will be designated to each and every member, because, when the time comes for a legislative push, we’ll need every shop’s assistance.

Keep in mind that our industry had no visibility or uniformity until our association with NHADA. Their guidance and suggestions have given us new tasks and directions to enhance our industry; over the past several months we’ve been working on:

Creating our code of ethics: We plan to publish display posters and marketing materials in member shops, partner with the NH DES on a new regulation (the National Emission Standards for Hazardous Air Pollutants, NESHAP rule), hold a series-3 seminar during 2009 with plans for more to be held in early 2010.

Developing “consumer awareness” materials: We will state our code of ethics, contact sources at the NH Insurance

Commission and Attorney General’s Office for consumer complaints, and clarify the right of consumers to choose shops, among other things.

We will discuss future legislative goals and objectives.

Plan for town meetings: Tentatively slated for March 2010, these meetings will update members on developments at NHCRA and help us recruit new members.

In several other industry related matters: We’ll hold off the details of NHCRA’s efforts for our town meetings and will plan to have the group’s code of ethics and marketing materials available by then.

Finally, I must tell you that the time has come for me to step down as chair of our group; I’m pleased to announce that Tim Joslin from Bank’s Collision Center has been elected as new NHCRA chair.

I will continue to work closely with Tim in this transition and continue as an active member of the NHCRA. ▲

Environmental Corner

Dan Bennett, Environmental Affairs Specialist

The Environmental Protection Agency (EPA) has issued its new National Emission Standards for Hazardous Air Pollutants (NESHAP) rule, and it requires that you provide an initial notification of your activities by January 11, 2010.

The NESHAP rule is written in law at 40 CFR 63.11169-63.11180. It applies to all new and existing body shops.

The new notification form requires you

to submit to the EPA basic information about your shop and its paint-stripping and surface-coating operations.

The initial notification form is the first step for all body shops that must comply with the EPA NESHAP rule and its many final requirements, due for compliance by January 10, 2011.

For a sample and copies of the notification form visit: www.epa.gov/collisionrepair/collision_notification.pdf,

at the EPA’s Boston office, Region 1, Web site.

NHADA will be providing you with more information, education, and assistance with the NESHAP rule.

Remember, mail your initial notification form to the EPA immediately. Look for future articles and training opportunities with NHADA, and contact me if you have any questions at dbennett@nhada.com or at 800-852-3372. ▲

Federal EPA Notification Deadline Is January 11, 2010

Safety Summary Forms Due January 1, 2010

Safety Summary Forms may be due to the New Hampshire Department of Labor (NH DOL) January 1, 2010.

All employers in New Hampshire with 10 or more employees are required to file biennially (every two years) a safety summary form. This form is a summary of information taken from the written safety program.

Failure to file the Safety Summary Form may result in an audit by NH DOL safety inspectors or a possible fine.

Following is a link to file the form electronically; you may also determine if your form is due at this link: www.labor.state.nh.us/safety_training_prompt.asp.

For assistance in filling out the form, please contact the NHADA Workers' Compensation Trust Loss Prevention Department at 800-852-3372.

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Education Corner

Jean Conlon, NHAEF Administrator

Got a minute? Go to www.cmarket.com, and take a look at cMarket; it's the leader in online auction fund raising, and the New Hampshire Automotive Education Foundation (NHAEF) will be holding an online auction through them during the month of February 2010.

The first step is to build a list of items to auction. For this, we need you.

The sky is the limit on what you can offer. When you check out the Web site, you will see that there is a huge demographic of auctions across the United States, with people bidding on auctions to benefit their own fund raisers as well as on myriad items available.

So, what do you have to offer that someone will want to bid on? Do you have

Giving for Good and Bidding for Good



sports tickets to offer? What about gear, or gift certificates, or services? We can add a section for parts and equipment.

Remember, it will not just be other members doing the bidding. We will send you a link to send to your contacts, and you can ask them to pass the list along to

their contacts. Successful auctions have members participating at all levels.

The New Hampshire Automotive Education Foundation was originally funded by dealer advertising groups. One-by-one, these groups have gone away, but NHAEF is still here, providing numerous services including working with high school and college automotive technology programs, providing scholarships, and offering education and training to NHADA members and their employees.

Please find a way to support this fund raiser – donate one or more items, spread the word, and bid in February.

If you have any questions, please contact me at 800-852-3372 or e-mail me at jconlon@nhada.com.

Benefits Corner

Susan Manning, Account Producer

Medical insurance is, of course, a major financial obligation for our member companies.

NHADA's medical plan rates have consistently been several percentage points lower than Anthem Blue Cross Blue Shield - New Hampshire's rates, plan-for-plan, through the years. This will prove to be the case again for 2010.

We offer ten medical plans, something for everyone's budget. NHADA handles all of the billing for our insurance products, administers COBRA as a free service to our members, and offers the expertise

of our customer service staff to insurance administrators and employees with issues or questions.

We include an innovative and motivating wellness program for the employees of all association member companies who are enrolled in NHADA's medical plan through Anthem. With NHADA, our members receive many extra benefits for their participation with the insurance division products.

