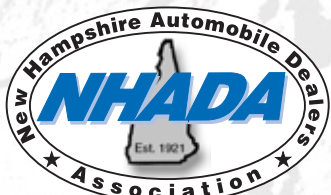


**Meet Your Partners**  
pages 2, 10, 13, 26  
(See complete listing on page 28)

## Inside this Issue

- From Your NADA Director  
*page 4*
- Advisory Council Appointment  
*page 6*
- NHADA 2009 Financial Summary  
*page 12*
- Lean Burn Credit Phase-Out  
*page 13*
- OBD II Inspections Warning  
*page 14*
- 2009 ADPAC Contributors  
*page 14*
- NHCrag Update  
*page 16*
- GSA Orders Fuel Efficient Vehicles  
*page 17*
- Annual NHADA Golf Tournament  
*page 18*
- Why AutoCAP?  
*page 19*
- Stimulus Bill: Will It Help?  
*page 20*
- Compliance Self-Test  
*page 24*
- Ten Things About Cash for Clunkers  
*page 27*
- Compliance, Wellness,  
Claims Corners  
*pages 21, 22, 23, 26*



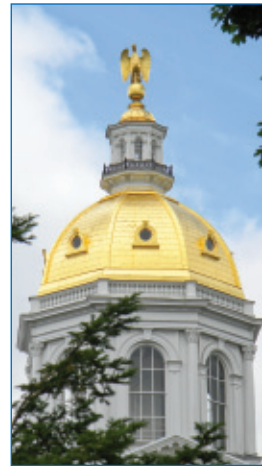
www.nhada.com

## 2009 State House Report

*Peter McNamara, President*

Though the economy had slowed during the past year, the State House was very busy with the filing of close to 800 bills this past session. I identified nearly 100 of these bills to support, oppose, or just monitor.

I am proud how the franchised dealers came together to pass SB153, which makes our Dealer Bill of Rights among the strongest in the nation. This was a very difficult and time-consuming battle. Though the votes for SB153 reveal strong support, there were, and still are, quite a few reservations about the bill and the franchise law itself.



While spending much time on SB153, Dan Bennett and I were also pushing against other bills including: an inventory tax, making inspections biennial, and prohibiting motorcycle exhaust modifications. Every NHADA member – sellers of new or used vehicles or equipment, service shops, body shops, or suppliers – every member needs to stay involved and support NHADA's state law efforts. Take a look at just a few of the bills we worked on, and you'll agree.

Finally, if you haven't already, I encourage you to give to ADPAC, our state

*State House - continued on page 8*

## Non-Franchised Director's Corner

### No One Outside Your Business Works Harder For You

*Bill Gurney, NHADA Non-Franchised Director*

Thank you to all who attended the non-franchised members meeting at NHADA headquarters on April 28. It was a privilege to have Captain Perreault & Sergeant Kace meet with us in an informal manner and answer all of our questions.

I would encourage anyone who might

have missed the meeting to make an effort to attend the next one. The open forum covering NHADA non-franchised members' questions and concerns was also very productive.

I have been a non-franchised director since 2006 with the Worker's Compensation Trust (WCT). I have learned a great deal

*Working Harder - continued on page 3*

**2008-2009 NHADA OFFICERS**

- Chairman*  
Joseph "Jay" R. Alosa, Jr.
- Vice Chairman*  
Roger Croux
- Treasurer*  
Holly Carlson
- Secretary*  
Donna Gaudet Hosmer
- President*  
Peter J. McNamara

**2008-2009 NHADA DIRECTORS**

- Joseph "Jay" R. Alosa, Jr., Heavy-Duty Trucks
- Frank Brady
- Andrew Costello
- H. Andy Crews
- Jim Fyles, Non-Franchised Alternate
- Roger Croux
- William Gurney, Non-Franchised
- Mark Hesler, Motorcycles
- Paul Holloway, Honorary
- Scott Holloway
- Jay McFarland
- Peggy Proko
- Chris Weiss

**NADA DIRECTOR**

Jack Tulley

This publication is designed to provide accurate and authoritative information in regard to the subject matters covered. In publishing this newsletter, neither the authors nor the publisher are engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

Advertisements appearing in *Dateline: NH* do not indicate a specific endorsement by NHADA of the products or services unless the NHADA endorsement symbol appears with the advertisement.



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

**STAFF**

- Publisher* Joseph "Jay" R. Alosa, Jr.
- Editorial Director* Peter J. McNamara
- Managing Editor/* Nathaniel Stout
- Design and Layout*
- Advertising Coordinator* Lisa Lavoie
- Photographers* Michael Rosenblum

**ADVERTISING RATES**

Full Page:	Color \$650	B&W \$525
1/2 Page:	Color \$400	B&W \$325
1/3 Page:	Color \$325	B&W \$250
1/6 Page:	Color \$250	B&W \$200

[www.nhada.com](http://www.nhada.com)

**Jim Fyles Appointed Non-Franchised Alternate Director**

The NHADA Board of Directors has voted to appoint Jim Fyles of Gil's Stratham Auto Center and former franchised director, to an alternate, non-franchised director position. Jim will serve in that capacity to the end of his original term in April, 2012. The board of directors will vote on an appointment for a new franchised director to fill Jim's former position.



Jim Fyles

**Meet Your Association Partners**

**G&K Services**

*Bronze*

**"Uniform, carpet, shop towels, and absorbent mat rentals"**

For more information, please contact them at 800-255-8391, or visit their Web site at [www.gksservices.com](http://www.gksservices.com).



**Welcome New Members**

**Littleton Imports, LLC**

722 Meadow Street  
Littleton, NH 03561  
444-2139

Owners: John Loschiavo and  
Michael Loschiavo

**Ken's Auto Sales and Salvage**

18 Pow Wow River Road  
Kingston, NH 03848  
800-927-4702

Owner: Kenneth Cabral

**Watson Insurance Agency, Inc.**

50 North Main Street  
Manchester, NH 03102  
668-4800

Contact: Donald J. Bisson

**Save the Dates!**

**September 18 NHADA Golf Tournament (see article on page 18)**

**September 25 NH Automotive Technology Education and Career Expo**

**October 2 NHADA Golf Tournament rain date**

**November 17 NHADA Fall Business Meeting & Partner Expo (see article on page 13)**

Working Harder - continued from page 1

about what NHADA does for me – and for you. The WCT, which is the part of the organization that we all love, especially in the spring when our rebate checks arrive, is only the tip of the iceberg of what NHADA does for you.

After getting to know the individuals that run this organization during the past years, I can assure you there is no one outside of your business that works harder for you and your business than these people do. I am sure you have all had someone from loss prevention visit to help you in some area of your business, whether that is a safety walk-thru or safety training, or helping you to put together a written safety program.

There are countless hours spent by Pete McNamara, president, and others like Dan Bennett, who go to Concord on a regular and frequent basis to protect your business and carefully watch the way legislative business is conducted in this state.

Many men and women from around the

state and from many different businesses give their time freely and sit on various boards that run the association, all for the benefit of each and every one of us in the automotive industry.

We have opportunities to get together as a group such as the fall symposium that's approaching, and at the annual meeting, to which all are members are invited.

I would like to personally encourage each and every one of you to take the time out of your busy schedules to attend. You will have opportunities to talk with others from your industry from all over New Hampshire. You will be able to talk with franchised members from the state that own dealerships large and small. You will meet some of the owners of the companies with which you do business on a regular basis. You will meet some of the NHADA staff who contribute to your business on a regular basis, almost as if they worked for your company. Meet the people who go to Concord and represent you in all areas of the automotive industry.

The time you invest in going to these events will bring you an invaluable return

to your business. In my opinion, the days of every-man-for-himself are gone. We all need each other, franchised dealer, non-franchised dealer, repair professional or parts supplier. Standing alone, none of us can survive. If we become woven together, like stands of rope where each strand makes the rope stronger, we can have the strongest automotive economy in the country. Come. You will find that the dealer down the street or across the state or that part supplier or that non-franchised dealer who is just like you – trying to run their business as best as they know how.

Lastly, business is people doing business with people; it is relationships. Come and attend, and you will add strength to the foundation of your business. A strong foundation is key to a lasting business.

If I can do anything for you or if I can answer a question, feel free to contact me any time. I can be reached at 603-886-5899 or e-mail me at [bgurney@gurneys.net](mailto:bgurney@gurneys.net).

Again thank you for taking your time to read this letter, and thank you for allowing me to represent you, the non-franchised members. 🇺🇸



CHRIS MONFREDA  
ASSISTANT SALES MANAGER  
MANHEIM NEW ENGLAND

## OPPORTUNITIES PASSING YOU BY?

WE CAN HELP.

At *Manheim New England* we know that sometimes being in the right place at the right time can create opportunities. Why not make sure you're in the right place all the time. Here at *Manheim New England* our experienced and dedicated Dealer Sales team can help you position your dealership to be successful both in-lane and online.

With a state-of-the-art body shop, 12 auction lanes, online opportunities, transportation, and over 250 acres we have the tools to take your dealership to the next level.

Come to *Manheim New England* and experience all that our auction has to offer and stop letting opportunities pass you by.

WHERE EXPERIENCE  
MEETS INNOVATION.



508.977.4684 WWW.MANHEIMNE.COM

## From Your NADA Director



Jack Tulley



### “Cash for Clunkers” Gets the Green Light

A \$1 billion “cash for clunkers” provision included in a war spending bill has been signed by President Barack Obama and the National Highway Traffic Safety Administration (NHTSA) staffers should have developed regulations to launch the program by July 24. NADA and NHADA helped to pass the legislation, with dealers contacting lawmakers, and the associations have been working with NHTSA on the regs to make sure they are easy to understand and easy to implement, both for dealers and buyers. Requirements for trade-ins and new vehicles are listed at [www.cars.gov](http://www.cars.gov) (NADA will offer info at [www.nada.org/cashforclunkers](http://www.nada.org/cashforclunkers)).

