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Reflections of 2005

Daniel B. McLeod

Year-end has various meanings to different people and businesses. To NHADA members, year-end means tidying up all accounting functions in order to conclude the financial condition of the business for the year and to plan for the next year. My guess is that we will have a good number of members that are happy to say goodbye to 2005!

Year-end also prompts individuals to reflect on their activities of the previous 12 months. We all like to look back on the positive things that have occurred during the past year – for instance, the birth of a child or grandchild. We should not spend a lot of time thinking of the negative events of the past year. I like to think we are all better off if we keep our eyes looking straight down the road ahead and to occasionally look into the rear mirror!

With that in mind, I cannot ignore some of the events that have had a tremendous impact on NHADA during this past year. We are grateful for the support we receive from members of NHADA concerning legislative matters. Never forget, you do make a difference! We have developed excellent working relationships with the Governor, Senators, House members, and Executive Councilors; and we have to work on this every day. We had good news coming out of Concord this past year. We work hard to make sure that bad bills never see the light of day.

The biggest problem we had to face this past year was the tremendous health insurance rate increase of 40 percent. This huge rate increase was the direct result of medical inflation and two years of underwriting errors on the part of

Reflections - Continued on page 3

Season's Greetings

From the
NHADA staff

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Correction

The cover article in the November 2005 issue of Dateline: NH incorrectly reported that Rocco Grappone was Robert Grappone's great grandfather. Rocco was Robert Grappone's grandfather.

Make a Difference

Did you include the NHADA Scholarship Fund in your year-end giving plans?

Each year, the New Hampshire Automotive Education Foundation, a not-for-profit affiliate of your Association, provides scholarships to automotive technology students who plan to attend one of the five NHCTC automotive programs.

Please consider helping to grow this Scholarship Fund by making a donation! Contact Brendan Perry at bperry@nhada.com or at 800-852-3372 for additional information.

NHAEF Center for Automotive Education and Training

Upcoming Seminars – REGISTER ON-LINE (www.nhada.com)

December 8	Small Quantity Generator of Hazardous Waste Certification Training
December 13	Hands-on Employee Benefits <i>(for members w/Anthem medical coverage)</i>
January 18	Simple Steps to Protect Your Dealership
February 14	Environmental Laws: Facility Operations and Waste Streams
February 22	Preventing Workplace Harassment
April 12 & 13	Financial Statements – George Grabowski, NADA

Seminar dates are subject to change. Please contact Brendan Perry or Jean Conlon at 800-852-3372 for additional information.

Reflections - Continued from page 1

Anthem. As a result of this horrendous increase, NHADA rolled up its sleeves, formed a special Ad hoc Committee, and got to work. I am very happy to look forward and report that our average base-rate increase for the coming year will be 6.2 percent (see Susan Manning's article on page 14). Without a doubt, NHADA's health insurance plans will be extremely competitive.

Workers' Compensation was again a blue-ribbon winner and presented \$4.2 million in premium rebates to participating members. The size of the rebate is directly proportional to the effectiveness of Loss Prevention in each member's place of business. Keep up the good work!

The Education Foundation continues its success in working with our high schools and community technical colleges to provide quality programs to those students interested in a career in the automotive industry.

The NHADA Web site, www.nhada.com, was revamped and offers a user friendly, easy-to-navigate, password-free format for the benefit of all members. There are many helpful new on-line tools, such as the purchasing of stock items from NHAD Services – Products Division, seminar/event registrations, and simple request forms for environmental and safety visits and free supplies. There is a wealth of information, including State House Reports and current and past *Dateline: NH* articles, which can be searched on using the Site Search feature. In addition, there is in-depth information, along with numerous common downloadable forms, on NHADA's affiliate programs: the Workers' Compensation Trust, NHAD

Services – Insurance Division, and the Education Foundation.

We conducted a series of spring and fall Town Meetings in a successful effort to deliver important issues and to hear directly from NHADA members.

NHADA headquarters is currently undergoing remodeling to accommodate the need for more office space and will have first-class meeting/seminar space. Our former lessee, the College for Lifelong Learning, has moved out of our conference center; and we are in the process of marketing the 4,200-square-foot conference center.

The staff of NHADA and I are acutely aware of the current economic condition of our members. Business has been horrible, and we recognize that dealers are challenged more than ever on a daily basis. I am confident that NHADA members have what it takes to weather the cyclical economic storm. You have done it in the past, and I am sure you will continue to do it in the future. Please be assured that the NHADA Board of Directors, the NHADA affiliate Boards of Directors/ Trustees, and our 32 professional staff will continue to work hard on your behalf. 🙏

Environmental Reminder for Belknap, Carroll, Coos, Grafton, Merrimack, and Sullivan Counties!

