

March, 2010

# Dateline: NH

www.nhada.com

a publication of the New Hampshire Automobile Dealers Association

Your vote and your involvement counts

## Elections and You

Peter J. McNamara, President

February 16 the voters of the State Senate District 16 elected Republican David Boutin to fill the vacated seat of current Manchester Mayor Ted Gatsas.

According to the *New Hampshire Union Leader*, results gave Boutin the election with 3,770 votes, or 58 percent, over Democratic challenger, Jeff Goley with 2,682 votes, or 42 percent.

This special election is just the beginning for 2010 though; all 424 seats in the House and Senate are up for election this November, including Senator-elect Boutin's seat.

The "asking" has already begun with weekly campaign fund raisers being held in Concord and elsewhere.

It is expected that NHADA be financially active in this arena to help ensure

that legislators who understand dealer issues are elected. In order for motor vehicle businesses in this state to stay ahead of the pack, we have to make sure that ADPAC's resources provide the biggest bang for the buck!

The motor vehicle business in New Hampshire comprises over 20 percent of the total retail business in this state; and, therefore, we have a significant impact on our state's economy. We have a responsibility to assist those candidates that understand and support our legislative agenda.

When you get a letter in the mail and/or a telephone call from one of your fellow NHADA members, please make your contribution(s). ADPAC can accept corporate contributions. ▲

## Thirteen File for Arbitration

Peter J. McNamara, President

Thirteen dealerships that were terminated or were set to be terminated by Chrysler or General Motors as part of the twin bankruptcies have recently filed for arbitration as permitted by federal law.

Last December, Congress passed a bill that grants certain GM and Chrysler dealerships and former dealerships the right to demand binding arbitration with GM or Chrysler to determine whether the manufacturer should be required to restore the dealership to the manufacturer's dealer network.

The dealerships include former Chrysler points, current GM points, and Cadillac dealers. This spring Chrysler terminated six New Hampshire Chrysler

*Arbitration—continued on page 11*

*Workers' Compensation Statistics Report for 2009  
More on pages 12-13.*

### Injuries by Day 2009

| Day           | No. of Claims | Total Incurred        |
|---------------|---------------|-----------------------|
| Sunday        | 9             | \$57,937.27           |
| Monday        | 150           | \$931,753.53          |
| Tuesday       | 137           | \$884,009.27          |
| Wednesday     | 142           | \$323,213.47          |
| Thursday      | 145           | \$405,815.02          |
| Friday        | 127           | \$354,030.30          |
| Saturday      | 49            | \$295,789.93          |
| <b>Totals</b> | <b>759</b>    | <b>\$3,252,548.79</b> |

## Join Us for the Non-Franchised Member Town Meeting

March 16, 2010, 6-9 p.m. — the Daniel B. McLeod Center, NHADA Headquarters, Bow NH

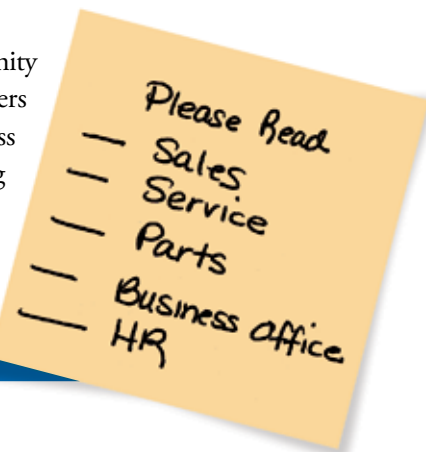
Daniel Bennett, Vice President for Governmental Affairs

NHADA will once again host its annual non-franchised member town meeting at the Daniel B. McLeod Center, NHADA headquarters in Bow March 16 from 6-9 p.m. Dinner will be provided.

This annual "town meeting" is an opportunity to have all non-franchised NHADA members gather in an informal group setting to discuss legislation that NHADA has been working on. It offers us an opportunity to discuss and offer feedback on issues impacting the

*Town Meeting—continued on page 9*

**Meet Your Partners — Pages 3, 4, 10, 14, 17 & 20 ~ Title Statistics, Now on Page 23**



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Jack Tulley

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## Welcome New Members

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275-0471  
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### Kendall Automotive Inc.

d/b/a **Weston Auto Body**  
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Wolfeboro, NH 03894  
569-4400  
Owners: Heidi and Richard Kendall

### Tri State Fire Protection

84 Lake Street  
Nashua, NH 03060  
293-7531  
Contact: Michael O'Rourke  
and Steve Schlesinger

## Spring Annual Business Meeting and Networking Reception

— C. R. Sparks, Bedford, NH, Tuesday, May 18

### — Save the Dates —

- March 23 Understanding ADA, FMLA, and WC (Devine Millimet)
- April 7 Six Principles for Sales and F&I Success in the New Economy And Today's Hot Legal Topics (Zurich)
- April 8 Hazardous Materials Three-Year Certification Training
- April 13 Hiring Guidelines (Cook, Little, Rosenblatt & Manson, p.l.l.c.)
- May 12 NH Title Regulations

As seminars are added, they will be listed in the Calendar of Events at [www.nhada.com](http://www.nhada.com). For information, contact Jean Conlon at 800-852-3372 or at [jconlon@nhada.com](mailto:jconlon@nhada.com).

## Inside this Issue

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## The NADA Attitude Survey – An Important Tool For Dealer/Manufacturer Relations

*Nathaniel Stout, Communications Director*

The semi-annual NADA dealer attitude survey is a catalyst to improving the relationship between dealers and manufacturers, according to Larry Mullen, NADA senior director of industry relations.

For the time dealers invest in completing the survey, the payoff is big, he said. Typically the tally of survey results is complete about 30-45 days after the survey closes. The results are then reviewed with senior car company management, NADA industry relations committee members, and a dealer council representative in face-to-face meetings at the US headquarters of all 35 brands surveyed.

NADA provides those dealers who do complete the survey with a brief “tree top” summary report of the results, Mr. Mullen said. These summary reports include simple ratings with directional arrows for each collective answer along with a brief narrative. The copyrighted reports detail current dealer assessments of both the franchise and the dealer/manufacturer relationship in several basic areas including:

- “Current value of the franchise,”
- “Value of the franchise will increase,”
- “Consideration of dealer input (by the manufacturer),”
- “Fairness of policies and procedures (of the manufacturer),” and
- “Field contact helpfulness (of the manufacturer).”

“The (survey) effort is very, very fruitful for car companies, who have a solid interest in what dealers think,” Mr. Mullen said.