Under the program, eligible “clunkers” include passenger cars and light trucks of a model year 1984 and newer that get no more than 18 mpg combined city/highway. For cars, the credit value will be \$3,500 if the new vehicle gets at least 4 mpg more than the “clunker” or \$4,500 if it gets at least 10 mpg more. For light trucks, the credit value will be \$3,500 if the new truck gets at least 2 mpg more than the vehicle being traded in or \$4,500 if it gets at least 5 mpg more. New vehicles

## NADA Update

must cost no more than \$45,000 MSRP and used-vehicle purchases are not eligible for the program.

### Legislation Now in House and Senate to Reinforce State Franchise Laws

Bills introduced in both houses of Congress in June aim to preserve dealers’ rights under state franchise laws. H.R. 2743 and S. 1304 (the Automobile Dealer Economic Rights Restoration Act) quickly gained momentum as reports about the plight of Chrysler and GM dealers spread and lawmakers held hearings on dealership closures. Automakers and the government have been viewed as using bankruptcy law to circumvent franchise law, and the measures aim to reinforce the rights that have accrued to dealers at the state level. As of July 13, H.R. 2743 had one sponsor and over 200 cosponsors and S. 1304 had one sponsor and 18 cosponsors. Dealers are urged to contact their representative and Senators to get them to support the legislation. They can be reached through the Capitol switchboard at 202-225-3121.

### NADA Meets Again with the Fed

NADA met again with the Federal Reserve in mid-June to urge the office that oversees the Term Asset-backed securities Loan Facility (TALF) program to lift the obstacles preventing funding of floor-plan Asset-Backed Securities (ABS). The ABS market, which produces much-needed credit for many floor-plan lenders, ground to a halt in 2008 and has not returned. The TALF is designed to provide investors with low-cost, non-recourse government loans to encourage them to purchase the bundled floor-plan lines of credit that finance sources sell

as securitized bonds to obtain funds for continued floor-plan lending. NADA explained how TALF loans may be made to floor-plan ABS investors in a manner that protects the Fed’s balance sheet.

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

#### EPA Releases a New SPCC Compliance Deadline

Dealers will have until November 10, 2010, to comply with EPA’s Spill Prevention, Control, and Countermeasure (SPCC) rules, which were released last year. Under those rules, EPA is allowing most dealerships to complete a self-certified template in lieu of a complex written SPCC plan that needs to be certified by a professional engineer. “Tier 1” qualified facilities, which may complete a self-certified SPCC plan template, have 10,000 or fewer gallons in aggregate, above-ground oil storage capacity and a maximum individual oil storage container capacity of 5,000 gallons, and, for the three years preceding SPCC plan certification, no single discharge of oil to navigable waters exceeding 1,000 gallons, or two discharges of oil to navigable waters each exceeding 42 gallons within any 12-month period. NADA Regulatory Affairs intends to provide updates on the rules and to publish the SPCC template when it’s finalized later this year.

#### LIFO Fact Sheet Available

The loss of LIFO (Last In First Out) for valuing inventory, either because of federal legislation or dealership termination, makes it imperative that dealers stay informed about potential changes and to

*Director's Report - continued on page 6*

# NEVER BACK DOWN FROM A CHALLENGE



Proud Sponsors of the NHADA



Director's Report - continued from page 4

plan ahead. A LIFO fact sheet, prepared for NADA, is now available and may be accessed by going to [www.nada.org/regulations](http://www.nada.org/regulations).

**In NADA news...**

**ATD 20 Group Launching Two "All-Makes" Truck Groups**

ATD 20 Group is accepting applications for an August meeting of two new "all-makes" truck groups. Both will use the streamlined executive group format, arriving by 3 p.m. on day one and departing by 3 p.m. the next, with meetings held at convenient and easily accessible locations. In facing today's tough market challenges, this is not the time to try and go it alone. ATD 20 Group brings the reliable resources and expertise of industry-leading consultants to ensure you get the most out of your group. Whether you want to join the "all-makes" group, form a new group, or bring your partial group to merge with another, we are ready to assist you. To learn more, attend an upcoming meeting, or demo the new composite, contact NADA 20 Group at 800-248-6232, ext. 7117, or e-mail [NADA20@nada.org](mailto:NADA20@nada.org)

**NADA-ATD 20 Group Unveils New Composite**

Pulled straight from your OEM financial statement, these new composites deliver the numbers you need to analyze, plan, and take action. This easy-to-use, interactive, online management tool delivers more than 80 reports and customized comparisons. The Mazda composite launched in June. July launches include Peterbilt, BMW, VW, Subaru, Mitsubishi, and Hyundai. All makes will be completed by year-end. To learn more, contact NADA 20 Group at 800-248-6232, ext. 7117, or e-mail [NADA20@nada.org](mailto:NADA20@nada.org).

**NADA Introduces New Benefit for Members**

*NADAPerks* is a brand-new benefit for members. Every month, [memberbenefits@nada.org](mailto:memberbenefits@nada.org) will send *NADAPerks*, which includes a news capsule of the association's latest key accomplishments along with a free perk that members can put to use immediately. The first NADAPerk, to be offered in conjunction with the release of *A Dealer Guide to the Trade Appraisal Process in a Transparent Market* will be a free mini-Webinar presented by Dale Pollak, chairman of vAuto, Inc., and author of the guide. Members will be given date, time, and log-in instructions by e-mail. A different timely and relevant perk will be offered each month, exclusively for NADA members, so make sure NADA has your correct e-mail address by going to [www.nada.org/membership](http://www.nada.org/membership).

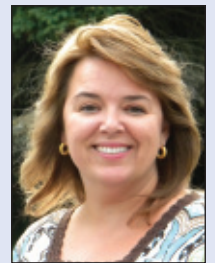
**New Webinars Focus on Hispanic Vehicle Buyers**

A new Webinar series focuses on marketing to Hispanic vehicle buyers. NADA has teamed up with AutoTrader.com to offer Webinars that feature AutoTrader Latino's general manager Jose Puente. The Webinars will be held from 1 to 3 PM ET on consecutive Thursdays beginning July 16. The first addresses demographics with "Who Is the Hispanic Consumer?" The second, on July 23, examines "How Do Hispanic Consumers Buy Cars?" including vehicle preferences. Finally, on July 30, you'll learn "How to Use Hispanic Media to Develop a Successful Advertising Strategy." Each Webinar is offered at \$199 per computer connection—\$448 for all three sessions (a 25 percent savings). For more information, visit [www.nada.org/seminars](http://www.nada.org/seminars) or call 800-252-6232, ext. 2. 📌

**NHADA Secretary  
Donna Gaudet Hosmer  
Named to New Small  
Business Advisory Council**

Donna Gaudet Hosmer, NHADA secretary, and general counsel and owner of the AutoServ family of dealerships, has been named to Sen. Jeanne Shaheen's new Small Business Advisory Council.

Twenty six appointed members of the council, who are spread across the entire state, include a broad cross-section of businesses, including banks, renewable energy companies, a restaurant, and, of course, an auto dealership owner, among others.



Donna Gaudet Hosmer

Members of the council will serve as an important link between Shaheen and New Hampshire's small business community, sharing challenges and timely information on how Shaheen can best support New Hampshire's small business economy, a press release from the Senator's office states.

"The lack of access to credit, rising health care costs, and decreased demand, are just a few of the major challenges facing New Hampshire small businesses," said Shaheen. "My meetings with small business owners across the state have been a key part to being an effective small business advocate in Washington, and I'm pleased so many small business owners have joined my advisory council to continue this important dialogue." 📌

Vehicles are available in many colors,  
buildings should just come in **GREEN**.

Let us help you with your new or existing facility.



**JEWETT**  
CONSTRUCTION CO., INC.  
DESIGN BUILDERS  
CONSTRUCTION MANAGERS

- In-House LEED® Accredited Professionals
- Energy Audits & Life Cycle Analysis
- Socially Responsible Proactive Solutions
- Sustainable Design Concepts
- LEED® Certified Construction

P.O. Box 405 • 68A Route 27, Raymond, NH 03077  
(603) 895-2412 • [www.jewettconstruction.com](http://www.jewettconstruction.com)



{ your }

COMPANY



{ disgruntled }

EMPLOYEES

There are times when you need a trusted advisor. In life. And in business. That's why Wiggin & Nourie provides a host of corporate services that range from providing counsel for HR issues to assisting with contracts and commercial transactions. Wiggin & Nourie. What's good for your peace of mind is also good for business.

WIGGIN & NOURIE, P.A.  
Counsellors at Law

Manchester Office  
T 603-669-2211 F 603-623-8442

Portsmouth Office  
T 603-436-7667 F 866-210-8442

{ [www.wiggin-nourie.com](http://www.wiggin-nourie.com) }

*State House – continued from page 1*

political action fund, to help keep your voice strong in Concord.

**HB 2** - An act relative to state fees, funds, revenues, and expenditures. Included a new tax on LLCs.

*NHADA Position:* Monitor and oppose certain provisions.

*Status:* Signed by Governor. A majority of the bill took effect July 1, 2009.

**HB 67** – Bill requires a motor vehicle repair facility to return any replaced parts to the customer, unless the customer has provided written notice that the parts need not be returned. It also requires the facility to provide the customer with instructions for disposing of the parts in a safe, environmentally responsible manner.

*NHADA Position:* Oppose.

*Status:* House voted “inexpedient to legislate.”

**HB 95** – Prohibits motorcycle exhaust modifications, reduces permissible motorcycle noise levels, increases maximum fines for motorcycle noise violations, and requires motorcycles to have functioning tachometers.

*NHADA Position:* Oppose.

*Status:* House voted “inexpedient to legislate.”

**HB 259** – This bill changes the annual motor vehicle inspection requirement to a biennial requirement. This bill also raises the fee for inspection stickers from \$2.50 to \$5.

*NHADA Position:* Oppose.

*Status:* House voted “inexpedient to legislate.”

**HB 457** – This bill increases the standard exemption under the interest and dividends tax.

*NHADA Position:* Monitor.

*Status:* House voted “inexpedient to legislate.”

**HB 478** – Requires consumer products or identification documents with remotely readable devices to include a consumer notice to that effect, amends the definition of payment card and re-encoding for purposes of the crime of using a scanning device or re-encoder for fraudulent purposes.

*NHADA position:* Opposed.

*Status:* House retained in committee.