If you are located in one of the above six Counties and are considered a Small Quantity Generator (SQG) of hazardous waste, your self-certification forms and fee are due to the New Hampshire Department of Environmental Services by January 1, 2006. If you have any questions on the form or the rule, contact NHADA's Environmental Specialist Dan Bennett at 800-852-3372 or at dbennett@nhada.com.

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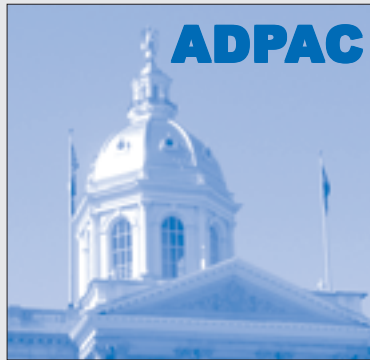
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Attention NADA Members – CPR Manikin Grants Available

As reported in a recent issue of "Foundation Review," published by the National Automobile Dealers Charitable Foundation (NADCF), the first program begun by NADCF at its founding in 1975, CPR Manikin Grants, has been a runaway success. However, many dealers are not aware of the outstanding benefits of this program. Given the positive response to these donations – plus the fact that the manikins are free to NADA member dealers – we thought it was worthwhile to bring to your attention.

How do you get a manikin? If you would like to see a worthy organization in your community receive a manikin, just request a simple one-page application form from the Foundation. Ask the organization to fill out the application, also indicating the type of manikin they wish to receive. Remember, one size doesn't fit all. The type of CPR applied to a young person is different than the technique applied to an adult, and it is important to tailor the size of the manikin to the type of training offered. That is why the Manikin Grants program offers three sizes: the adult Resusci Anne, the Junior, and the Baby. It is helpful to attach to the application a letter of endorsement on your dealership letterhead, with a statement that you support this organization's request. You may also ask that the manikin be sent to you directly for you to present. Otherwise,



All Politics is Business

Daniel B. McLeod

As we are about to close the books on 2005, I want to remind members of NHADA that all business is politics, and all politics is business.

The business climate is greatly influenced by politicians in Washington and in Concord. I strongly believe that it is your responsibility – yes, I did say "responsibility" – to participate in the political process. There should be absolutely no free rides, and can the apathy!

Political participation comes in many different forms; and probably the easiest participation method is to support your Association's Political Action Committees, ADPAC and DEAC.

ADPAC (Automobile Dealers Political Action Committee) is the **state** Political Action Committee that contributes to politicians who are supporters of our issues. ADPAC contributions can be corporate as well as personal.

DEAC (Dealers Election Action Committee) is the **federal** Political Action Committee that is administered by NADA. DEAC contributions cannot be corporate but must be personal.

You hear me say it every year how important it is for NHADA to have the financial wherewithal to support our friends in Concord and in Washington. Again, this year, I cannot emphasize enough how important it is for all members of NHADA to participate in the political process.

Please make every effort to reach down deep and help yourself by making contributions to ADPAC and to DEAC. 📌

it is customarily sent to NHADA; and arrangements will be made for the presentation. The application will be sent to your NADA Director and to NHADA for approval. You will be informed as to the status of the application and, if approved, that it is being ordered and will arrive in approximately six weeks or less.

To receive an application or if you have any questions, please contact Arlene Bergner at NADA at 800-248-6232, ext. 7102. 📌



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GRAB LIFE BY THE HORNS



Doing the Right Thing

Daniel B. McLeod

Here is some old news, although it is good news!

At the NHADA Leadership Retreat on November 1-2, it was voted to allocate \$50,000 to Area Churches Together (ACT) to assist individuals that have been impacted by the Alstead-area flood. Much credit must be given to John Lambert of Lambert Auto Sales in Claremont and his wife, Janice, in their volunteer efforts to help make a difference.

On Friday, November 4, I spent three hours with John and Janice touring the devastated area and presented the \$50,000 to ACT. ACT has pledged to NHADA that they will provide a full accounting of the dollars; and we can be assured that 100 percent of the funds donated will go to assist individuals, not to administrative expenses.

NHADA's contribution was widely reported in the press; and, importantly, I have received messages from many NHADA members congratulating the decision of the Board and stating they are pleased and proud to be members of this great organization.

Following is the press release:

New Hampshire Automobile Dealers Make a Difference in Alstead

Bow, New Hampshire –

The New Hampshire Automobile Dealers Association (NHADA), on behalf of its members, made a \$50,000 donation to assist citizens of the Alstead area in their recovery efforts to return their community



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Lou DeMaio

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back to normalcy. The Alstead area was devastated by recent flooding which resulted in deaths and missing persons, a crippled road system, and massive property damage causing numerous homeless family situations.