The process is quite easy, and requires a relatively small time investment to complete, he said. All surveys are conducted online following a one-time, online registration process. The mission of the survey is not to expose an individual dealer’s opinion, Mr. Mullen stressed. Respondent confidentiality is respected.

The NADA survey has been applauded by many car companies and dealers alike as a useful and constructive way for dealers to forward their view of the health of the dealer/manufacturer relationship,” he added. The NADA Dealer Attitude Survey has existed in paper and now electronic formats, since 1985.

In their efforts to compete in the marketplace today, manufacturers increasingly acknowledge the asset-value of considering dealer opinion before making decisions that affect their brand(s), Mr. Mullen said.

“The impact of dealer opinion does make a difference,” Mr. Mullen added.

(To view a listing of dealer/manufacturer relations boards, which use and value the survey findings, visit this link: <http://bit.ly/az5mkd>. NADA and NHADA Director Jack Tulley is a member of the dealer/manufacturer board for BMW of North America, LLC.)

For survey information, contact NADA Industry Relations at 703-821-7010. ▲

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## From Your NADA Director



Jack Tully



### NADA Launches '100 Trucks for Haiti' Campaign

Relief workers need light trucks immediately to help get food and medicine to earthquake victims all over Haiti.

Relief efforts have ramped up following the creation of the Clinton Bush Haiti Fund. But delivery of food, water, and medical supplies has been constrained by a lack of trucks to distribute supplies throughout the capital of Port-au-Prince and the communities around the country.

Speaking at the World Economic Conference late January in Davos, Switzerland, President Bill Clinton said Haiti needed 100 light trucks "yesterday."

In response, NADA is calling on all dealers around the country to answer this urgent need for trucks to deliver food and medical supplies to earthquake victims in Haiti. Already, NADA and Starling Chevrolet in St. Cloud, FL have pledged trucks.

A month after the earthquake, the needs are staggering. But this is one big way dealers can have a tremendously positive impact on Haiti's relief efforts. "The road to recovery in Haiti is long, but America's new car and truck dealers can make a difference," said John McEleney, who was NADA chairman at the time.

To ensure that the people of Haiti can move along the path to recovery, we urgently need your help in mobilizing a fleet. The most critical need is for rough-terrain vehicles, small trucks, cargo trucks and pick-up trucks, new or used. They are more maneuverable and better suited to deliver supplies to the diverse regions of Haiti. Help us mobilize 100 Trucks for Haiti and get critical supplies moving to where they are needed most. If you can make a tax-deductible contribution of a small truck or cargo truck or a light pickup truck, e-mail [trucks@clintonfoundation.org](mailto:trucks@clintonfoundation.org).

## NADA Update

### NADA in Communication with Toyota over Recall's Impact on Dealers

NADA has been in close contact with Toyota since the company announced it would suspend the manufacture and sale of eight of its most popular models because of an unresolved mechanical flaw with their accelerators. Immediately following the announcement, NADA issued the following statement to the media:

"Toyota is doing the right thing. The safety of the customer is of paramount concern. Toyota has a reputation for resolving problems quickly. We certainly hope that's the case in this situation as well.

"This is creating a very difficult situation for dealers, in an already tough market. NADA is working with Toyota to identify a plan to help get dealers through this. For the consumer, Toyota has set up a toll-free number to answer customers' questions. That number is 800-331-4331."

NADA is encouraging Toyota dealers to check to see if they have business interruption insurance, more specifically Contingent Business Interruption. Such a policy is designed to provide coverage when you have to suspend your business operations as a result of a covered loss to your independent supplier.

NADA also sent a memo to all Toyota dealers Jan. 27 urging them to carefully review materials and all future communications from Toyota on the recall. The memo, available on the Internet at <http://bit.ly/d1ctzs>, also provides information on the relevant provisions of the federal Motor Vehicle Safety Act (the "Safety Act") and regulations of the National Highway Traffic Safety

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NADA – continued from page 4

Administration that govern safety related vehicle defect recalls. It also urges dealers to consult legal counsel regarding their obligations under federal, state, and local law related to this issue.

#### In NADA news...

##### • NADA University Announces Preferred Partners

The NADA University Learning Hub will provide training programs for dealership staffs in key business functions using a wide variety of online and instructor-led courses, Webinars, and workshops focused on business management, legal compliance, customer relations, human resources, and fixed and variable operations. In addition to a broad selection of

all-new NADA online courses, dealers will have access to industry-leading trainers who have been selected as Preferred Partners. Among the leading trainers selected as NADA University Preferred Partners and participants in the Learning Hub are:

- Alan Ram, president and founder, Proactive Training Solutions (sales, telephone, management, Internet, and BDC training);
- Grant Cardone, chief executive officer, Grant Cardone (sales training);
- Ron Reahard, president, Reahard & Associates (F&I training);
- Don Reed, chief executive officer, Dealer Pro Training (fixed operations training); and
- Jeff Cowan, president, Jeff Cowan's Pro Talk (service advisor training)

##### • NADA Compensation Study 2009 Mailed to Members

Employee compensation and benefits are among dealers' most significant expenses, and a motivated and skilled staff is critical to business success. The NADA Compensation Study 2009 serves as a resource to help dealers assess their situation and balance those needs. This year's guide contains two valuable additions: NADA Chief Economist Paul Taylor has significantly expanded the introductory analysis section to provide greater insight into the data; and a new section covers pay plans.

##### • Future NADA Management Guides To be Delivered Online

With the February launch of NADA University, member publications will be available online only at NADA University's Resource Toolbox. With a new, easier-to-use format, you'll have an executive summary, electronic routing to

the staff you choose, and online tracking to ensure the material was reviewed and understood. NADA University includes significant new training, resources, and technology – much of which will be provided free to NADA and ATD members and their staffs. We need current, correct e-mail addresses in order to deliver this unprecedented new training and education resource. Be there when we launch NADA University! Please go to [www.nada.org/membership](http://www.nada.org/membership) now to update your profile and make sure we have your correct e-mail address.

#### In legislative and regulatory news...

##### FTC Issues Guidelines on Endorsements and Testimonials

The Federal Trade Commission recently announced guidance for advertisers regarding the use of endorsement and testimonial ads. The guidance addresses endorsements by consumers, experts, organizations, and celebrities, as well as the disclosure of important connections between advertisers and endorsers. Dealers should consult this guidance before using a celebrity or consumer endorser in their advertisements. Also, the revised guides add new examples to illustrate the principle that "material connections," such as employment, payments or free products between advertisers and endorsers – connections that consumers would not expect – must be disclosed. As a result, dealers, dealership employees, or anyone who receives any payment or free product from the dealer must consult these guides before blogging about their own dealership or competitors, or perhaps even commenting on a "blog" or other online forum about their own business or their competitors'. Visit

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- ♦ 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 nine DEAC Presidents Club members.