**HB 628** – This bill establishes tangible personal property inventory and use taxes. The bill also repeals a prohibition on taxation of motor vehicles.

*NHADA Position:* Oppose.

*Status:* House voted “inexpedient to legislate.”

**SB 5** – This bill prohibits retailers in New Hampshire from providing private customer information to any foreign state for purposes of enforcing collection of a sales or use tax, unless the foreign state has a qualifying sales and use tax statute.

*NHADA Position:* Support.

*Status:* Signed by the Governor, effective 7/9/09

**SB 55** – This bill establishes a commission to study the collision repair industry in New Hampshire. The bill also establishes a committee to study RSA 357-C, relative to the regulation of business practices between motor vehicle manufacturers, distributors, and dealers.

*NHADA Position:* Supported until unfavorable amendment adopted, then opposed.

*Status:* House passed with amendment; Senate nonconcurrent.

**SB 135** – This bill increases: the registration fees for snowmobiles, the OHRV dealer registration fee and the OHRV rental agency registration fee, the agent’s fee for OHRVs and snowmobiles, and the fine for operation of an unregistered snowmobile.

*NHADA Position:* Support.

*Status:* Passed in House and Senate

**SB 153** – This bill amends requirements for operating or closing a motor vehicle franchise.

*NHADA Position:* Support.

*Status:* Signed by Governor 5/6/09.

\*\*\*

**HB 103** – This bill clarifies the time requirements for employers to pay discharged and laid-off employees.

*NHADA Position:* Oppose.

*Status:* House passed with amendment; Senate voted “inexpedient to legislate.”

**HB 115** – This bill changes the expiration date of licenses for the operation of motor vehicle recycling yards and junk yards.

*NHADA Position:* Support.

*Status:* Signed by Governor, effective 7/1/09.

**HB 162** – This bill requires submission of forms for the purpose of identifying vehicles that are destroyed. This bill also requires that rebuilt vehicles be identified as such on salvage certificates.

*NHADA Position:* Support.

*Status:* Signed by Governor, effective 8/2/09.

**HB 194** – This bill authorizes the state fire marshal to “adopt by rule” fees for inspections and plan reviews performed by the division of fire safety.

*NHADA Position:* Oppose.

*Status:* House voted “inexpedient to legislate.”

**HB 240** – This bill increases the amount an employer pays for burial expenses under workers’ compensation.

*NHADA Position:* Monitor.

*Status:* Signed by Governor, effective 1/1/10.

**HB 271** – This bill establishes procedures for insurance carriers requesting medical

information relating to a workers' compensation claim.

*NHADA Position:* Oppose.

*Status:* House retained in committee.

**HB 272** – This bill allows persons to operate OHRVs on state highways in Coos County, which are designated as OHRV access routes.

*NHADA Position:* Monitor.

*Status:* House voted “inexpedient to legislate.”

**HB 273** – This bill repeals an amendment to the law exempting municipal and county government inspection stations from the mandatory electronic data submission requirement that would have limited their exemption to non-OBD II vehicles.

*NHADA Position:* Monitor.

*Status:* Signed by Governor, effective 6/22/09.

**HB 281** – This bill increases the maximum amount of debt or damages for small claims actions. The bill also requires mediation for small claims actions exceeding \$5,000 and establishes a fee for the cost of such mediation.

*NHADA Position:* Monitor.

*Status:* Signed by Governor, effective 1/1/10.

**HB 296** – This bill increases fees and transfers funds related to oil discharge prevention and cleanup and authorizes a performance audit of oil funds administered by the oil fund disbursement board and the related programs of the department of environmental services for clean up of petroleum contamination.

*NHADA Position:* Monitor.

*Status:* Passed in House and Senate.

**HB 315** – This bill clarifies a law relative to junk yards within industrial areas.

*NHADA Position:* Support.

*Status:* Passed by both the House and Senate.

**HB 343** – This bill adds a category to permissible payroll deductions.

*NHADA Position:* Monitor.

*Status:* House passed with amendment; Senate voted “inexpedient to legislate.”

**HB 355** – This bill changes the rule-making authority of the oil fund disbursement board. This bill also increases existing fees for oil discharge cleanup.

*NHADA Position:* Monitor.

*Status:* House retained in committee.

**HB 366** – This bill eliminates the separate application for a retail vehicle dealer general distinguishing number and authorizes retail vehicle dealers to transport vehicles to their places of business under their retail vehicle dealer registrations. This bill also requires retail vehicle dealers to have an established place of business.

*State House - Continued on next page*



## Why Does LYNNWAY AUTO AUCTION Belong On Your Calendar?

- We Average 1100+ New Car Trades Weekly
- We Average 700 Buyers Weekly
- We Average 75% Sales Ratio
- We Average 90% Dealer Consigned Cars
- We Have 6 Lanes of Action
- We Offer 12+ Floor Planning Companies
- We Are Open 7 Days & Nights With 24 Hour Security
- We Service Every Major Market & 6 New England States
- We Have A Full Reconditioning Department & Competitive Rates
- We Have a Post Sale Inspection Department
- We Have Car Carriers To Pick Up Cars Anywhere
- We Have Only Professional Auctioneers
- We Have Accommodations For Many Dealers
- We Have A Great Web Site For Information

**We Have A Great Auction Every Wednesday Up To 1,200 cars @ 9:00 AM**

**We Have A Big Thursday Night Auction @ 7:00 PM**

**Jim Lamb**

**George Russo**

**Bob Brest**

Visit Us On Web @

**WWW.LYNNWAYAUTOAUCTION.COM**

**Where You Get Inventory Lists Updated Constantly And The Ability To Buy And Sell From Your Home Or Office**

732R Lynnway Lynn, MA 01905 \* Phone: 781-596-8500 \* 1-888-Lynnway \* Fax: 781-581-5033

**We Are Only 7 Miles From Logan Airport**

State House – continued from previous page

**NHADA Position:** Support.

**Status:** House retained in committee.

**HB 383** – This bill requires passenger restraint use by all motor vehicle operators and passengers unless specifically exempt by law.

**NHADA Position:** Monitor.

**Status:** House passed with amendment; Senate “laid on table.”

**HB 431** – This bill requires the addition of an aversive agent to certain engine coolants to render them unpalatable.

**NHADA Position:** Monitor.

**Status:** House retained in committee.

**HB 451** – This bill allows the executive director of fish and game to permit agents issuing online licenses to collect an Internet transaction fee from licensees.

**NHADA Position:** Monitor.

**Status:** Signed by Governor, effective 6/16/09.

**HB 533** – This bill reduces the rates of the business profits tax and business enterprise tax.

**NHADA Position:** Support.

**Status:** House voted “inexpedient to legislate.”

**HB 537** – This bill clarifies the penalties for oil spill violations.

**NHADA Position:** Monitor.

**Status:** Signed by Governor, effective 1/1/10.

**HB 546** – This bill allows non-residents to be issued a three-day temporary registration for an OHRV or a snowmobile to be operated in this state. The bill also increases the agent fee for OHRV and snowmobile registrations.

**NHADA Position:** Support.

**Status:** House retained in committee.

**HB 598** – This bill makes various changes to the regulation of auctioneers licensed

by the board of auctioneers, the rule-making authority of the board, and the enforcement and application of the law on auctioneering.

**NHADA Position:** Monitor.

**Status:** House passed; Senate referred to committee.

**HB 602** – This bill requires a financial institution that charges a fee for cashing a payroll check drawn on that institution to charge such fee to the employer’s account.

**NHADA Position:** Monitor.

**Status:** House passed with amendment; Senate referred to committee.

**HB 664** – This bill requires taxation of capital gains under the interest and dividends tax. The bill also increases the standard exemption under the interest and dividends tax.

**NHADA Position:** Oppose.

**Status:** House retained in committee.

**HB 691** – This bill changes the rate of the New Hampshire estate tax to 8 percent of the gross value of the portion of the decedent’s taxable estate that exceeds \$2,000,000.

**NHADA Position:** Oppose.

**Status:** House retained in committee.

**SB 40** – This bill requires advanced notice in cases of certain plant closings and mass layoffs.

**NHADA Position:** Monitor.

**Status:** Passed.

**SB 83** – This bill establishes a committee to study net loss carry-forward provisions under the business profits tax and the business enterprise tax.

**NHADA Position:** Monitor.

**Status:** Senate “laid on table.”

**SB 99** – This bill authorizes licensed new and used-vehicle dealers to act as agents of the division of motor vehicles in the issuance of vehicle titles and registrations.

**NHADA Position:** Support.

**Status:** Senate voted “inexpedient to legislate.”

### Environmental Corner

*ALL NHADA members are entitled to a confidential, no-cost environmental compliance review and facility inspection, as well as assistance on any environmental-related matter.*

Contact NHADA’s Environmental Specialist Dan Bennett at 800-852-3372 or e-mail him at [dbennett@nhada.com](mailto:dbennett@nhada.com) to discuss and schedule your facility review or to learn more.

### Meet Your Association Partners

## Lynnway Auto Auction

*Bronze*

“Auto Auction”

For more information, please contact Mike Audet at 781-596-8500 (office) or 603-848-4458 (cell); or Larry Kalil at 781-596-8500 (office) or 603-401-7777 (cell).



www.aane.com

# “Creating Liquidity in the Automobile Marketplace”



Every Thursday 9:15AM Londonderry, NH

- Six Lanes 1,200+ Vehicles
- Fleet/Lease 275+ Vehicles
- End of Sale Prizes!



## Auto Auction of New England

Conveniently Located at Exit 4, Rt. 93  
 8 Action Blvd., Londonderry, NH 03053  
 10 min. south of Manchester, NH  
 Tel: (603) 437-5700 Fax: (603) 437-5800



Quality Auction Member



**General Manager**  
Dave Blake

**Operations Manager**  
Rob Ross

**Controller**  
Linda Griffin

**Office Manager**  
Joanne Comeau

**Safety & Compliance Manager**  
Sal Morando

**Director Fleet/Lease**  
Bill Hoover

**Dealer Relations**  
Michele Pierog  
Jim How  
Katie Karl  
Pamm Monteiro

**Dealer Registration**  
Donna Olsen

- Transportation • Full Recondition • Service Dept. • Guaranteed Checks and Titles

## Advertising on AutoTrader.com

# typically costs less than \$100 per car sold

traditional media costs hundreds of dollars more per car sold



When every dollar counts, it is now more important than ever for our dealers to target the largest audience of serious car shoppers. Not only do we bring our customers the most exposure, but also the greatest return on investment. Studies show that advertising on AutoTrader.com typically costs less than \$100 per car sold, whereas traditional media is often greater than \$1,000 per car.