The donation is earmarked to the Area Churches Together (ACT) organization, which was formed by a small group of completely voluntary, concerned



(L-R) NHADA President Dan McLeod tours Alstead flood disaster areas with ACT volunteers Sue Hunkler, ACT Coordinator Janice Lambert, ACT Treasurer Aare Ives, and Lee Jameson.



citizens. ACT has established a network whereby donations, volunteer labor, and funds can be channeled directly into the most needy situations in the Alstead area.

The New Hampshire Automobile Dealers Association recently made a \$25,000 donation to the National Automobile Dealers Charitable Foundation Emergency Relief Fund to specifically assist automobile dealership employees affected by Hurricane Katrina. "With the Alstead-area flood disaster falling quickly on the heels of Katrina, our Board of Directors felt strongly that NHADA needed to get involved once again, this time by offering assistance to 'our own' here in New Hampshire," stated NHADA President Dan McLeod.



One of many sites devastated by the flood was Millett Green, former community park in Alstead.

The New Hampshire Automobile Dealers Association is a statewide trade association with a staff of 32 professionals, representing close to 600 businesses in the motor vehicle industry with over 13,000 employees. Members run the entire gamut of the motor vehicle industry, including new-car and -truck dealers, motorcycle and recreational vehicle dealers, used-vehicle dealers and wholesalers, repair shops, body shops, and parts stores, as well as other companies who have ties with the motor vehicle industry. Annual retail sales for all members are in excess of \$6 billion and account for over 25 percent of all retail sales in New Hampshire. 📌

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Service Contract Providers Must Be Licensed in New Hampshire

Brendan Perry

Some things are worth repeating, and this is certainly the case with Consumer Guaranty Contracts. In the Summer 2005 issue of *Dateline*, Dan McLeod wrote an in-depth article detailing a new law regulating Consumer Guaranty Contracts and the effect the law would have on NHADA members' businesses. However, in recent months, NHADA has received several calls on issues surrounding licensing and a list of registered Consumer Guaranty Contract providers.

The law, which was passed in the last New Hampshire Legislative Session, has implications across many industries; but in the case of dealerships and service facilities, it relates explicitly with service contracts. Prior to the passage of the bill, service contracts were the pink elephant in the corner; everyone knew they were there, but no one wanted to talk about how they were regulated. With the adoption of RSA 415-C, the Insurance Department has taken a big step in defining Consumer Guaranty Contracts by establishing standards for Guaranty Contract providers. Although regulated by the Insurance Department, Consumer Guaranty Contracts (service contracts) are not insurance.

For NHADA members, the most significant impact the law will have is the shifting of financial responsibility from "dealer obligor" to



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"administrative obligor." Prior to adopting this model language, New Hampshire was one of only a handful of states that maintained dealer obligor status.

With reduced liability on the part of the dealers selling service contracts comes increased requirements for providers. Consumer Guaranty Contract providers must register and obtain a license to sell service contracts with the New Hampshire Insurance Department. The cost to obtain a license starts at \$300 annually and increases depending on the number and type of contracts. Applications may be downloaded on-line at the New Hampshire Insurance Department Web site,

www.state.nh.us/insurance/index.htm, and by clicking on the "Companies" link.

Again, only providers are required to register and obtain a license, not sellers; i.e., dealers. In order to limit your dealership's liability, NHADA suggests you verify whether or not your service contract provider is registered with the Department. Members looking for a list of licensed providers should contact Nina Otterson in the Licensing Department at 271-2261, ext. 260.

If you have any questions relating to this article, please feel free to contact me at 800-852-3372 or at bperry@nhada.com.



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Are Your Monthly Financial Statements Accurate?

An accurate and timely financial statement can be the most useful tool a dealer can have in evaluating a dealership's performance. The dealer financial statement is an important tool that, when analyzed properly, can assist a dealer in pinpointing departmental deficiencies. It is important to make sure that the statement is as accurate as possible. The following are some items we have noted that are not reported properly on a monthly basis:

- The cutoff of sales is incorrect at the end of the month. Many dealers leave the sales journal open for a few days after the close of the month.
- Accounts payable for the month are not entered until the subsequent

month. This happens quite frequently with advertising bills.

- Payroll is recorded on the cash basis and is not properly accrued at month end.
- Used vehicles should be evaluated and written down, if necessary, monthly. Many dealers wait until year-end to make a used-car write down.
- Accounts receivable and factory receivables that have become bad are not written off on a monthly basis.
- Accruals for year-end bonuses, professional fees, parts inventory costs, etc., are not made on a monthly basis.
- Prepaid expenses are not adjusted monthly and contain items that should have been expensed.