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## NHADA is Looking for Losers!

That's right! Losers... for the next fitness challenge. This new wellness offering will be a team challenge comprised of ten participants and will be based on percentage of body weight loss, not actual pounds.

If a company has fewer than ten participants to complete a team, virtual teams will be formed. This 12-week challenge runs from March 15 to June 7, with the top three teams and top three individual losers winning prizes. All teams whose members complete the challenge, and do not miss more

than two weigh-in weeks, will be awarded wicking tee-shirts for participation. This challenge is open to all NHADA members who participate in the Anthem insurance program.

### Watch for more details and be a loser!

For more information on this or other wellness programs offered through NHADA, contact Wellness Educator Lisa Marzoli, at [lmorzoli@nhada.com](mailto:lmorzoli@nhada.com) or call at 800-852-3372, ext. 308.

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<http://bit.ly/ddWXPd> on the Internet for details on the new guidelines.

## FRB and FTC Release Final Risk-Based Pricing Rule

The Federal Reserve Board and the Federal Trade Commission have released their long-awaited joint Final Risk-Based Pricing Rule. The rule, which implements section 311 of the FACT Act of 2003 and takes effect January 1, 2011, generally applies to dealers who obtain a credit report regarding a consumer and then enter into a credit transaction with that consumer. Covered dealers must issue a Risk-Based Pricing Notice (RBPB) to those consumers to whom the dealer extends credit on terms that are “materially less favorable” than those entered into with a “substantial proportion” of the dealer’s other credit customers. Because of the difficulty in determining which customers fit into this ill-defined category, NADA recommended – and the agencies adopted – an Exception Notice that dealers and other creditors may issue in lieu of the RBPB. The criteria for using the Exception Notice and other elements of the Risk-Based Pricing Rule are explained in a preliminary NADA summary available at <http://bit.ly/bH1Ah9>. 



## Environmental Corner

NHADA will host the next quarterly Granite State Clean Cities Coalition meeting at the Daniel B. McLeod Center, NHADA headquarters, in Bow March 19, 2010 from 8:30 to 11:30 a.m.

The meeting will highlight two presentations on electric vehicles and their future, electric vehicle infrastructure issues, and other alternative fueled vehicle technology. Highlighted speakers are Luke May and Chris Colquitt of General Motors, as well as Matt Solomon of the Northeast States for Coordinated Air Use Management (NESCAUM).

The Granite State Clean Cities Coalition, of which NHADA has been a member since 2004, is a collaborative of over 70 public and private interests from all regions in New Hampshire. Coalition members support the goals of reducing dependence on foreign oil, and improving air quality, through the use of domestically produced, cleaner-burning alternative fuels and other fuel reduction strategies.

*Town Meeting – continued from page 1*

industry and your businesses.

Participating in the meeting this year will be non-franchised members of the NHADA Board of Directors, who will discuss their role as your representatives on issues affecting you.

We welcome you and hope you will be able to attend this very valuable meeting.

Please RSVP your attendance to Dan Bennett, vice president of governmental affairs, by e-mail at [dbennett@nhada.com](mailto:dbennett@nhada.com) or call at 800-852-3372. ▲

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## Focus on Electric Vehicles

Sponsored by the U.S. Department of Energy, the Clean Cities program, a government-industry partnership, is designed to reduce petroleum consumption in the transportation sector by advancing the use of alternative fuels and vehicles, idle reduction tech-



nologies, hybrids, electric vehicles, fuel blends, and fuel economy measures.

More information on the Granite State Clean Cities Coalition may be found at [www.granitestatecleancities.nh.gov](http://www.granitestatecleancities.nh.gov).

If you are interested in attending the meeting, please contact Dan Bennett at 800-852-3372 or e-mail him at [dbennett@nhada.com](mailto:dbennett@nhada.com). ▲



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# Employer Rights and Responsibilities for Employee Facebook, MySpace, Twitter, Blogs, and other Social Networking Postings

By: Ann Scheer, Esq.

An employee shows her supervisor another employee's Facebook or blog entry in which the employee is complaining about their supervisor, making derogative comments about co-employees or discussing information about a customer. What can and/or should an employer do with this information?

Employees used to complain about their trials and tribulations at work to their spouse, over coffee with a friend or to a friendly bartender. For the most part these comments and complaints were unknown to the employer, co-workers

and customers. Even if their employer did hear something about the employee's comments, it was hard to determine what was actually said. This has now changed with employees now regularly venting about work on social networking sites and blogs. Comments may now be posted on open sites that anyone can read, and even if put on a site with restricted access may be forwarded by those with access to many others. Comments posted on these sites may remain accessible despite efforts to remove them. What was said is now clear and indisputable. Whether the employer discovers the comments itself or learns of the comments from an angry customer or co-worker, the employer may feel a compelling obligation to "do something about it."

Generally, when faced with this situation an employer should react in the same manner as it would had the comment had been made at work. For example, if an employee discloses confidential company or customer information in violation of company policies it makes no difference whether the disclosure occurred during work hours, took place on or off the work employer's premises, or was made using a home computer instead of a work computer. Similarly, illegal harassment by an employee of a co-worker or by a customer or vendor of an employee

must be investigated and appropriate action taken by the employer regardless of the venue or whether it happened on or off the clock. An employer in these situations should investigate and take action that is consistent with its policies and practices for similar infractions in the workplace.

Employers need also be careful that its search for Internet "dirt" on an employee not be viewed as

discriminatory or retaliatory. For example, if an employee has just made a request for FMLA leave, filed a wage claim, or spoken with an OSHA inspector, this would not be the time for an employer that doesn't routinely monitor employees' personal social networking postings to suddenly begin searching the Web for evidence of employee misconduct. That said, the fact that an employee may have engaged in a legally protected activity does not shield the employee from a good faith investigation of alleged wrongdoing. If a co-worker or customer raises a concern regarding an objectionable social networking posting by the employee, an employer could, and should, conduct an investigation in accordance with its workplace policies.