To learn more, call 877-205-3723 or visit partner.autotrader.com.

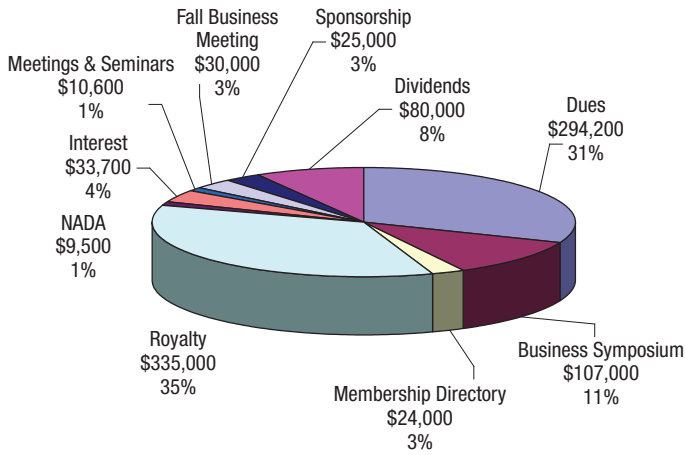
2007 AutoTrader.com, Inc. All rights Reserved. "AutoTrader.com" is a registered trademark of TPI Holdings, Inc. used under exclusive license.



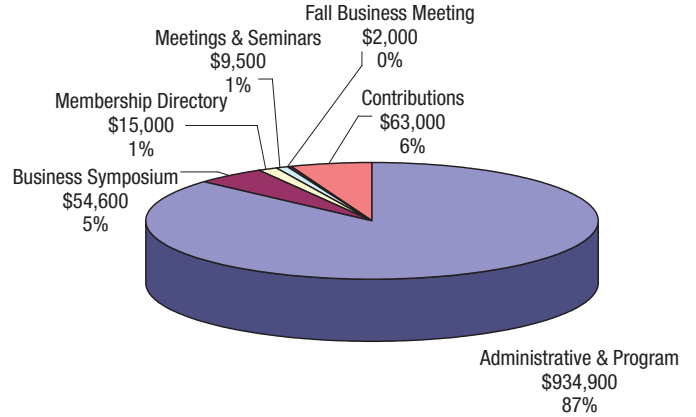
# NHADA 2009 Financial Summary

May 1, 2008 – April 30, 2009 (unaudited)

**NHADA Revenue, 2008-2009**



**NHADA Expenses, 2008-2009**



**Revenues**

Dues to the General Fund totaled	\$294,200
Other revenue included:	
Fall Business Meeting	\$30,000
Meetings and Seminars	\$10,600
Royalty	\$335,000
Dividends	\$80,000
NADA	\$9,500
Sponsorship	\$25,000
Interest	\$33,700
Membership Directory	\$24,000
Business Symposium	\$107,000
[Association Partnership Program (APP) monies received in excess of \$190,000 were distributed to NHADA and its affiliates.]	

**Total Revenues** **\$949,000**

**Reserve For Contingencies**

(The Board has established a Reserve for Contingencies.)

May 1, 2008	\$100,000
April 30, 2009	\$100,000

**Legal Defense Fund**

The balance of the Legal Defense Fund on May 1, 2008, was \$519,500. Revenues totaled \$52,500 (\$28,000 in contributions, and \$24,500 in investment income.) Expenditures totaled \$37,500. The net increase brought the Fund balance to \$534,500 on April 30, 2009.

May 1, 2008	\$519,500
April 30, 2009	\$534,500

**Expenses**

Administrative & Program Expenses totaled	\$934,900
Other expenses included:	
Business Symposium Expenses	\$54,600
Membership Directory	\$15,000
Meetings & Seminars	\$9,500
Fall Business Meeting	\$2,000
Contributions Disbursed:	
NH Automotive Education Foundation	\$50,000
McLeod Memorial Scholarship Fund	\$10,000
Various Charities	\$3,000

**Total Expenses:** **\$1,079,000**

**Fund Balance**

On May 1, 2008, the Fund balance of the association was \$917,000. A decrease of \$130,000 in net assets brought that balance to \$787,000 on April 30, 2009.

May 1, 2008	\$917,000
April 30, 2009	\$787,000

## Phase-Out of Credit for New Qualified Vehicles

The Internal Revenue Service (IRS) recently announced the credit phase-out schedule for advanced lean burn technology motor vehicles and hybrid passenger automobiles and light trucks. Both the new advanced lean burn technology motor vehicle credit and the new qualified hybrid motor vehicle credit begin to phase-out for a manufacturer's passenger automobiles and light trucks in the second calendar quarter after the calendar quarter in which at least 60,000 of the manufacturer's passenger automobiles and light trucks that qualify for either credit have been sold for use or lease (determined on a cumulative basis for sales after December 31, 2005.)

Taxpayers purchasing the manufacturer's vehicles during the first two calendar quarters of the phase-out period may claim only 50 percent of the otherwise allowable credit. Taxpayers purchasing the manufacturer's vehicles during the third and fourth calendar quarters of the phase-out period may claim only 25 percent of the otherwise allowable credit. No credit is available for vehicles purchased after the last day of the fourth calendar quarter of the phase out.

Vehicles manufactured by Ford Motor Company began phase out on April 1, 2009.

Ford Motor Company recently submitted reports to the IRS that indicate its cumulative sales for qualified vehicles reached the 60,000-vehicle limit during the calendar quarter ending December 31, 2008. Accordingly, the credit for all new advanced lean burn technology motor vehicles or new qualified hybrid passenger vehicles starts to phase-out on April 1, 2009. Therefore, if a new advanced lean

burn technology motor vehicle or a new qualified hybrid passenger automobile or light truck manufactured by Ford Motor Company is purchased or leased after March 31, 2009, the allowable credits are as follows:

- For vehicles purchased for use or lease between April 1, 2009 and September 30, 2009, the credit is 50 percent of the otherwise allowable amount.
- For vehicles purchased for use or lease between October 1, 2009, and March 31, 2010, the credit is 25 percent of the otherwise allowable amount.
- For vehicles purchased for use or lease on or after April 1, 2010, no credit is allowable.

For more information on the credit available on hybrid motor vehicles models, visit: [www.irs.gov/newsroom/article/0,,id=107766,00.html](http://www.irs.gov/newsroom/article/0,,id=107766,00.html).

*This article was printed originally in MADA Dateline, a publication of the Missouri Automobile Dealers Association, Inc.*

## How to Recover, Rebound, And Restart Growth During a Downtown

*NHADA's Fall Business Meeting and Partner Exposition*

Plans are under way for NHADA's Fall Business Meeting and Partner Expo, to be held on Tuesday, November 17, at the Grappone Conference Center in Concord.

An informative and exciting event is being planned. The keynote address, *How to Recover, Rebound, and Restart Growth During a Downtown*, will be



Dave Anderson

made by Dave Anderson, the president of LearnToLead, a sales and training company. Dave is consistently a top-rated presenter at NADA conventions, and we are pleased to welcome him back to New Hampshire.

Save the date and watch for more information! If you have any questions, please contact Meetings Coordinator Jean Conlon at [jconlon@nhada.com](mailto:jconlon@nhada.com) or 800-852-3372.

### Meet Your Association Partners

## Auto/Mate® Dealership Systems

*Bronze*

**"Dealership Management System Provider"**

For more information, please contact Victor Kaulins at 877-538-4367 or by e-mail at [vkaulins@automate.com](mailto:vkaulins@automate.com).

**Auto/Mate**  
Dealership Systems

# State Police Warn Against Alarming Vehicle Inspection Trend

*Increase Seen in Illegal Use of Clone Vehicles in OBD II Inspections*

NHADA recently has been alerted by the NH State Police of an alarming and serious trend occurring with vehicle inspections.

The practice of using another vehicle as a clone for the purpose of passing the OBD II portion of a state inspection is illegal and carries serious consequences.

Sgt. Stephen Kace of the NH State Police said, "Each and every occurrence of this fraudulent activity, the frequency of which appears to be increasing to epidemic

levels, is a separate criminal offense. Each time a safety inspection mechanic connects a vehicle to the NHost Unit (the portable On-Board Diagnostics II computer sanctioned by the state) other than the one receiving an official inspection, another offense is committed. Each offense is a misdemeanor. Upon conviction, a misdemeanor can result in potential time in jail and/or significant monetary fines. Furthermore, the station's inspection license and individual mechanic's inspection authorization hang

in the balance. The state police take this matter very seriously."

The NHost OBD II Units provided by Gordon-Darby for motor vehicle inspections can easily determine if one vehicle has been substituted for another. All official inspection activities are monitored by the Division of Motor Vehicles (DMV). Improper activities are readily noticeable and are forwarded to the NH State Police by the DMV for investigation.

NHADA advises that, *under no circumstance* in the inspection process, intentional or not, and customer convenience set aside, should another vehicle be substituted to replicate a passing OBD II inspection. We suggest that you double check the practices that take place at your shop to ensure compliance.