• Standard journal entries for depreciation are not accurate on a monthly basis.

• Various accounts, such as factory receivables, finance reserves, and parts accounts, are not reconciled and adjusted on a monthly basis.

If these areas are not reported on a monthly basis, the ability of the dealer to rely on the monthly financial statement as a useful tool is diminished. In many cases, managers' bonuses are too high because the financial statements are not accurate. We suggest that you review your monthly closing procedures with your office manager to ensure that your results are reported as accurately as possible on a monthly basis. 📌

(This article was provided by Downey & Company, LLP. For further information, please contact Paul McGovern or Jim Downey at 800-849-6022.)



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Department of Energy Fuel Economy Guide Now Available On-line

The Department of Energy (DOE) has announced the release of the “2006 Fuel Economy Guide.” Dealerships will soon receive a letter reminding them that the DOE no longer automatically mails out paper copies of the Guide. Instead, dealers can download and print the Guide from www.fueleconomy.gov. NADA suggests that a display copy be kept in the showroom and that copies be made for customers upon request.

Dealers unable to download the Guide may order printed copies by visiting www.eere.energy.gov/cleancities/afdc/feg_orderform.html or by calling the Alternative Fuels Data Center at 800-423-1363.

If you would like to receive a new model-year Fuel Economy Guide by e-mail every year, send your e-mail address to fueleconomy@ornl.gov.

For more information on fuel economy, visit www.fueleconomy.gov or www.epa.gov/fueleconomy.

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From Your NADA Director



Jack Tulley



In the wake of three devastating hurricanes, NADA has been very busy helping dealers and their employees. So far, **donations to the Emergency Relief Fund of the National Automobile Dealers Charitable Foundation (NADCF) have surpassed \$3 million.** As a reminder, NHADA has made a \$25,000 contribution to NADCF; however, additional member contributions are welcomed.

NADA is working to **protect dealers and consumers from purchasing flood-damaged vehicles** – many of which could hit the market over the next few months – if they haven't already. In a recent speech to Detroit's Automotive Press Association, NADA Chairman Jack Kain said **vehicle history and title information should be readily available** so that dealers and their customers know what they are buying. "We will all benefit when complete title information gets to dealers and consumers more quickly. The integrity of the entire system is at stake," Kain said. "All we need is a list of VINs for totaled vehicles, and the insurance companies should provide this."

Kain's call for a national electronic database could help prevent consumers from purchasing

potentially dangerous vehicles. "We could eliminate a great deal of title fraud right now if consumers could run a Web search of title information from all 51 jurisdictions," he said.

Kain also urged Congress to take action by **using incentives to make state vehicle title laws more uniform.** He said **states should be encouraged to carry forward brands.** "No one should be able to wipe a title clean simply by obtaining a title from another state," he said. "The front of each title should carry all the brands of the states where that vehicle has been titled."

Resources dealers or consumers can use right now:

- **Experian Automotive, in cooperation with NADA,** has instituted a toll-free number and e-mail address for NADA members to obtain **free branded-title and other information to check vehicles for hurricane damage.** Dealers concerned that a vehicle might have been storm damaged may **access these free services by calling 800-509-5489 or e-mailing stormsupport@experian.com.**

The national offer, which will run through the end of 2005, provides branded title and dealer-reported damage information on up to 25 vehicles per dealership. The title information will indicate **whether the title reflects any storm damage,** as this information becomes available, and **whether the vehicle was titled within the last 12 months in Louisiana, Mississippi, Alabama, or Texas.**

NADA Update

Dealers are encouraged to **contact Experian to register their own storm- or flood-damaged vehicles.** This dealer-reported information will be included in the storm check and provided along with the title records.

- Also, the National Insurance Crime Bureau (NICB) announced the launch of a **free on-line database for the public,** listing vehicles damaged by Hurricanes Katrina and Rita. Some 70,000 vehicles' VINs are currently listed in the database, with more added daily. To search the database, go to www.nicb.org.

In legislative and regulatory news:

- **Beware of credit card fraud!** In recent months, several dealers have reported being the victims of credit card fraud directed at their parts departments. This should remind dealers of the need to carefully scrutinize telephonic and other credit card orders from unfamiliar individuals. For more information, see NADA's Credit Card Fraud Alert at www.nada.org/regulations (requires NADA member number).