In checking an employee's personal social networking postings, employers should never use trickery or hack into a restricted site to which they don't have access. Doing so can subject an employer to a lawsuit for invasion of the employee's privacy. Employers also need to be very



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Scott Rodgers



careful not to violate employee rights under the National Labor Relations Act to “self-organize ... and to engage in ... concerted activities for the purpose of collective bargaining or other mutual aid or protection...” The key here is if an employee is engaging or attempting to engage with one or more other employees to help each other with situations in the workplace such as perceived safety violations, wage issues or any other “term or condition of employment” these “conversations” whether face to face or through postings are generally protected by this law and an employer is prohibited from taking any adverse action against an employee for having engaged in such activities. This is a tricky area and an employer faced with such a circumstance is well advised to consult with an attorney very familiar with this area of the law before taking any adverse action against an employee.

Employees often mistakenly believe that an employer can't take any action against them for out of work statements or actions and are shocked to learn that their employer is disciplining them or even terminating them for something they

have posted on a social networking site or blog on personal time, at their own home and using their own computer. In order that employees have a clear understanding of employer expectations and the consequences of their bad behavior, it is important that employers develop and disseminate policies with regard to social networking sites and blogs, and to clarify existing policies (such as confidentiality rules) so that employees understand that they are applicable inside and away from the workplace, and regardless of whether the prohibited conduct occurs in an Internet forum. These policies may be of critical importance in defending any adverse employment action your company takes against an employee for an objectionable posting. Please contact anyone in our group for assistance in reviewing or developing social networking policies for your workplace. ▲

*This article was provided by the Devine, Millimet & Branch Labor, Employment and Employee Benefits Group. For further information, send e-mail to [employment@devinemillimet.com](mailto:employment@devinemillimet.com).*

*Arbitration — continued from page 1*

dealers with just a few days notice. GM gave wind-down notices to six GM stores and also gave such notice to eight dealers who have Cadillac points. GM's plan would leave a single Cadillac point in the state. In all, 20 dealerships are, or might be, affected by the closings.

Exactly who has filed for arbitration is kept confidential by the American Arbitration Association, as required in the federal law passed in late 2009 in response to the unwarranted closings of thousands of stores nationwide. GM and Chrysler repeatedly claimed that dealers cost the manufacturers money and that the closings would save billions. As the hearings before congress revealed, dealers cost the manufacturers no money because they buy the inventory, the land, the buildings and hire the employees to sell the cars.

The arbitrations must be completed by June 14, 2010 (although the arbitrator may decide to extend the arbitration to July 14, 2010 for good cause).

Nationwide, more than half of the 2,789 dealers eligible for arbitration have filed. ▲



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## Claims Corner

### Injury Statistics for 2009

*Brian Duplessis, Loss Prevention Coordinator*

At the beginning of every year the Loss Prevention Department reviews claim data from the prior year and makes comparisons with historical statistics.

This exercise offers us a chance to further reduce injuries among our members.

Overall, the Workers' Compensation Trust (WCT) had the fewest claims since 1985 this past year, a total of just 759. However, claim costs continue to rise, primarily because of medical inflation. For instance, in 1990 the average cost per claim was \$1,642. In 2009, the average was \$4,285.

Below are a variety of injury summary reports. The information is helpful in targeting our safety efforts to prevent claims. ▲

#### Injuries by Cause 2009

| Cause             | No. of Claims | Total Incurred        |
|-------------------|---------------|-----------------------|
| Slip/Fall/Trip    | 71            | \$498,654.97          |
| Bend/Reach        | 21            | \$142,805.24          |
| Lift/Lower        | 76            | \$432,879.30          |
| Push/Pull         | 28            | \$30,567.12           |
| Twist             | 16            | \$120,649.57          |
| Caught            | 37            | \$95,258.50           |
| Struck By         | 196           | \$471,251.84          |
| Struck Against    | 153           | \$112,602.98          |
| Contact           | 41            | \$32,638.59           |
| Inhalation        | 4             | \$4,219.36            |
| Repetitive Motion | 21            | \$139,396.09          |
| Explosion/Flash   | 4             | \$894.80              |
| Motor Vehicle     | 18            | \$675,156.83          |
| Slip/Fall-Ice     | 70            | \$475,558.60          |
| Unknown           | 3             | \$20,015.00           |
| <b>Totals</b>     | <b>759</b>    | <b>\$3,252,548.79</b> |

#### Injuries by Job Title 2009

| Job Title          | No. of Claims | Total Incurred        |
|--------------------|---------------|-----------------------|
| Executive Officer  | 1             | \$115.00              |
| F & I Manager      | 2             | \$800.10              |
| General Manager    | 1             | \$2,085.50            |
| Clerical           | 23            | \$50,295.60           |
| Service Writer     | 12            | \$2,962.67            |
| Warranty Clerk     | 1             | \$0.00                |
| Department Manager | 28            | \$76,797.18           |
| Salesperson        | 55            | \$240,951.69          |
| Delivery Driver    | 25            | \$98,829.22           |
| Technician         | 393           | \$1,338,519.11        |
| Recon Person       | 53            | \$125,334.79          |
| Lot Boy            | 10            | \$3,119.69            |
| Maintenance Person | 19            | \$83,100.96           |
| Dismantler         | 5             | \$11,895.08           |
| Order Picker       | 35            | \$28,381.41           |
| Shuttle Driver     | 9             | \$509,670.16          |
| Tow Truck Driver   | 7             | \$362,882.16          |
| Body Technician    | 76            | \$309,562.32          |
| Estimator          | 2             | \$245.18              |
| Unknown            | 2             | \$7,000.97            |
| <b>Totals</b>      | <b>759</b>    | <b>\$3,252,548.79</b> |

#### Injuries by Tenure 2009

| Tenure            | No. of Claims | Total Incurred        |
|-------------------|---------------|-----------------------|
| Less than 1 Month | 16            | \$16,555.25           |
| 1 to 3 Months     | 37            | \$92,063.47           |
| 4 to 11 Months    | 107           | \$498,233.24          |
| 1 to 2 Years      | 168           | \$512,757.71          |
| 3 to 5 Years      | 172           | \$480,339.48          |
| 6 to 10 Years     | 81            | \$812,038.69          |
| 11 or More Years  | 127           | \$445,263.00          |
| Part-Time         | 11            | \$140,824.91          |
| Not Reported      | 40            | \$254,473.04          |
| <b>Totals</b>     | <b>759</b>    | <b>\$3,252,548.79</b> |