In addition to our medical plans, we make four different Northeast Delta Dental plans available to our members,

along with life and short-term disability products through Anthem Life, and two vision plans through the vision service plan.

What have you got to lose? Compare our 2010 rates with your current plan rates and see how we compete!

If you would like to obtain 2010 rates for medical, dental, vision, life, and/or short-term disability products offered through NHADA, please contact Susan Manning in the insurance division, call me at 800-852-3372 or e-mail smanning@nhada.com.



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Claims Corner

Purse Strings Tightened On Second Injury Fund Reimbursement

Peter Sheffer, WCT Director

The Second Injury Fund is a state-run fund established in 1975 to encourage employers to hire individuals who have permanent physical hindrances or impairment. Prior to the American with Disabilities Act (ADA), which prohibits discrimination for physical disabilities, employers were reluctant to hire individuals with a disability for fear of increased workers' compensation liability.

The Second Injury Fund was designed to reimburse employers for increased workers' compensation payments when a worker, who was knowingly hired with a permanent physical impairment, suffered

a work-related injury, which resulted in a greater disability than would have been caused by the subsequent work-related injury alone. The pre-existing condition can be *any* injury or illness that poses a permanent hindrance to employment opportunities. The pre-existing condition could be heart disease, cancer, orthopedic injuries, or surgeries; it does not have to be a work-related injury. The employer must have written documentation of the pre-existing condition and that written knowledge must include written documentation pertaining to the permanent physical restrictions imposed upon the individual by the pre-existing condition.

Written documentation of the pre-existing condition now must be accompanied by documentation supporting the employer's knowledge of the employee's restrictions.

The workers' compensation statute requires, in part, that in order to qualify for reimbursement for the special fund:

an employer shall establish by written records, or by affidavit executed at the time of hire or retention in employment, that the employer had knowledge of the employee's permanent physical or mental impairment at the time that the employee was hired or at the time that the employee was retained in employment after the employer acquired such knowledge.

All documentation must include the employee's name, the employer's name, and the date the document was created, which must be before the subsequent work-related injury.

There are two opportunities for employers to document pre-existing conditions for the purpose of Second Injury Fund documentation. The first, is at the time of hire. The ADA does not permit employers to ask questions in the interview process regarding pre-existing medical conditions, prior workers' compensation claims, or use of sick time. Therefore, employers should ask employees to complete the NHADA Workers' Compensation Second Injury Fund – Post-Conditional Employment Offer Medical Form. The form must be completed after the conditional offer of employment has been made but *before* the employee actually begins work. Someone from the employer should sit down with the employee and explain that the truthful

Safety/OBD II Inspections Statistics				
Safety Inspection Results	Oct 09	% of Total	YTD 09	% of Total
Total *	114,893	100.00%	1,163,029	100.00%
Passed	85,326	74.30%	875,234	75.30%
Corrected	16,063	14.00%	155,695	13.40%
Rejected	7,082	6.20%	66,298	5.70%
Untested	6,422	5.60%	65,802	5.70%
OBD II Inspection Results (1996 and newer)				
Total	99,734	100.00%	1,002,986	100.00%
Passed	84,796	85.00%	857,839	85.50%
Rejected	10,608	10.60%	105,919	10.60%
Untested	4,330	4.30%	39,228	3.90%
* Total numbers include OBD II Inspections				
Statistics provided by Gordon-Darby				

answers to the questions will not adversely affect their employment or entitlement to workers' compensation benefits. The portion of the form pertaining to restrictions should be completed and any restrictions, as minor as they may be, should be listed. Limitations in lifting, walking, prolonged standing, or sitting, avoidance of icy surfaces, etc. should be listed.

release prior to return to work, the employer should put a note in the employee's medical file documenting the injury or illness dated and signed by the employer and employee.

The ADA requires that employers maintain a medical file separate from the employee's personnel file, and it must be treated as a confidential medical record. The employee's file, like their personnel file, must be made available to the employee at their request pursuant to RSA 275:56.

All medical documentation including workers' compensation forms and medical records, physical exams, medical leave notes, and drug and alcohol testing must be retained in the employee's medical file.

The Second Injury Fund is a great opportunity to mitigate the cost of serious workers' compensation claims.

The Second Injury Fund reimburses 50 percent of medical and indemnity payments after \$10,000 has been paid out on the claim. Permanent impairment, vocational rehabilitation, medical management, legal fees, and expenses to the file are not reimbursable from the fund. There is a one-and-a-half-year delay in reimbursement from the fund. In September 2009, we requested reim-

bursment for 2008 payments, and we anticipate reimbursement in May 2010.

NHADA WCT has been very successful in recovering money from the Second Injury Fund largely because of our members' documentation of their employees' pre-existing conditions. The requirement for documentation of physical restrictions relating to the pre-existing conditions at the time of hire or retention may present a challenge to members. Most prospective employees are hesitant to tell employers about their physical restrictions for fear of not getting the job. If employers can take the time to coax that information from the employees after the conditional offer of employment has been made, then we will have a better chance of getting Second Injury Fund reimbursement if a subsequent work-related injury occurs. It will probably be easier to document permanent restrictions after an employee reports an injury or illness or suffers a work-related injury, which results in permanent restrictions.