NHADA works with the NH State Police to achieve the highest level of compliance. If you have any questions contact Dan Bennett at 800-852-3372 or e-mail him at [dbennett@nhada.com](mailto:dbennett@nhada.com) or contact Troop G of the NH State Police at 603-271-3339. 🚩

## 2009 ADPAC Contributors

- Mr. Timothy R. Ackerman
- Mr. Marc L. Bigney
- Mr. Gary W. Blake
- Mr. Edward Bonneville
- Mr. Norman Boucher
- Mr. Joseph Bradley
- Mr. Thomas E. Cantin
- Mr. Al Contois
- Mr. H. Andy Crews
- Mr. Charles DiPrizio, Jr.
- Mr. Daniel J. Enxing, Jr.
- Mr. Richard P. Fecteau
- Mr. William F. Fenton
- Mr. William Fletcher
- Mr. Garry Gerossie
- Mr. Kurt D. Gerrish
- Mr. Robert J. Grappone
- Mr. David Hammer
- Mr. Jeffrey M. Hirsch
- Mr. Paul M. Husson, Jr.
- Mr. Richard P. Kida, Jr.
- Mr. Bruce Knight
- Mr. Mike Korpi
- Mr. John C. Lambert
- Mr. Allen W. Lindquist

- Mr. Mark C. Lovski
- Mr. Ronney A. Lyster
- Mr. Harold H. Maloney, III
- Mr. Peter R. Mans
- Mr. Robert E. Mariano
- Mr. Matt McGovern
- Mr. Douglas L. Miles
- Ms. Susan M. Moynahan
- Mr. George Mullin
- Mr. Richard M. Nault
- Mr. Kenneth R. Plante
- Mr. Steven Plante
- Mr. Paul A. Prunier
- Mr. Daniel J. Quirk
- Mr. Edward F. Reilly, III
- Mr. Dennis Roberts, Sr.
- Mr. Robert Rountree
- Mr. Joseph B. Sabolevski, Sr.
- Ms. Jaclynn Stromgren
- Mr. John E. Tulley, II
- Mr. James H. Walker, Jr.
- Mr. Anthony M. Waterman
- Mr. Daniel F. Weed
- Mr. Michael P. Wentworth
- Mr. Steven Whalley

## 2009-2010 Membership Directory



Advertising opportunities still exist for the new NHADA membership directory.

Contact Lisa Lavoie at 800-852-3370 or e-mail Lisa at [llavoie@nhada.com](mailto:llavoie@nhada.com).

# PROUD SPONSORS OF THE NHADA

## CHRYSLER 300 IS THE FORBES.COM 2009 MOST AFFORDABLE VEHICLE\*

CHRYSLER 300



THE MOST AWARDED NEW CAR EVER.<sup>(1)</sup> ADAPTIVE CRUISE CONTROL.<sup>(2)(3)</sup> UCONNECT GPS WITH 30GB  
HARD DRIVE.<sup>(3)</sup> ALL-WHEEL DRIVE.<sup>(3)</sup>

[NECHRYSLERDEALERS.COM](http://NECHRYSLERDEALERS.COM)



\*Large premium class. (1) Based on automotive awards won within the introductory model year (2005). (2) ACC is a driver convenience system, not a substitute for active driver involvement. The driver must remain aware of traffic conditions and be prepared to use brakes to avoid collisions. (3)Available. Chrysler is a registered trademark of Chrysler LLC.

## NHCRAG Corner

# Update from the New Hampshire Collision Repair Advisory Group (NHCRAG)

Mark Piekarski, NHCRAG Chairman

As chairman of the New Hampshire Collision Repair Advisory Group (NHCRAG), I wanted to update you on our new activities.

First a little history: We began meeting one year ago this summer when several body shop owners, myself included, met informally to discuss problems that plague our industry.

After several informal lunch meetings, we decided that, rather than reinvent the wheel, we should approach the NHADA and propose establishment of an affiliated advisory group. After all, we all are NHADA members. We represent a major part of the auto industry in New Hampshire; the NHADA has over 100 members involved in collision repair.

The NHADA Board of Directors approved of our affiliation late last year. Our focus is to work for progress in the industry. NHCRAG will hold industry forums a couple of times a year for both NHADA and non-NHADA members in the body shop industry. We will inform professionals of our progress and invite them to participate and offer feedback on the direction we take and the issues we tackle.

Even before NHADA affiliation, we discussed many issues and had already evolved into a very communicative networking group. Early last fall we decided our best course of action would be to pursue legislation to form a study commission comprised of members from the Senate and House, members of our group, and members from the New Hampshire Insurance Department.

Instead of targeting a specific legislative action, we chose to “rally the troops” by exposing our legislators to, and educating them about, the real problems confronting our industry. Only then would we target more specific legislation.

The legislative bill to establish the commission was Senate Bill 55 (SB55), which was sponsored by Senator Betsi DeVries of Manchester, to whom we extend our sincere gratitude.

As politics rarely follow the plan, so we became entangled in the legislative process just as the Dealer Bill of Rights amendment (Senate Bill 153) was going through. Our bill became a sacrificial lamb, dying a silent death. In summary, we did not lose this battle due to political pressure or insurance lobbyists’ success. SB55 was lost because of the unfortunate political process of legislators changing the language of bills and adding unrelated amendments to satisfy outside parties. We disagreed with a particular change in language for SB55, we so let the effort die.

The very *bright side* of our experience, the passing of the bill through the commerce committees of both the House and Senate, exposed us to legislators and other committee members. We gained the ear and sympathy of several noted legislators who, prior to this, had no idea of our plight and who then truly saw the need for legislative action to aid our industry. A great deal was accomplished!

We found the insurance company lob-

bysts more seriously concerned than we had anticipated with *any* legislative effort on our part. They did their utmost to convince legislators we shouldn’t be taken seriously and that all our issues have been historically reviewed and resolved. Yet they lost their arguments, and their motives were revealed. Our legislators assigned no insurance company representatives to the commission proposed by SB55, thereby allowing us to focus on positive and productive work.

Our focus for the next several months will be to work towards spreading information about our group and recruiting new members.

*“Instead of targeting a specific legislative action, we chose to ‘rally the troops...’”*

It is notable also that NHCRAG has reached out to various other groups related to our industry:

- Two representatives of the NH Insurance Department attended our last meeting;
- We are entering into a compliance partnership with the NH Department of Environmental Services; and
- At a meeting in the spring, we recommitted to work with the educational system in NH at both the high school and college levels to help grow and shape the future of our businesses.

We will continue to keep you updated. If you have any suggestions or questions about the NHCRAG, please e-mail me at [m.piekarski@comcast.net](mailto:m.piekarski@comcast.net). You may also contact Dan Bennett, NHADA vice president for governmental relations, at 800-852-3372 or e-mail him at [dbennett@nhada.com](mailto:dbennett@nhada.com). 📍

## GSA Orders \$210 Million Worth of Fuel Efficient Vehicles

In late Spring, the U.S. General Services Administration came one step closer to fulfilling its responsibilities outlined in President Barack Obama's economic recovery legislation. The agency ordered 14,105 fuel efficient vehicles for the federal fleet using \$210 million from the American Recovery and Reinvestment Act (ARRA).

This brings the total number of fuel efficient vehicles ordered by GSA using ARRA funds to 17,205 at a cost of \$287 million. The breakdown includes:

2,933 Chrysler vehicles for \$53 million, 7,924 Ford vehicles for \$129 million, and 6,348 General Motors vehicles for \$105 million.

"This order represents just one of the multiple ways we are helping our customers meet their economic recovery and green government initiatives," said Acting Administrator Paul F. Prouty.

On April 9, 2009, GSA announced that by June 1, 2009, it would spend about \$285 million in ARRA funds for commercially available fuel efficient vehicles. On April 14, 2009, GSA ordered 3,100 fuel efficient hybrid vehicles, worth \$77 million. By September 30, 2009, GSA will order \$15 million worth of advanced technology buses and electric vehicles for use in the federal fleet.

"GSA is committed to spending recovery dollars quickly and wisely," said Commissioner James A. Williams of GSA's Federal Acquisition Service. "Simultaneously, we are focused on acquiring vehicles that will provide long-term environmental benefits and savings by increasing the fuel efficiency of the federal fleet."

Each new fuel efficient vehicle replaces, on a one-for-one basis, operational motor vehicles in the federal inventory that met replacement standards. Each new vehicle will have a higher miles-per-gallon (MPG) rating than the one it replaces.

GSA provides a centralized delivery system of products and services to the federal government, leveraging its enormous

buying power to get the best value for taxpayers.

Founded in 1949, GSA manages more than one-fourth of the government's total procurement dollars and influences the management of \$500 billion in federal assets, including 8,600 government-owned or leased buildings and 213,000 vehicles.▲

**Does your current F&I provider offer a full deck of solutions?**



**You don't have to keep the hand you were dealt.**

You can rely on your Protective representative to be more than a different voice on the phone every month. When we walk through your door, we'll be holding more than donuts. Because when your profits are on the line, we think a valuable relationship is the best thing you can have.

Vehicle Service Contracts | GAP Coverage | Credit Insurance  
 Dealer Participation Programs | F&I Training | Advanced F&I Technology

**Stack the deck in your favor!**  
 Find out how we can enhance your dealer profits and customer satisfaction. For more information contact Protective's New Hampshire representative, **George Spatt**.

**Protective** ▲  
*Doing the right thing is smart business.®*

**866.478.9242**  
[www.protective.com/dealerservices](http://www.protective.com/dealerservices)

Vehicle Service Contracts (VSGs) and GAP are backed by Lyndon Property Insurance Company in all states except NY. In NY, Old Republic Insurance Company backs VSG, and GAP is not available there. Credit Insurance is backed by Protective Life Insurance Company in all states except NY, where it is backed by Protective Life and Annuity Insurance Company.

# Lucky 13

Jean Conlon, NHAEF Programs Administrator

On September 18, the 13<sup>th</sup> Annual NHADA Golf Tournament will be held at Lochmere Country Club in Tilton, NH, with a 9 a.m. shotgun start. The event benefits the New Hampshire Automotive Education Foundation (NHAEF), NHADA's not-for-profit 501(c)(3) education affiliate.

These have been tough economic times; NHAEF needs you more than ever. And registration prices have been lowered! Send a foursome or send one golfer, and we will make up a team. Camaraderie between members is part of what makes NHADA strong, and players will have the opportunity to mingle while strengthening the association's ability to provide quality education to its members.