### Injuries by Body Part 2009

| Body Part          | No. of Claims | Total Incurred        |
|--------------------|---------------|-----------------------|
| Head or Face       | 61            | \$42,487.46           |
| Eyes               | 108           | \$48,899.14           |
| Ears               | 2             | \$1,657.54            |
| Nose               | 2             | \$5,771.41            |
| Mouth or Jaw       | 2             | \$1,648.56            |
| Neck               | 15            | \$42,020.12           |
| Shoulders          | 48            | \$559,930.23          |
| Arms               | 18            | \$24,606.34           |
| Elbows             | 19            | \$54,600.83           |
| Wrists             | 29            | \$265,113.44          |
| Hands              | 62            | \$49,847.47           |
| Fingers            | 127           | \$160,856.97          |
| Back               | 121           | \$437,313.39          |
| Chest or Ribs      | 8             | \$4,232.04            |
| Abdomen or Stomach | 8             | \$46,092.90           |
| Groin or Genitals  | 5             | \$4,461.50            |
| Hips               | 9             | \$676,223.13          |
| Buttocks           | 1             | \$1,127.52            |
| Legs               | 20            | \$89,751.68           |
| Knees              | 42            | \$215,312.56          |
| Ankles or Heels    | 19            | \$145,337.91          |
| Feet               | 9             | \$2,699.89            |
| Toes               | 9             | \$12,514.33           |
| Heart              | 1             | \$328,753.07          |
| Respiratory        | 4             | \$4,219.36            |
| Brain              | 1             | \$15.00               |
| Eyeglasses         | 1             | \$139.00              |
| Dentures or Teeth  | 6             | \$6,916.00            |
| Psychological      | 1             | \$20,000.00           |
| Unknown            | 1             | \$0.00                |
| <b>Totals</b>      | <b>759</b>    | <b>\$3,252,548.79</b> |

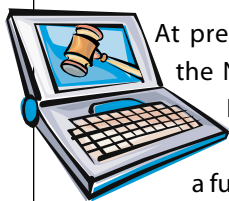
### Injuries by Nature 2009

| Nature                  | No. of Claims | Total Incurred        |
|-------------------------|---------------|-----------------------|
| Abrasion or Bruise      | 126           | \$180,076.14          |
| Allergy                 | 1             | \$850.00              |
| Animal or Insect Injury | 3             | \$6,948.40            |
| Burn                    | 14            | \$10,430.11           |
| Carpal Tunnel           | 5             | \$68,700.05           |
| Concussion              | 3             | \$5,126.34            |
| Crush                   | 9             | \$16,957.60           |
| Cut                     | 144           | \$97,847.22           |
| Death                   | 1             | \$328,753.07          |
| Dermatitis              | 2             | \$3,268.50            |
| Electric Shock          | 1             | \$100.00              |
| Foreign Body            | 82            | \$35,429.94           |
| Fracture or Dislocation | 33            | \$920,013.28          |
| Hearing                 | 1             | \$894.80              |
| Hernia                  | 5             | \$45,533.11           |
| Infection               | 3             | \$4,399.18            |
| Pinch                   | 2             | \$966.14              |
| Poison                  | 22            | \$14,365.71           |
| Puncture                | 21            | \$17,771.87           |
| Strain or Sprain        | 271           | \$1,361,357.79        |
| Stress                  | 1             | \$20,000.00           |
| Tendonitis              | 3             | \$4,277.67            |
| Torn Ligaments          | 1             | \$76,917.67           |
| Other                   | 2             | \$31,549.20           |
| Unknown                 | 3             | \$15.00               |
| <b>Totals</b>           | <b>759</b>    | <b>\$3,252,548.79</b> |

### Injuries by Age 2009

| Age            | No. of Claims | Total Incurred        |
|----------------|---------------|-----------------------|
| Under Twenty   | 13            | \$6,272.57            |
| In Twenties    | 202           | \$346,911.89          |
| In Thirties    | 174           | \$412,377.27          |
| In Forties     | 195           | \$861,232.38          |
| In Fifties     | 119           | \$683,512.97          |
| In Sixties     | 42            | \$409,171.34          |
| In Seventies   | 12            | \$406,180.43          |
| Eighty or Over | 2             | \$126,889.94          |
| <b>Totals</b>  | <b>759</b>    | <b>\$3,252,548.79</b> |

### www.BiddingForGood/NHADA



At press time, the online auction to benefit the New Hampshire Automotive Education Foundation was very active, generating funds for automotive scholarship. Look for a full report in the April issue of *Dateline: NH*.

## Use Caution in Choosing a Service Contract Provider

*Reprint Suggestion from NHADA Non-Franchised Director Jim Fyles*

*David Piestrzynski, Used Car News*

Many see the collapse of Eagle Warranty Corp. as detrimental to the used-car industry, as well as a continued warning to dealers to perform their due diligence before trusting a provider.

On Dec. 18, Eagle Warranty, based in Eynon, PA, became the subject of a civil lawsuit filed by the Pennsylvania Attorney General's Bureau of Consumer Protection.

According to Tom Corbett, the state's attorney general, Eagle Warranty sold extended warranties and service contracts for used cars in Pennsylvania, Delaware, Kentucky, Michigan, New Jersey, New York, Ohio, Rhode Island, South Carolina, Tennessee, Texas and West Virginia.

The company abruptly stopped operating on Dec. 11.

"This is yet another black eye for the industry," said Paul Pawlusiak, president of AutoSave, a Farmington Hills, Mich.-based extended warranty and service contract provider.

He said his company has been trying to contact Eagle Warranty's dealers to work out an arrangement.

John Weber, owner of Weber Motor Co. in Grantville, Pa., still recalls dealing with a similar situation a couple of years ago.

In 2007, WPC Associates Inc., a Harrisburg, Pa., service contract provider closed shop abruptly, leaving many dealers, along with Weber, to deal with angry customers.

Weber ended up paying for several repairs himself, at what he called a "significant" cost.

The incident did have an upside. Weber said he gained loyalty from his customers.

The incident did have an upside. Weber

said he gained a lot of respect and loyalty from his customers.

"They saw that I would bend over backwards to keep them happy," he said.

Weber has since been selling extended warranties himself, paying claims with funds he keeps in escrow.

He has been approached since by other providers, but has opted to sell the products himself.

"I've looked at some contracts, but I just didn't like the way they read," Weber said.

Taking a close look at potential providers is recommended for all dealers who wish to continue doing business with service contract providers.

Keith Whann, general counsel for the National Independent Automobile Dealers Association, said dealers need to start doing their homework on a provider immediately.

"First, dealers need to look closely at the structure of the contract, and remember that the cheapest isn't always the best," he said.

Whann also advised dealers to look closely at a company's financial stability and track record for paying claims.

"Often what happens is people don't make complaints until it's too late," he said. "Dealers can't be shortsighted."