In other NADA news:

- NADA has joined with the American Financial Services Association and most of the major captive financing companies to launch an **industry coalition known as AWARE (Americans Well-informed on Automobile Retailing Economics).** AWARE's new Web site, www.autofinancing101.org, is designed to teach consumers about dealership finance and insurance practices. The site advises consumers to know their credit scores before they

shop for a vehicle, urges them to set a realistic price range that fits their budget before they visit a dealership, and encourages them to compare loan interest rates and financing terms from several sources.

• **NHADA will host a Dessert Reception in conjunction with the NADA Convention** in Orlando on Sunday evening, February 12 (*see details opposite*).

• **Anne Belec, President and CEO of Volvo Cars of North America, will keynote the women dealers' breakfast at the NADA Convention.** The breakfast will be on Saturday, February 11, at 7:30 a.m.

• **All dealers who have implemented energy-efficiency measures should apply for the 2005 Energy Star award.** Applications are due December 31. Dealers whose facilities are 100,000 square feet or smaller and who independently own and operate their stores may apply. Improvements in lighting, heating/cooling, building shell and insulation, and automation and energy management qualify. Award winners are recognized for their conservation efforts and may be cited as examples of what small businesses can do to enhance efficiency. For more information and an application, go to www.energystar.gov/index.cfm?c=sb_success.sb_awardsapp.

As always, if you have any questions or concerns, please feel free to contact me at 888-0550 or at jack@tulley.com. 📍

Attention: NHADA Members Attending the 2006 NADA Convention in Orlando

Plan to join your fellow NHADA members for a relaxing, elegant evening of camaraderie, cocktails, fine desserts, and music.

“NHADA Dessert Reception”

Sunday, February 12, 2006

9:00 p.m. - 11:00 p.m.

The Peabody Hotel

Florida Ballroom I

9801 International Drive

Orlando, Florida

Watch your mail for your personal invitation.



“Piano bar tunes of Chris Chan”

NADA Posts Summary of New Medical Information Restrictions

The Federal Reserve Board (FRB) and the other federal banking regulatory agencies recently issued a joint Interim Final Rule imposing restrictions on the ability of creditors to obtain and use *medical information* in connection with credit eligibility decisions and to share that information with their affiliates. *Medical information* is broadly defined to include such items as the payment history and status of a consumer's medical debts and any amount of disability income the consumer receives. At the urging of NADA and others, the agencies agreed that the FRB would issue a separate rule, known as Regulation FF, to extend to dealers and other non-bank creditors critical exceptions that permit them to obtain and use medical information in certain limited circumstances. Regulation FF, which implements section 411 of the FACT Act, takes effect **March 7, 2006**. To assist dealers in understanding and complying with the new restrictions, NADA has posted a summary of section 411 and Regulation FF at www.nada.org/factact (requires member number).

Dealers should ensure that Regulation FF is included in their compliance checklists along with other FRB rules that impact their operations (Regulations B, M, and Z). 📍

NADA Convention • February 11-14, 2006 • Orlando, Florida

Good News for 2006 Employee Benefits Through NHADA

Susan Manning

What a whirlwind of activity over the last few weeks! Town Meetings and renewal meetings with Anthem occupied most available workdays, and we're here to report that employee benefits through NHADA are looking competitive in 2006!

We always hesitate to release percentage increases, because those increases are changing NHADA's "base rate," which is the experience for the entire NHADA group of insureds. Individual companies will have different rate adjustments, depending on the ages of their employees and the demographics of their own groups; for example, how many single plans, how many family plans, etc. This year, however, NHADA's base-rate increase is 6.2 percent, which is something to crow about! Again, this is the BASE for your group's rate adjustment, not your actual adjustment. It will keep our rates below Anthem's direct market – plan

for plan – and competitive in the marketplace of other carriers.

A new state law, Senate Bill 125, takes effect at NHADA's renewal this year for groups of 50 employees and below. Claims experience for individual groups has been eliminated as a rating factor, and geographic location will also no longer be a factor for rating. In the long run, this change is intended to help annual rate adjustments be less radical.

In addition to the changes in the law, NHADA will be offering new medical plans for the 2006 renewal. We have increased the spread between our highest benefit plan to our best premium value plan to 41.3 percent. We have added two HMO New England plans to our menu to aid our members on the state border who may live in adjoining states. We have included an HSA-qualified, high-deductible health plan for those

members interested in this type of individual tax-exempt trust or custodial account. For those Association groups that employ over 100 employees, NHADA will now offer the option to enroll in our plans on a self-insured basis.

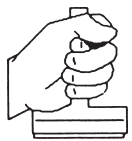
In response to a popular request, this year, we will be offering a seminar for those members who are currently with Anthem through NHADA and who are in need of a "class" on the differences in health plans offered and further education regarding other types of employee benefits marketed through the Association. Please watch for the mailing.