### Thirteen reasons to attend:

- Lower prices,
  - Beautiful course (4-star rated by *Golf Digest*) with lush fairways and large well-manicured greens that are consistently in great shape,
  - Special gift for all golfers,
  - Massage therapists to provide neck and back massages to loosen those muscles and help your swing,
  - "Bramble" format that is fun for everyone,
  - On-course barbecue,
  - Hole-in-one, closest-to-the pin, and longest drive contests,
  - Wheel of Fortune,
  - Raffle prizes,
  - Auction items,
  - Awards reception,
  - Camaraderie, and
  - Support of your education foundation!
- For information regarding the golf tournament, including registration or sponsorship, please e-mail either Jean Conlon or Brian Duplessis at their respective e-mails ([jconlon@nhada.com](mailto:jconlon@nhada.com) or [bduplessis@nhada.com](mailto:bduplessis@nhada.com)) or call 800-852-3372. 🏌️



## Drawing Winners

The 2009 second-quarter routine physical drawing winners were randomly selected and each received a \$250 check from the Insurance Division, NHAD Services, Inc.! The lucky recipients are:

**Krystal Shores**  
Quirk Buick, Hummer, Chevrolet  
Manchester

**Chuck Buzzell**  
Seacoast Volkswagen, Inc.  
Greenland

**Mike Lamoureux**  
Rte. 125 R.V. & Marine, Inc.  
Gonic

**Jessica Trask**  
Sunnyside Acura  
Nashua

All full-time employees (and insured family members) of an NHADA member company insured through NHADA/Anthem, both at the time of the routine physical and at the time of the drawing, are eligible to participate.

For information or registration, call Lisa Duclos at 800-852-3372, ext. 308, or email Lisa at [lduclos@nhada.com](mailto:lduclos@nhada.com).

## Why AutoCAP?

Lisa Lavoie, AutoCAP Coordinator

Many times I am asked the question from dealers and owners, "Why should I participate in AutoCAP?" My answer is always the same, "AutoCAP is NHADA's in-house mediation/arbitration program designed to resolve issues between dealers and their customers. Our goal is to bring resolution without involving the legal system or regulatory agencies. It truly is a benefit to the consumer, the individual company as well as the NH auto industry as a whole."

How does AutoCAP work? In most cases, we can assist in resolving the issue with a phone call to the dealer/owner. In some instances, a written complaint is necessary. Upon receipt of a written complaint from the consumer, we will mail a copy of the entire complaint to the dealer/owner. The dealer/owner has three choices once they receive a complaint from AutoCAP and ten business days to respond:

**1) Contact the consumer and attempt to resolve the matter.**

AutoCAP always encourages the dealer/owner to contact the consumer and attempt to resolve their concern first.

**2) Arbitrate through the AutoCAP panel.**

If the dealer/owner is not able to resolve the matter with the consumer, the dealer is invited to have the AutoCAP panel review the case. The panel will review the consumer and the dealer's written documentation outlining their respective side and will render a decision. The panel reviews the cases anonymously and does not know who the dealer/owner or the consumer is. The dealer/owner is bound by the terms

<b>AutoCAP Statistics</b>		
<i>July 1, 2008 – June 30, 2009</i>		
Total complaints received by NHADA	196	
Total complaints (identified referrals) from AG's office	130	66%
Total complaints resolved by phone call to the dealer/owner	98	50%
Total complaints sent to dealer/owner in writing	98	50%
<b>Results of those complaints reviewed by dealer</b>		
Resolved without arbitration	55	56.1%
Reviewed by AutoCAP Panel*	21	21.4%
Referred to AG's office	20	20.5%
Still in mediation process	2	2.0%

\* An AutoCAP panel finding for the dealer does not negate the consumer's option to seek alternate action.



of the decision while the consumer is not. Please keep in mind that a favorable decision from a panel of your peers does bring insight if the case were to be reviewed by another consumer protection program.

3) **Refer to the Attorney General's office.** Should the dealer/owner choose not to have their case reviewed by the panel, we will forward it to the Attorney General's office for their review.

As you can see by the statistics (see box above), AutoCAP is a successful program that can assist

you in bringing resolution to difficult complaints. Please feel free to contact me at 800-852-3305, ext. 325, or by e-mail at llavoie@nhada.com should you wish to discuss how AutoCAP can assist your business. ▲

### Buy From Yourself

*Call NHAD Services, Inc. for any forms you need.*

#### Protect Your Expense Line!

**800-852-3372**

**www.nhada.com/store**

*NHAD Services, Inc. has great prices on business cards.*

*Send in your sample today for a price quote!*

## The 2009 Stimulus Bill: Will It Help?

Mark Dow, CPA, O'Connor & Drew, P.C.

### *Economic Impact*

On February 17, The American Recovery and Reinvestment Act of 2009 became law. The “idea” behind the bill is to jump start the flow of money through the financial markets. The hope is that the dollars being spent will have a multiplier effect as they pass from the government to consumers to business and then back into the general economy.

The financial crisis is complex, reaches around the globe, and cannot be solved solely through legislation. The way out of the existing economic maelstrom is to come clean with the facts. The current financial problems were dug one shovelful at a time over the last decade. The wild real estate valuations, a seemingly endless bull market, the individual wealth made on “Wall Street,” great profits on credit default swaps (whatever they are) ...all seemed like a good thing. Except, most of us thought they made no sense.

We were right.

Thus, there is no simple way out of this hole. It must be filled one shovelful at time.

The new stimulus bill will help a little. The \$200 billion dedicated to assist states will aid them in balancing their budgets. The \$40 billion dedicated for infrastructure, of which Massachusetts gets roughly \$1 billion, will put people to work. The projects given the highest priority are reportedly those that are “shovel ready.” Hopefully, this means that the majority of these road projects begin this spring, not at the pace that they would typically take to get going (12-18

months.) Another \$100 billion will go toward unemployment and COBRA coverage and may keep some Americans from falling too far behind.

### *Consumer Impact*

Much of the remainder of the \$780 billion program involves breaks for certain taxpayers, but not a dollar amount that will make a difference. These tax breaks will likely be used to pay down debt or to restore depleted savings. Spending will come when people have adjusted their habits and are confident that they will keep their jobs. That will take time. Unlike in the past, consumer credit is tightening, and we cannot spend our way out of this recession.

Consumers and businesses also want to know that the banking system is stable and that those with good credit can get a loan and put their money safely in the local bank. This seems to represent the single biggest problem right now. Surely, the government is keenly aware of this, and I believe they will try everything in their power to get this part right.

A long time ago, sales tax on the purchase of an automobile was deductible as an itemized deduction. Years after it had expired, clients continued to provide the data assuming it provided a tax benefit. Finally, it has been restored in the new stimulus bill. It is not dependent on whether one “itemizes” their deductions, but is limited based on the price of the vehicle and the buyer’s income. Sales tax is deductible on the first \$49,500 of the purchase of a new car. The net tax benefit will average \$250-\$400, depending on one’s tax bracket. Married couples with incomes over \$260,000 and single filers

with income over \$135,000, receive no benefit.

### *Dealer Impact*

The stimulus bill’s most significant impact to auto dealers will come by way of depreciation deductions. The bill extended IRS Section 179 deductions and “bonus depreciation” for calendar year 2009. Section 179 deductions allow for expensing of up to \$250,000 of capital additions of tangible property, provided the company does not exceed \$800,000 of such purchases in the year. For purchases over \$250,000, the tax laws will permit bonus depreciation deductions. Bonus depreciation allows for a 50 percent first-year deduction, on top of the regular depreciation reported for the year. If you have the need, and are financially able to make capital investments, these rules truly help. Even if the capital additions are financed, the tax deductions are still available.

Dealers must also be aware of the COBRA benefits that are part of the bill. Individuals separated from service between September 1, 2008, and January 1, 2010, will only be required to pay 35 percent of their coverage. Their former employer will pay 65 percent of the coverage cost and then claim a credit for this amount on its payroll tax returns.

In conclusion, the stimulus bill alone will not help businesses prosper. Dealers must take on a survival mentality. This means doing everything you can to align your expense structure with the current, realistic gross profit being generated by all departments. Payroll is the number one expense, generally followed by advertising and floorplan interest. An operating plan

## Compliance Corner

Brian Duplessis, WCT Loss Prevention Coordinator

It has been several years since the Loss Prevention Department developed the *Strategic Hiring Guidelines* and a year-and-a-half since pre-placement drug testing became mandatory for members of the NHADA Workers' Compensation Trust (WCT). The goal of this program is to help our members select the best candidates and avoid legal trouble when hiring staff. The guidelines recently have undergone their first revision since they were created, and all members will receive an updated copy in the coming months.

In February, WCT members were notified of amendments to the trust agreement aimed at ensuring compliance with the drug testing requirements. Basically, the agreement requires WCT members to

# Loss Prevention Is Available to Assist with Drug Testing and Hiring Questions

reimburse the trust for expenses related to claims from individuals hired without being drug tested, or those who failed the pre-placement drug test and were hired anyway. This is important because, for this program to be fair and effective, all members must actively participate!

Since drug testing was mandated in January, 2008, implementation and member compliance have, for the most part, met our best expectations. A program of this type, however, will always require a level maintenance and re-education, which the Loss Prevention staff remains poised to do. The current recession and its impact on the job market caused many WCT members to lose familiarity when it comes to the hiring process. This makes the *Strategic Hiring Guidelines* an invaluable resource always available at arm's

length whenever it may be needed. WCT members will use it frequently in the next year or so. Also available, and just a phone call or e-mail away, is the NHADA Loss Prevention staff and a state-wide network of drug testing providers.

A list of providers is available on our Web site at NHADA.com [www.nhada.com/drugtestproviders](http://www.nhada.com/drugtestproviders).

Also on our Web site is a list of drug testing frequently asked questions (FAQs) [www.nhada.com/drugtestFAQs](http://www.nhada.com/drugtestFAQs).

So, as things start to heat up and you realize that your business is short-handed, make sure your hiring process is bulletproof. If you need help with anything don't hesitate to call me (Brian Duplessis) at 800-852-3372 or e-mail me at [bduplessis@nhada.com](mailto:bduplessis@nhada.com).

2009 Stimulus- continued from previous page

must question every expense, revise pay plans and focus on cash flow; factoring in debt principal payments and capital additions that don't go through your income statement. Targets should be set on how much selling gross needs to be retained in order to cover fixed expenses.

Like all "markets," eventually the pent up demand for new vehicles will result in more buyers in the showroom. Let's hope that a combination of government aid and consumer confidence converge and result in a return to normalcy in the not too distant future.