According to Fred Small, founder of Frederick M. Small Insurance Services, a Massachusetts-based consultancy, dealers should be skeptical of flashy brochures and seek out information on the company and its products.

"Dealers are just trying to do the right thing and feed their families," Small said. "It's unfortunate that sometimes some of the information they're given can come back and make them look like the bad guy."

He said dealers should find out about a provider's administrators, how long they've been in the business and request as many references as possible.

Small said dealers can also get a sense of a provider by asking their agents questions.

He said if the agent does not seem knowledgeable about the provider's products and menu, it could call into question the stability of the provider.

Another area that dealers need to look into is the who underwrites the provider's contracts.

Both Whann and Small strongly advise

*Caution — continued on page 16*

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## Preventing Dealership Fraud

The opportunity to commit fraud, plainly stated, is a weakness in a company's internal controls that has been exploited by the fraudster. Whenever fraud occurs, there are three aspects prevalent – the incentive to commit fraud, the rationalization of one's actions, and the opportunity to commit fraud. While incentive and rationalization are difficult to control, management can prevent many opportunities for fraud by monitoring and updating its system of internal controls. Preventive controls are put in place before a transaction is entered into the company's books, and include:

- **Segregation of Duties** – Ensure no one individual has complete control over any one process.
- **Policies and Procedures** – Address appropriate behavior, expectations, and consequences.
- **Spending Limits** – Assign based on the individual's role within the company. Thresholds for a second or third reviewer should be defined in company policies and procedures.
- **Preapprovals/Required Approvals**

– Outline the circumstances under which purchases and/or decisions are approved in advance.

- **Budgets** – Establish and prepare on a department-by-department basis.
- **Passwords** – These should never be shared or written down; should be of appropriate length and consist of a combination of letters, numbers, and special characters. Passwords should be changed periodically – typically every 90 days.
- **Document Control Numbers** – Pre-number invoices and receipts and account for every number.
- **Computer Backups** – Back up data on a regular basis and periodically verify the reliability of the backup.
- **Job Rotation** – Rotate jobs periodically to ensure adequate coverage in the event of employee turnover; change who is handling sensitive information on a regular basis.
- **Drug Testing** – Conduct before an individual is hired, upon promotion, or on a random basis. An individual with a drug problem will

need money to purchase drugs.

- **Credit Check** – Conduct before an individual is hired or promoted into a more sensitive position. If hiring for a financial position, be wary of hiring an individual with bad credit – he/she will be coming into the company with incentive to commit fraud.

If you implement one new control, let it be the perception of increased detection and the assurance that the company is willing to impose consequences appropriate to the situation, up to and including prosecution.

This article is adapted from *A Dealer Guide to Preventing and Detecting Fraud* (BM42), the first publication to be delivered to members online upon the launch of NADA University in February. Available only through NADA University's Resource Toolbox, all publications will include an executive summary, electronic routing to the staff you choose, and online tracking to ensure the material was reviewed and understood. 📌

*This article is reprinted from the ATAE Newsletter of January 25, 2010.*

*Caution – continued from page 14*

dealers to learn as much as possible about who is insuring their service contract provider, and the differences between risk retention groups and regular insurance companies.

According to Small, the regulations of risk retention groups are less stringent than captive insurance companies, so dealers should seek as much information as they can.

According to David Robertson, founder of the Association of Finance and Insurance Professionals, service contract providers should be forthcoming with information about the actual amount of

cash in its reserves, and openly show how much goes toward paying claims.

He said this, along with strong knowledge of the provider's underwriter, should make it easier for dealers to avoid doing business with questionable companies.

For example, Joe Kuhta, regional sales manager for Guardian Warranty Corp., based in Avoca, Pa., said his company publishes the financial information of where its dollars are invested to allow dealers to make an educated choice on using them as a provider.

But Robertson said to ensure a beneficial relationship with a service contract

provider, dealers need to avoid abusing the provider's service.

He said claim reserve amounts are made by a series of time-tested projections that are established by the dealer agreement, vehicle contract, administrator claim adjustment policy and the underwriting agreement.

Robertson said if all parties involved handle their responsibilities properly, the desired end result should occur. 📌

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Free Auto Body Environmental Workshop

## Auto Body Shops Face New Regulations

*Space is Limited – Register Immediately  
For the Final Seminar*

As of January 11, 2010 all facilities performing paint stripping or applying spray coatings to metal must provide written notification of these activities to the U.S. Environmental Protection Agency.

To help facilities understand these new requirements, the N.H. Department of Environmental Services and the NHADA will hold a free morning workshop at the Daniel B. McLeod Center, NHADA headquarters in Bow on March 12.

Agenda topics include an overview on the new auto body refinishing rule – National Emission Standards for Hazardous Air Pollutants (NESHAP): Paint Stripping and Miscellaneous Surface Coating Operations at Area Sources. The seminar also covers the hazardous waste requirements for management and storage of waste paint and thinner.

Invitees include all NHADA members and owners and operators of auto body and collision repair facilities. Employees responsible with verifying compliance at your facility with federal, state, and local rules and regulations should attend.

To register or to request more information, please contact Dan Bennett at NHADA by e-mail at [dbennett@nhada.com](mailto:dbennett@nhada.com) or call at 800-852-3372. ▲



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Daniel Bennett, Vice President for Government Affairs

**O**n July 16, 2009 Governor Lynch signed into law SB 135 and made effective this new law affecting snowmobile and

OHRV registration rates. The rate and fee increases in the bill become effective July 1, 2010. As spring arrives and registration traffic rolls in, you should be aware of the following rate increases:

\* \* \*

**Agent fee:** increases from \$2 to \$3.

**Snowmobile registration fee:** individual resident registration club member, \$45 to \$60; non-club member, \$75 to \$90.

**Individual non-resident registration:** club member, \$60 to \$80; non-club member, \$90 to \$110.

**Antique snowmobile resident permanent registration:** \$35 to \$46.50.

**Snowmobile trails maintenance vehicle plates:** \$5 to \$6.70.

**Dealer registration for each plate:** \$35 to \$45.50.

**Rental agency registration for each set of decals:** \$58 to \$75.40.

**Registration after a transfer:** \$13 to \$17.50.

**Also, operating an unregistered snowmobile:** \$120 to \$180.

\* \* \*

The increased funds will go to the NH Department of Resources and Economic Development trails bureau, and will be put toward their grant-in-aid programs for purchasing trail equipment as well as promoting ridership, trail maintenance, and construction, and the purchasing of other grant-in-aid equipment.