As usual, I will be available and so will the Insurance Division staff, throughout the renewal process to make it as painless as possible.

Letters requesting group censuses have been mailed to NHADA members who are not currently insured with us, and we are



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inundated already with the information returned to us for quotes. It is looking like a busy year ahead!

We know that our members, in general, support NHADA when they can by enrolling in their Association products. This year, we believe we will have great support!

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



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2005 Unemployment Rates by Area

	Jul	Aug	Sep
United States	5.2%	4.9%	4.8%
New England	4.8%	4.4%	4.6%
Connecticut	5.4%	5.3%	4.9%
Maine	4.5%	4.2%	4.7%
Massachusetts	4.9%	4.1%	4.7%
New Hampshire	3.4%	3.4%	3.6%
Rhode Island	5.3%	5.1%	5.4%
Vermont	3.3%	2.8%	3.3%

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Properly Managing Fuel and Water Mixtures

Dan Bennett, NHADA Environmental Specialist

One common hazardous waste that is periodically generated in our industry as a result of our operations is a fuel and water mixture. Although not as common and routine a generation as paint and thinner waste or parts washing solvent, it is, nonetheless, a hazardous waste that demands our attention and compliance.

A great deal of water pollution occurs as a result of fuels, primarily, gasoline that contains harmful components such as benzene, which leak out into the environment and contaminate water sources. New Hampshire is a state that is incredibly dependent on subsurface groundwater for our drinking water supplies, almost 60 percent. Eliminating leaks of fuel and their potential damaging effects on our environment and public health should be of primary importance at your facility.

The most common reasons for generation of this waste are either through a local filling facility having water enter its supply system and passing it on to customers or by having to replace an older or faulty fuel tank. The removal of the liquid is usually done with the assistance of a safety-approved waste gas buggy or caddy (*Talk to one of our WCT Loss Prevention representatives for more information on those types of equipment*).

Once the waste mixture is on-site, removed from work, and ready to be managed properly, the easiest method is to follow the hazardous waste storage rules and have it removed as a hazardous waste. One thing to keep

in mind if you generate this waste is that you always want to have it in small quantities; be aware and mindful of the 220 pounds (or about 26 gallons at the weight of water) limit for Small Quantity Generators of hazardous waste.

The storage rules are as follows:

- Manage the waste in a manner so as not to allow the waste to enter the environment.
- Keep containers and drums closed at all times unless being actively filled.
- Store all hazardous waste on an impervious surface.
- Do not store hazardous waste in the area of a floor drain; if you do, you need to provide secondary containment in the event of a spill or leakage.
- If storing the waste outside, ensure that it is greater than 50 feet from any surface water.
- All hazardous waste stored outside should be protected from the elements.
- Ensure that spill and fire control equipment are available in the area.
- If the waste is ignitable (and gasoline usually is!), post a NO SMOKING sign near the waste.
- Keep aisle space and the area near the waste clear and accessible.
- Properly label the waste as a hazardous waste, the container's contents, and EPA or State waste codes (all this information can come from a previous manifest).

- The waste label should have its accumulation start date – the day you began storing it on-site in its container or drum.

- Use a licensed hazardous waste hauler to compliantly remove and dispose or recycle (the best option!) the waste.

The New Hampshire Department of Environmental Services (NHDES) has recently clarified its rules concerning the proper management of this waste and provided a hazardous waste exemption if the waste fuel and water mixture is managed as a fuel product and a number of best management techniques are complied with. After a great deal of review and discussion of the exemption, it appears that the requirements are more suited to much larger facilities (gasoline stations), and the above-mentioned management steps are the most suited for our industry.

Although it may be impossible to completely reduce and eliminate the generation of this hazardous waste, you can make certain that it is managed in the best possible manner to ensure protection of public health and the environment as well as lower your liability associated with this dangerous and costly waste.

This article is a quick snapshot and summary of some of the waste rules and responsibilities. If you have any questions about this article, these regulations, are interested in reducing the sources of hazardous waste at your facility, or any other environmental-related issue, feel free to contact me at 800-852-3372 or dbennett@nhada.com. 

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Compliance Corner

Brian Duplessis
NHADA WCT Loss Prevention Coordinator

Members are well aware by now, either through *Dateline* or the friendly reminder letters from the New Hampshire Department of Labor (NHDOL), of the requirement for companies to file a Safety Summary

Form with the Commissioner of the NHDOL every other year (before January 1 of the preceding year). The Safety Summary Form's purpose is to outline the company's written safety program, policies, and procedures.