Mark Dow, CPA, MST is a principal with the CPA firm of O'Connor & Drew, P.C., an NHADA Bronze Partner.

*Accelerate: Rev It Up to the Next Level* has taken a pit stop. The new fitness challenge is being tuned up and will begin in September. Watch for more information about this new and updated fitness challenge. For information, call Lisa Duclos, Wellness Educator, at 800-852-3372, ext. 308, or e-mail Lisa at [lduclos@nhada.com](mailto:lduclos@nhada.com)

**DELTA DENTAL**

**Are You Offering Your Employees a Dental Program Customized by Northeast Delta Dental and NHADA for NHADA Members?**



- Special group rates
- Four program options
- Service backed by a world-class guarantee

**Ask About Joining Today!**  
**Call Susan Manning at the Association Office**  
**(603)224-2369 • 1-800-852-3372**



## Wellness Corner

Lisa Duclos, Wellness Educator

**P**icnics, barbecues, and potlucks are wonderful ways to celebrate the summer, but whatever your plans, take care to prepare and transport food safely. To protect yourself, your family, and friends from food-borne illness, practice safe food handling techniques when eating outdoors.

Bacteria begin to multiply between 40°F and 140°F, so it is important to keep it either cold or hot right up to the moment of cooking and/or serving. To make cleanup easier, take garbage bags, paper towels, and damp washcloths in plastic bags.

Keep the following tips in mind when preparing, storing, and cooking food for picnics and barbecues.

### When You Transport Food

- Meat, poultry, and seafood may be packed while it is still frozen so that it stays colder longer. Be sure to keep raw meat, poultry, and seafood securely wrapped so their juices don't contaminate cooked foods or foods eaten raw such as fruits and vegetables. And don't forget to rinse raw fruits and vegetables in water before packing them.
- Keep the cooler in the air-conditioned passenger compartment of your car, rather than in a hot trunk. Also keep the cooler in the shade once you reach your destination and replenish ice often. Limit the times the cooler is opened.
- Do not partially pre-cook meat or poultry before transporting; if it must be pre-cooked, cook until done then chill before packing in the cooler.

## Picnics, Barbecues and Potlucks . . . Good Times!

- Make sure your cooler will keep foods at 40°F, or plan foods that are less perishable, such as luncheon meats, cheese, peanut butter, etc. Keep drinks in a separate cooler, since it will be opened more often.

### Before You Begin

- Food safety begins with hand-washing even in outdoor settings. And it can be as simple as using a water jug, some soap, and paper towels.
- Consider using moist disposable towelettes for cleaning your hands.
- Keep all utensils and platters clean when preparing food.

### Safe Grilling Tips

- Marinate foods in the refrigerator, not on the counter or outdoors. If some of the marinade is to be used as a sauce on the cooked food, reserve a portion separately before adding the raw meat, poultry, or seafood. Do not reuse marinade.
- Don't use the same platter and utensils that previously held raw meat or seafood to serve cooked meats and seafood.
- Grilled food can be kept hot until served by moving it to the side of the grill rack, just away from the coals where it can overcook.
- Take only as much food out of the refrigerator or cooler as you are going to cook right away.
- The USDA recommends

fully cooking meats to ensure bacteria is destroyed. Hamburgers and ribs should be cooked to 160°F or until the center is no longer pink and juices are clear. Cook ground poultry to 165°F, and poultry parts to 180°F. Reheat pre-cooked meats until steaming hot.

### When You Serve Food

- Do not use a plate that previously held raw meat, poultry, or seafood for anything else unless the plate has first been washed in hot, soapy water.
- Hot food should be kept hot, at or above 140°F. Wrap well and place in an insulated container.
- Foods like chicken salad and desserts in individual serving dishes can also be placed directly on ice, or in a shallow container set in a deep pan filled with ice. Drain off water as ice melts and replace ice frequently.

### Maple BBQ Salmon (serves 4)

- 4 fresh salmon portions
- ¼ cup reduced-sugar maple syrup
- 1 clove garlic, minced
- ground black pepper

Mix the maple syrup, garlic, and pepper.

Place salmon portions in a large freezer storage bag and coat with the maple syrup mixture, and allow to marinate in the refrigerator or cooler for at least 30 minutes.

Drain the salmon and discard used marinade.

Grill the salmon over medium heat for 8-10 minutes or until thoroughly cooked.

**Broccoli Slaw (serves 4-6)**

- 1 lb. broccoli florets
- 1 lb. cauliflower cut into small pieces
- 1 bag of shredded carrots
- 1 small red onion diced
- ½ cup sunflower seeds
- ½ cup cashew pieces
- 2 slices low-fat bacon cooked and crumbled
- 1 cup raisins or dried cranberries

Place all of the above in a large bowl. In a small bowl, combine 1 cup low-fat mayonnaise, ½ cup sugar and 2 tbsp of vinegar. Pour dressing over vegetables and toss to cover. Allow to set for at least one hour.

- Do not let perishable food sit out longer than two hours.
- Food should not sit out for more than one hour in temperatures above 90°F

For your enjoyment, we've included summer recipes for you to try (above).

For more information or presentations on nutrition and healthy recipes, or other wellness-related topics at your business, contact me at lduclos@nhada.com or call 800-852-3372, ext. 308.▲

**2009 Unemployment Rates by Area**

	<u>Mar.</u>	<u>Apr.</u>	<u>May</u>
United States	9.0%	8.6%	9.1%
New England	8.2%	7.9%	8.1%
Connecticut	7.8%	7.7%	7.9%
Maine	9.0%	8.2%	8.1%
Massachusetts	8.2%	7.8%	8.0%
<b>New Hampshire</b>	<b>6.6%</b>	<b>6.4%</b>	<b>6.4%</b>
Rhode Island	11.1%	11.3%	12.1%
Vermont	7.9%	7.9%	7.1%

**Claims Corner**

*Peter Sheffer, WCT Director*

In our current economic climate, members may think that it is not cost effective to bring employees back to work on light duty following an on-the-job injury. Nothing could be further from the truth. Between the direct and indirect costs associated with a lost-time claim, members can end up paying five to ten times more by allowing an employee to stay out of work rather than providing Temporary Alternate Duty (TAD).

When a worker's compensation claim involves lost time from work, the member loses out on the 70 percent medical-only discount when the experience modified factor is calculated. In addition, every dollar paid to the injured employee in disability benefits is a dollar less returned to the member in the form of a rebate. These costs add up quickly when we are paying total disability benefits. Remember, if your experience modification factor exceeds 1.10, you will lose an 18.4 percent premium discount off the estimated manual premium.

National studies found that employees totally disabled from work seek more medical attention than those who are working through an injury in a modified duty capacity. Another national study found that the longer an employee is out of work, the less likely he or she is to return to their previous employer. An employee out of work 90 days has a 30 percent chance of not returning to work and an employee out of work 6 months has a 50 percent chance, and after a year the chance of a return to work is just 0-5 percent.

These studies have proven to employers

**Remember Your Injured Employees**

across industrial nations that the most cost effective way to manage workers' compensation claims is to get the injured employee back to work as quickly as possible, preferably avoiding any disability. The myth that an employee will get back to full duty faster by staying home is completely inaccurate and can have the opposite effect on the employee's disability and his or her perception of the injury.

*"Another national study found that the longer an employee is out of work, the less likely they are to return to their previous employer."*

The payment of disability benefits drives up member premiums and drives down member rebates. Indirect costs associated with disability claims cost five to ten times the direct costs of the claim. Costs to train a replacement, pay for temporary labor, supervisor time, production delays, overtime, morale, etc. account for these costs.

The cost to the employee in lost wages, lost benefits, lost retirement contributions, lost morale, and lost self worth is immeasurable.

Please do not turn your back on providing TAD for your injured employee in the erroneous concept that you are saving money and helping the injured employee get better. For the good of the employee and your business, avoid workers' compensation disability and help your injured employee by getting them back to work immediately after an injury occurs through medically appropriate, temporary alternate duty.▲

# Time for a Compliance Self-Test?

By Thomas B. Hudson and Catherine M. Brennan

The sky is falling. Manufacturers are going under. There's no floorplan money, and franchised dealers are going away. Nobody's buying retail installment sales contracts from you.

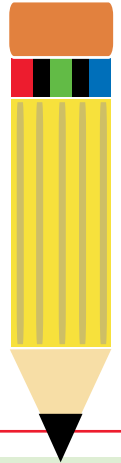
That's all true, but plaintiffs' lawyers, state attorneys general, and the Federal Trade Commission aren't going away.

If you are one of those fortunate dealers who will be able to ride out the current storm with your business intact, you can count on having to deal with this crowd. They've been sharpening their teeth on mortgage companies and banks, so you need to be ready.

With these developments in mind, we thought a compliance self-test might be in order. The one below is by no means complete, but it covers enough ground to give you a good idea of how vulnerable to attack your dealership might be.

If you pass with flying colors, you might be able to rest easy. If you score badly, maybe it's not too late to consider a second career.

So here we go – let's see how you do.



1. You have named a privacy officer, as required by the Gramm-Leach-Bliley Act and the FTC's Privacy Regulations.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
2. You have named a Compliance Officer (not required, but a really good idea).	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
3. You have a written privacy safeguarding policy that you actually follow and keep up to date, and you have trained your employees about the policy.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
4. You check all of your customers against the "Specially Designated Persons" list maintained by the Office of Foreign Assets Control, and you scrub your portfolio against the OFAC list every time the SDP list changes.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
5. You provide adverse action notices as required by the Fair Credit Reporting Act and the Equal Credit Opportunity Act.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
6. You have had your application form reviewed by counsel within the last 12 months.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
7. You have a complying Red Flags program in place, and you've named a Red Flags Program Coordinator.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
8. You have written policies dealing with do-not-phone, do-not-fax, and loan closing and collection procedures, and you periodically train your employees on these policies.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
9. You have your advertisements reviewed by counsel every time you change the content, and periodically even when you don't.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2
10. You have implemented a mandatory arbitration program for consumer complaints to protect against class action lawsuits and large punitive damages awards.	<input type="checkbox"/> Yes +2	<input type="checkbox"/> No -2

So, how did you do?