The increased funds that go to the NH Fish and Game Department will be used for trail rules and law enforcement, snowmobile and OHRV training programs, and the fish and game search and rescue fund.

The registration fee increases were requested and supported

by various groups and members of the snowmobile community with the goal of helping to cover the rising costs of maintaining public trails in NH. The groups and supporters acknowledged that maintaining great riding opportunities and trails is a costly but necessary undertaking if New Hampshire wants to remain the great place to ride that it is!

If you have any questions related to these fee changes or any other snowmobile and OHRV-related issues, please contact Dan Bennett at NHADA at [dbennett@nhada.com](mailto:dbennett@nhada.com) or call him at 800-852-3372. ▲



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### 2009 Unemployment Rates by Area

|               | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|---------------|------------|------------|------------|
| United States | 9.5%       | 9.4%       | 9.7%       |
| New England   | 8.3%       | 8.2%       | 8.7%       |
| Connecticut   | 8.3%       | 8.0%       | 8.5%       |
| Maine         | 7.6%       | 7.9%       | 8.2%       |
| Massachusetts | 8.4%       | 8.3%       | 9.1%       |
| New Hampshire | 6.5%       | 6.5%       | 6.7%       |
| Rhode Island  | 12.2%      | 11.9%      | 12.3%      |
| Vermont       | 5.9%       | 6.2%       | 6.6%       |

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## Wellness Corner

Lisa Marzoli, Wellness Educator

*Part One of "Getting to the Heart of the Matter," was published in last month's Dateline: NH. The anatomy of the heart and mechanics of the circulatory system were reviewed.*

**C**ardiovascular disease includes a number of conditions affecting the structures or function of the heart. It is the leading cause of death for both men and women in the United States. Because the circulatory system is so complex, there are many things that can go wrong or develop, whether from lifestyle behavior or from hereditary factors.

Problems with the cardiovascular system are common – more than 64 million Americans have some type of cardiac problem. Heart and circulatory problems are grouped into two categories: congenital, which means the problems were present at birth, and acquired, and refers to problems that have developed over time.

\*\*\*

Following are some of the more common types of heart and circulatory issues:

## Getting to the Heart of the Matter, Part Two

**Congenital heart defects** – Congenital heart disease is a type of defect or malformation in one or more structures of the heart or blood vessels that occurs before birth. These defects occur while the fetus is developing in the uterus and affect eight-to-ten out of every 1,000 children. Congenital heart defects may produce symptoms at birth, during childhood, and sometimes not until adulthood. A common sign of a congenital heart defect is a heart murmur, which is an abnormal sound (like a blowing or whooshing sound) that is heard when listening to the heart. About 500,000 adults in the U. S. have congenital heart disease.

**Arrhythmia** – Cardiac arrhythmias, which are also called dysrhythmias or rhythm disorders, are problems in the heart's rhythm causing an irregular heart-beat. Heart rates can also be irregular. A normal heart rate is 50 to 100 beats-per-minute. Arrhythmias and abnormal heart rates do not necessarily occur together. Arrhythmias can occur with a normal heart rate, or with heart rates that are slow (called bradyarrhythmias – less than

50 beats per minute). Arrhythmias can also occur with rapid heart rates (called tachyarrhythmias – faster than 100 beats per minute). Arrhythmias may be caused by a congenital heart defect or a person may develop this condition later. Arrhythmias can happen at any age and may be discovered by listening to the heart. In the U.S., more than 850,000 people are hospitalized for an arrhythmia each year.



**Cardiomyopathy** – Cardiomyopathy is a long-lasting disease that causes the heart muscle (the myocardium) to become weakened. Usually, the disease first affects the lower chambers of the heart, the ventricles, and then progresses and damages the muscle cells and even the tissues surrounding the heart. Sometimes referred to as heart muscle disease, cardiomyopathy is a type of progressive heart disease in which the heart is abnormally enlarged, thickened, and/or stiffened. As a result, the heart muscle's ability to pump blood is weakened, often causing heart failure and the backup of blood into the lungs or rest of the body. The disease can also cause abnormal heart rhythms.

**Coronary Artery Disease** – Coronary heart disease, or simply heart disease,

*Heart – continued on page 22*

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*Heart – continued from page 20*

is the number one killer in America, affecting more than 13 million Americans. Coronary artery disease is the most common heart disorder in adults, and is caused by atherosclerosis. Deposits of fat, calcium, and dead cells and other “debris” form on the inner walls (plaque) and clog up the body’s arteries (the blood vessels that supply the heart), ultimately getting in the way of the smooth flow of blood. Without adequate blood flow from the coronary arteries, the heart becomes starved of oxygen and vital nutrients it needs to work properly. A clot of blood may even form, which can lead to a heart attack.

**Hyperlipidemia/hypercholesterolemia (high cholesterol)** – Cholesterol is a

waxy, fat-like substance made in the liver and found in the body’s cells, in the blood, and in some of the foods that we eat, especially food from animals, like dairy products, eggs, and meat. Having too much cholesterol in the blood, also known as hypercholesterolemia or hyperlipidemia, is a major risk factor for heart disease and can lead to a heart attack. The body needs some cholesterol in order to function properly. Its cell walls, or membranes, need cholesterol in order to produce hormones, vitamin D, and the bile acids that help to digest fat. But the body needs only a small amount of cholesterol to meet its needs. When too much is present health problems such as heart disease may develop.

**Hypertension (high blood pressure)**

– High blood pressure, also known as hypertension, affects millions, even children and teens. Hypertension occurs when a person has blood pressure that is significantly higher than normal. Over time, it can cause damage to the heart and arteries and other body organs.

**Heart valve disease** – According to the American Heart Association, about five million Americans are diagnosed with heart valve disease each year. Heart valve disease occurs when the heart valves do not work the way they should. Valvular stenosis occurs when a heart valve opening is smaller than normal due to stiff or fused leaflets. The narrowed opening may make the heart work very hard to pump blood through it, which can lead to heart failure and other symptoms. All four valves can be stenotic (hardened, restricting blood flow). Valvular insufficiency, also called regurgitation, incompetence, or “leaky valve,” occurs when a valve does not close tightly. If the valves do not seal, some blood will leak backwards across the valve. As the leak worsens, the heart has to work harder to make up for the leaky valve, and less blood may flow to the rest of the body.

So, what can you do to halt or slow heart and circulatory problems before they start or progress? Getting adequate exercise, eating a nutritious and balanced diet, maintaining a healthy weight, and seeing your doctor for regular medical checkups are the best ways to help keep the heart healthy and avoid long-term problems.