Before you file the Safety Summary Form, ensure that your facility does,

Safety Summary Form

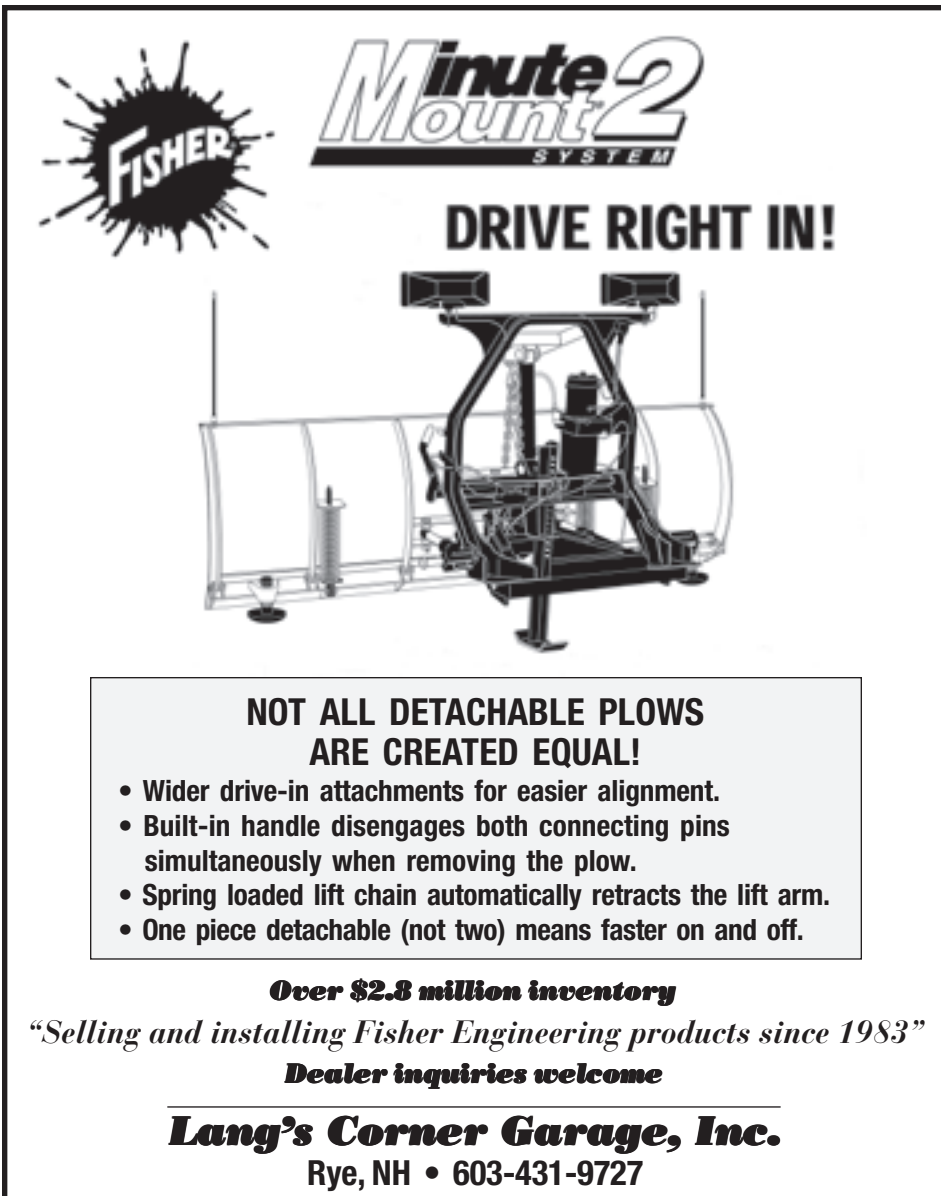
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in fact, have a written safety program. If you have yet to develop a written safety program, please consult with an NHADA WCT Loss Prevention representative for assistance (call 800-852-3372).

Non-compliance can leave your company with a \$100 per day fine and may result in a visit by an NHDOL safety inspector. So, save yourself the headache; and make sure these forms are completed and submitted in a timely manner.

The Safety Summary Form can be completed on-line, and there is a convenient link from the Safety section of our Web site at www.nhada.com. On the Site Map, click on the Safety and Environmental Services tab, then click on Safety, and then Links. The NHDOL is the first link listed. Simply click on that link; and once you are on the NHDOL site, click the first link with the heading RSA 281-A:64 Safety Programs and Joint Loss Management Committees. Scroll down through that section, and you will see a link to the Safety Summary Form in the fourth paragraph.