The Second Injury Fund in New Hampshire remains viable but employers will need to be more vigilant in their documentation in order to take advantage of it. Please contact Pete Sheffer if you have any questions or concerns at psheffer@nhada.com or 800-852-3372. ▲

NHADA WCT Reimbursement	
This chart demonstrates the reimbursement the NHADA WCT has received since 2004:	
Year	Second Injury Fund Reimbursement
2004	\$186,643.79
2005	\$148,893.41
2006	\$258,547.50
2007	\$235,987.56
2008	\$284,403.05
2009	\$396,276.34
Total	\$1,510,751.65

The second time to document a pre-existing condition is when an employee notifies the employer of an injury or illness. If it is a work-related condition, the Employer's First Report of Injury must be completed and the workers' compensation/managed care process must be followed. However, if the injury is not work-related (it is a non-work-related condition), written documentation from the employee should be retained in the employee's medical file to be shared with NHADA WCT if a subsequent work-related injury occurs. Employers should have a policy requiring that employees provide medical documentation releasing them to return to work with or without limitations following a major injury or illness with extended disability. If the employer does not require a medical

Breakfast Reception In Orlando

For NHADA Members Attending the NADA Convention

Once again, NHADA plans a breakfast reception for New Hampshire dealers attending the NADA Convention Orlando, FL.

Held on Sunday, February 14, 2010 from 7 to 9 a.m., the reception takes place at the JW Marriott Orlando Grande Lakes Hotel, Cordova 5 & 6, 4040 Central Florida Parkway in Orlando.

Join us for coffee and camaraderie.

Watch for your invitation in the mail.



PLATINUM
New England Dodge DAA
WMUR-TV/WMUR.com NH
Zurich

2009 ASSOCIATION PARTNERS
(as of November 18, 2009)

GOLD
New Hampshire Union Leader
Wiggin & Nourie, P.A.

BRONZE

ADP Dealer Services
Aftermarket/Royal Administration
AHC, Corp.
Alan Scalingi (Morgan Stanley)
Albin, Randall & Bennett
AmSan
Amy Martineau (American Hardware Insurance)
Auto Auction of New England
Auto/Mate® Dealership Systems
Bank of America
Bellwether Community Credit Union
BG Products/Warehouse Dist. of NE
Clean Harbors Environmental Services
CompPartners (BOAC, MVOH, SOAC,
St. Joseph's B & H)
Cook, Little, Rosenblatt & Manson, p.l.l.c.
CUDL AutoSMART
DealerTrack Inc.
EM-Power Services, Inc.
Environmental Equipment of New England, LLC
F & I Resources
G&K Services

SILVER

American Fidelity Assurance Company
Anthem Blue Cross and Blue Shield in NH
AutoTrader.com
Cars.com
Citizens Bank
Devine Millimet
Enterprise Rent-A-Car
Manheim New England
New England Chrysler-Jeep DAA
Northeast Delta Dental
Southern Auto Auction
St. Mary's Bank
Tyler, Simms & St. Sauveur, CPAs, P.C.
Windward Petroleum/Exxon Mobil

Information on the 2010 Association Partnership Program is available. To become an Association Partner, please call Jean at 800-852-3372.

BRONZE

G W Marketing Services
Hunter Engineering Co./Lappen's Auto Supply
Jewett Construction Co., Inc.
Lift Works Corp. / Sullivan Tire Inc.®
Liftech Automotive Equipment
Lynnway Auto Auction
Macdonald Page & Co LLC
Nancy Phillips Associates, Inc.
Northeast Auto Auction, Inc.
Occupational Wellness
O'Connor & Drew, P.C.
Protective
Rath, Young and Pignatelli, P.C.
Resources Management Group
Robbins Auto Parts, Inc.
Sanel Auto Parts, Co.
TD Bank
Third Party Administrators, Inc.
Tire Warehouse
Trivantus, Inc.
Willis of Northern New England, Inc.

New Hampshire Department of Safety, Division of Motor Vehicles

Title Statistics Report Ending: November 18, 2009

	Oct '09	Oct '08	'09 YTD	'08 YTD
Titles Issued for New and Demo Vehicles:	5,862	8,527	72,509	94,117
Titles Issued for Used Vehicles:	17,334	20,850	182,975	197,772
TOTAL TITLES ISSUED:	23,196	29,377	255,484	291,889
Titles Issued with a Lien:	7,976	11,486	98,411	123,989
Titles Issued with no Lien:	15,220	17,891	157,073	167,900
Salvage Titles Issued:	684	802	9,132	8,071
Salvage Tags Issued:	228	189	2,310	2,076
Titles Issued for Heavy Trucks More than 15 Years Old:	26	34	310	337
Titles Issued for Heavy Trucks 15 Years Old or Less:	96	205	1,173	1,419
Titles Issued for Trailers:	722	835	7,742	8,874
Titles Issued for Motorcycles:	647	925	12,902	15,968
Titles Issued for Motor Homes:	63	66	553	647