If you scored **20 points**, call up your state association and offer to teach the next course that it offers on compliance.

If you scored from **10-16 points**, consider yourself in need of a compliance tune-up.

From **0-8 points**, you need serious repairs.

If you scored from **0 to minus 10**, consider a complete frame-off restoration.

If you hit a perfect **minus 20**, it's time to close the old dealership and open a bait shop.



Reprinted with permission of CounselorLibrary.com, LLC. Based on an article appearing in *Spot Delivery*.  
For more information, please visit [www.counselorlibrary.com](http://www.counselorlibrary.com).



●●● What if you knew your insurer was committed to your success?

Contact Ken Desmarais  
**800-633-8842**  
Regional Sales Manager



Endorsed by  
NHADA  
for Property/Casualty  
Coverage,  
Vehicle Service  
Contracts,  
GAP Insurance

**We help build F&I profits and protect your dealership.**

Zurich provides the strength, stability and specialization to help cover your dealership risks and build F&I profits. With this powerful combination, let us help support the success of your business with insurance solutions that fit your needs. Property & Casualty • GAP • Dealer Risk Management Training • Vehicle Service Contracts • Binding Arbitration Program • Road Hazard Tire & Wheel • Discrimination: Zero Tolerance Training Program

[www.zurichna.com/zdu](http://www.zurichna.com/zdu)

*Because change happenz<sup>SM</sup>*



Insurance coverages and non-insurance products & services are underwritten and provided by member companies of Zurich in North America, including Universal Underwriters Insurance Company and Universal Underwriters Service Corporation. Certain coverages and products and services are not available in all states. ©2007 Zurich American Insurance Company.

## Compliance Corner

Brian Duplessis, WCT Loss Prevention Coordinator

Although it is an acceptable practice (with a properly crafted conditional job offer letter), a recent claim received by the WCT reveals why it is a good idea to wait for drug test results before allowing new employees to start working.

Normally, results of a drug test are received within hours from the provider. At times however, additional lab testing is needed, and this takes more time. If the quick test yields a non-negative result, dilute or temperature discrepancy, the testing facility sends the specimen out to a laboratory

## Best Practice: Wait For Drug Testing Results Before Putting People to Work

for further tests on the sample. If a non-negative results again, a medical review officer will contact the prospective employee to give them an opportunity to explain the reason for the results. If the medical review officer is not convinced that there should be a re-test, then the results will be relayed to the employer as a failed test. Usually this takes a couple of extra days. It is important that employers avoid assumptions when testing takes longer – there are occasions when the additional lab testing yields a negative test result. The delay doesn't always mean the individual tested positive. Patience is the key here.

In being patient, WCT members should take the extra step and not allow the

individual to work until the results are received from the provider and a recent claim clearly demonstrates why.

An individual received a conditional job offer and took a drug test. The person started work and within a short time was injured and sent to the emergency room. The WCT member received positive drug test results from the provider and subsequently revoked the job offer when the employee returned after being released to full duty by the hospital. The claim could have been potentially much worse had the employee not been cleared to full duty.

The lesson: it's worth it to wait for test results.

### Meet Your Association Partners

## Northeast Auto Auction, Inc.

*Bronze*

**"Dealer only auto auction"**

For more information, please contact Vinny Taccetta, President, at [vinny@northeastautoauctioninc.com](mailto:vinny@northeastautoauctioninc.com) or Brenda Skidds, Office Manager, at [brenda@northeastautoauctioninc.com](mailto:brenda@northeastautoauctioninc.com) or by phone at 207-439-9300.



Safety/OBD II Inspections Statistics				
Safety Inspection Results	May/June 09	% of Total	YTD 09	% of Total
Total *	241,918	100.00%	716,787	100.00%
Passed	183,639	75.90%	540,847	75.50%
Corrected	31,805	13.10%	95,131	13.30%
Rejected	13,524	5.60%	39,775	5.50%
Untested	12,950	5.40%	41,034	5.70%
OBD II Inspection Results (1996 and newer)				
Total	205,076	100.00%	616,566	100.00%
Passed	176,390	86.00%	527,841	85.60%
Rejected	20,811	10.10%	65,363	10.60%
Untested	7,875	3.90%	23,362	3.80%
<b>* Total numbers include OBD II Inspections</b>				
<i>Statistics provided by Gordon-Darby</i>				

## Ten Things Dealers Need to Know About Cash for Clunkers

Russ Darrow, AIADA Chairman  
American International Automobile Dealers Association

After months of dismal sales numbers, the Consumer Allowance Rebate System program (CARS) – better known as Cash for Clunkers, couldn't come at a better time.

The program will stimulate car sales by offering consumers up to \$4,500 to put toward a new vehicle when they trade in their old clunker, which will then go to a junk yard. However, as with any brand-new government program, there are details that need to be ironed out. Already, rumors and misinformation about the CARS program are circulating among dealers and consumers. To help international nameplate dealers stay on top of the facts, we at AIADA have developed a list of the ten most common cash for clunkers myths.

### 1. Myth: Dealers can start participating in the CARS program July 1.

**Fact:** While the law states that the program begins on July 1, it also states that the National Highway Transportation Safety Administration has 30 days from when the President signed the bill to finalize the rules of the program. So, in reality, the government has until July 24 to develop and finalize CARS rules. Dealers transacting CARS-type transactions before then risk violating the rules and could lose \$3,500, \$4,500, or face up to a \$15,000 fine. **That risk to reward ratio is too high.** I suggest dealers wait until the rules are finalized to offer vouchers. Once dealer registration for the program is open, dealers can register to participate, and can count on receiving electronic reimbursement from NHTSA for the vouchers.

### 2. Myth: Consumers will receive their car's trade-in value *plus* a CARS program voucher of up to \$4,500.

**Fact:** The vouchers are offered in place of a trade-in value since the car must be scrapped. So if a car is worth more than \$4,500, its owner has no reason to participate, thus the 'clunkers' aspect of the program. In addition, a dealer must disclose the scrap value of the vehicle to the customer.

### 3. Myth: All new cars and light trucks are eligible to be part of the program.

**Fact:** The program only applies to customers buying new vehicles that meet the program's mileage standards and have MSRPs of \$45,000 or below.

### 4. Myth: Consumers can apply a voucher to a lease.

**Fact:** Not really. The program applies only to leases of 60 months or more, which are, let's just say, rare.

### 5. Myth: Trade-ins have to be at least eight years old to be eligible for the program.

**Fact:** There is no age requirement on the cars being scrapped. As long as the vehicle is not more than 25 years old, and is rated at getting less than 18 mpg, city and highway combined, it is eligible. Check mileage ratings here: [www.fueleconomy.gov/feg/findacar.htm](http://www.fueleconomy.gov/feg/findacar.htm).

### 6. Myth: Consumers can buy a \$500 junker and trade it in the next day to get a voucher for a new vehicle.

**Fact:** Don't try to outsmart Uncle Sam. The clunker must be in drivable condition, and registered and appropriately

insured to the same person for at least one full year preceding trade-in.

### 7. Myth: The program only applies to the first 1 million cars.

**Fact:** The CARS program is funded with \$1 billion, and will continue until the money runs out, or we reach the planned end date of November 1.

### 8. Myth: Dealers can register to participate in the program on a variety of Web sites.

**Fact:** Dealers must register for the program, but registration is not yet open. According to the government, it should be up and running by July 23. Be wary of any Web site other than the official government Web site [www.cars.gov](http://www.cars.gov).

### 9. Myth: The CARS program applies only to vehicles built in the United States.

**Fact:** All brands, international and domestic, are eligible for participation.

### 10. Myth: The CARS voucher replaces manufacturer rebates and discounts, and other government incentives.

**Fact:** The voucher can be used in addition to other discounts and factory rebates. So, for example, a consumer can use their voucher along with a hybrid vehicle credit and manufacturer rebate to buy a new fuel-sipper.

I hope this list has cleared up some misconceptions. AIADA will continue to keep our members updated as the CARS program takes shape. In addition to direct letters and faxes, keep an eye out for information at our Web site: [www.AIADA.org](http://www.AIADA.org). 📌

*Reprinted by permission.*

## 2009 ASSOCIATION PARTNERS

(as of July 22, 2009)

### PLATINUM

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

### 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 Mutual)  
Auto Auction of New England  
Auto/Mate® Dealership Systems  
Bellwether Community Credit Union  
BG Products/Warehouse Dist. of NE  
CompPartners (BOAC, MVOH, SOAC,  
St. Joseph's B & H)  
Cook, Little, Rosenblatt & Manson, p.l.l.c.  
CUDL AutoSMART  
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  
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

### BRONZE

GW Marketing Services  
Hunter Engineering Co./Lappen's Auto Supply  
Jewett Construction Co., Inc.  
Lift Works Corp. / Sullivan Tire Inc.\*  
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 Banknorth  
Tire Warehouse  
Willis of Northern New England, Inc.

**Information on the 2009 Association  
Partnership Program is available.  
To become an Association Partner,  
please call Jean at 800-852-3372.**

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

*Title Statistics Report Ending: June 30, 2009*

	May/June '09	May/June '08	'09 YTD	'08 YTD
Titles Issued for New and Demo Vehicles:	16,803	22,094	41,360	55,966
Titles Issued for Used Vehicles:	40,938	42,106	108,607	114,470
<b>TOTAL TITLES ISSUED:</b>	<b>57,741</b>	<b>64,200</b>	<b>149,967</b>	<b>170,436</b>
Titles Issued with a Lien:	21,655	27,054	58,479	73,993
Titles Issued with no Lien:	36,086	37,146	91,488	96,443
Salvage Titles Issued:	1,686	1,487	5,960	5,154
Salvage Tags Issued:	585	513	1,347	1,251
Titles Issued for Heavy Trucks More than 15 Years Old:	86	68	196	202
Titles Issued for Heavy Trucks 15 Years Old or Less:	260	297	742	865
Titles Issued for Trailers:	2,381	2,602	4,408	4,928
Titles Issued for Motorcycles:	4,474	5,692	8,119	9,587
Titles Issued for Motor Homes:	147	67	298	360