### **Heart Attack Warning Signs**

Some heart attacks are sudden and intense, such as seen in the movies, where no one doubts what is happening. But most heart attacks start slowly, with mild

| <b>Safety/OBD II Inspections Statistics</b>       |                |                   |                |                   |
|---|----------------|-------------------|----------------|-------------------|
| <b>Safety Inspection Results</b>                  | <b>Jan '10</b> | <b>% of Total</b> | <b>YTD '10</b> | <b>% of Total</b> |
| Total *   | 100,827        | 100.00%           | 100,827        | 100.00%           |
| Passed  | 74,755         | 74.10%            | 74,755         | 74.10%            |
| Corrected   | 13,705         | 13.60%            | 13,705         | 13.60%            |
| Rejected  | 6,355          | 6.30%             | 6,355          | 6.30%             |
| Untested  | 6,012          | 6.00%             | 6,012          | 6.00%             |
| <b>OBD II Inspection Results (1996 and newer)</b> |                |                   |                |                   |
| Total   | 89,676         | 100.00%           | 89,676         | 100.00%           |
| Passed  | 75,953         | 84.70%            | 75,953         | 84.70%            |
| Rejected  | 9,879          | 11.00%            | 9,879          | 11.00%            |
| Untested  | 3,844          | 4.30%             | 3,844          | 4.30%             |
| <b>* Total numbers include OBD II Inspections</b> |                |                   |                |                   |
| <i>Statistics provided by Gordon-Darby</i>        |                |                   |                |                   |

pain or discomfort. Often people affected are not sure what is wrong and wait too long before getting help. Here are signs that can mean a heart attack is happening:

**Chest discomfort** – Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness, or pain.

**Discomfort in other areas of the upper body** – Symptoms can include pain or discomfort in one or both arms, the back, neck, or jaw.

**Stomach pain** – Pain may extend downward into the abdominal area and may feel like heartburn.

**Shortness of breath** – This can occur with or without chest discomfort.

**Anxiety** – A sense of doom or having a panic attack for no apparent reason.

**Lightheadedness** – A feeling of dizziness or something similar to passing out.

**Sweating** – Suddenly breaking into a sweat with cold, clammy skin.

**Nausea** – Feeling sick to the stomach or vomiting.

\* \* \*

Heart attack symptoms vary widely. For instance, one person may have only minor chest pain, while someone else has excruciating pain. One thing applies to everyone, though: If you suspect you or someone else is having a heart attack, call for emergency medical help immediately. Do not waste time trying to

diagnose heart attack symptoms yourself.

Getting heart attack treatment quickly improves one's chance of survival and minimizes damage to the heart. Do not "tough out" these symptoms for more than five minutes. Call 911 or other emergency medical services for help. If access to emergency medical services is not available, drive to the nearest hospital. Drive yourself only as a last resort – only if there are absolutely no other options.

For more information, resources, or a presentation on heart health at your business, or other wellness-related topics, e-mail me at [lmazoli@nhada.com](mailto:lmazoli@nhada.com) or call 800-852-3372. 📌

*References:*

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- \_ [www.mayoclinic.com/health/heart-attack-symptoms/](http://www.mayoclinic.com/health/heart-attack-symptoms/)
- \_ [www.webmd.com/heart-disease/guide/](http://www.webmd.com/heart-disease/guide/)
- \_ [www.yourtotalhealth.ivillage.com/circulatory-system.html](http://www.yourtotalhealth.ivillage.com/circulatory-system.html)

## New Hampshire Department of Safety, Division of Motor Vehicles

*Title Statistics Report Ending: January 31, 2010*

|  | Jan '10       | Jan '09       | '10 YTD       | '09 YTD       |
|--|---------------|---------------|---------------|---------------|
| Titles Issued for New and Demo Vehicles:               | 5,460         | 5,646         | 5,460         | 5,646         |
| Titles Issued for Used Vehicles:                       | 13,965        | 15,427        | 13,965        | 15,427        |
| <b>TOTAL TITLES ISSUED:</b>                            | <b>19,425</b> | <b>21,073</b> | <b>19,425</b> | <b>21,073</b> |
| Titles Issued with a Lien:                             | 7,570         | 8,534         | 7,570         | 8,534         |
| Titles Issued with no Lien:                            | 11,855        | 12,539        | 11,855        | 12,539        |
| Salvage Titles Issued:                                 | 832           | 918           | 832           | 918           |
| Salvage Tags Issued:                                   | 196           | 992           | 196           | 992           |
| Titles Issued for Heavy Trucks More than 15 Years Old: | 28            | 21            | 28            | 21            |
| Titles Issued for Heavy Trucks 15 Years Old or Less:   | 137           | 86            | 137           | 86            |
| Titles Issued for Trailers:                            | 311           | 340           | 311           | 340           |
| Titles Issued for Motorcycles:                         | 262           | 356           | 262           | 356           |
| Titles Issued for Motor Homes:                         | 25            | 28            | 25            | 28            |



Title statistics now reside on page 23.

# 2010 NHADA Association Partners

(as of February 22, 2010)

## PLATINUM

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

## GOLD

New Hampshire Union Leader  
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Enterprise Holdings  
Manheim New England  
New England Chrysler-Jeep DAA  
Northeast Delta Dental  
O'Connor & Drew, P.C.  
Southern Auto Auction  
St. Mary's Bank  
Tyler, Simms & St. Sauveur, CPAs, P.C.  
Windward Petroleum/Exxon Mobil

## BRONZE

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Aftermarket/Royal Administration  
Albin, Randall & Bennett  
AmSan New England  
Amy Martineau (American Hardware Insurance)  
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Bedford Cost Segregation, LLC  
Bellwether Community Credit Union  
BG Products/Warehouse Distributors of New England  
Clean Harbors Environmental Services  
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EM-Power Services, Inc.  
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GeoInsight, Inc.  
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Liftech Automotive Equipment  
Lynnway Auto Auction  
Macdonald Page & Co LLC  
Nancy Phillips Associates, Inc.  
Protective  
Rath, Young and Pignatelli, P.C.  
Resources Management Group  
Robbins Auto Parts, Inc.  
Sanel Auto Parts Co.  
Seacoast Media Group  
TD Bank  
Third Party Administrators, Inc.  
Tire Warehouse  
Trivantus, Inc.  
Willis of Northern New England, Inc.

Information on the 2010 Association Partnership Program is available.

To become an Association Partner, please call Jean at 800-852-3372.