We actually have a canned Safety Summary Form filled out as a guide for our members; so if you have any questions regarding the completion of the form and/or need any additional assistance, feel free to contact me at 800-852-3372 or at bduplessis@nhada.com. You may also contact any other members of the Loss Prevention Department at 800-852-3372 or directly through e-mail at the Contact Us link in the Safety section on www.nhada.com. 📌



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Carbon Monoxide Issues in Member Service Departments

Brian Duplessis
NHADA WCT Loss Prevention Coordinator

When cold weather sets in, Service Departments close their garage doors. This has an immediate impact on the air quality in the shop, which can lead to service technician complaints centered on inadequate shop ventilation. Vehicle exhaust is loaded with thousands of contaminants resulting from the incomplete combustion of fuel. The primary culprit and largest component of exhaust that threatens employee health is **carbon monoxide**.

Carbon monoxide (CO) is a colorless, odorless, tasteless gas and one of the most common industrial hazards. Mild poisoning can cause such symptoms as nausea, dizziness, or headaches, while severe poisoning can result in brain or heart damage or even death.

Serious stuff! But also consider that even moderate levels of CO can be responsible for employees not being attentive at times, which makes them more likely to make mistakes or to have accidents. As the amount of carbon monoxide in the air increases, more serious symptoms may develop, such as lack of coordination, weakness, and confusion. Therefore, it is easy to see how poor shop ventilation can translate to accidents and reduced productivity. Sounds expensive!

How much CO in the air is acceptable?

CO is not a naturally occurring component of air. It results from incomplete combustion of burning materials. OSHA sets 35 parts per million of air (ppm) as the maximum CO level for shop areas. Office areas,

including the Parts Department, would fall under the ASHRAE indoor air quality standard, which is 10 ppm.



The NHADA WCT Loss Prevention Department would recommend that dealers take action to reduce CO levels to below 20 ppm in the shop and to as close to 0 ppm as possible in other areas of the dealership.

How can shop air quality be improved?


- Properly **service and maintain** the shop exhaust ventilation system to ensure optimal performance throughout the winter months.
- Regularly **inspect and replace** any defective exhaust hoses.
- **Install carbon monoxide level direct reading monitors** to identify areas where carbon monoxide is likely

CO - Continued on page 22

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NHCTC-Nashua First in New England to Open Honda PACT

On Wednesday, October 9, the New Hampshire Community Technical College (NHCTC) in Nashua officially welcomed the American Honda Motors Co. Inc. - Professional Automotive Career Training (PACT) program to their campus with a ribbon-cutting ceremony in front of dealers, faculty, parents, students, and college administrators. The two-year program will provide students real-world experience working on Honda vehicles while earning an Associate Degree in automotive technology. Upon graduation from the program, students will be immediately qualified to work as service technicians at any Honda/Acura dealership.

“Honda is a world-class automotive leader that builds vehicles of exceptional quality,” said Sid Barnes, NHCTC’s Vice President of Academic Affairs. “The PACT program helps ensure that students are well trained to work at Honda/Acura dealerships and can provide the high level of technician service that their customers have come to expect. We’re proud to be participating in this special program that provides our students with a rewarding career and fills an important need in the automotive workforce.”

The local PACT partnership includes NHCTC; American Honda Motors Co., Inc.; and the Honda Acura Dealers of

Greater New England. To open the new Honda Automotive Technology Center, American Honda Motors Co. provided NHCTC with nearly \$300,000 in support, including factory training for college faculty, specialized tools, and new vehicles for training purposes.

Peggy Proko, the dealer principal at Peters Honda in Nashua and a strong advocate for education, was instrumental in bringing the PACT program to NHCTC. “The program benefits both students and dealers in the Northeast region,” said Proko. “Students will receive exceptional training for high-demand technician positions. Conversely, dealers will be able to hire technicians who already have hands-on experience working with Honda’s advanced technology and products. It’s a win-win situation that provides jobs and saves dealerships thousands of dollars in technician-training costs.”

In addition, Proko was quick to point out that the success of the program will also lie with the dealer community. “As dealers, we must do everything we can to grow the program, either by holding an open house, sponsoring students, or playing an active role on the program’s Advisory Committee. There are a number of ways to get involved, and it is critical that each dealership participate in some fashion.” This is a particularly good point considering the 21 students currently enrolled in the program will be looking to secure internships in the upcoming months.

For more information about PACT, contact Brendan Perry at NHADA at 800-852-3372 or at bperry@nhada.com.



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CO - Continued from page 19

to be present. Areas to consider are the Service Department, customer waiting areas, and Parts Department. If levels exceed the levels mentioned above, **mitigation** efforts should be made.

- **Demand and enforce** that all technicians are using exhaust hoses at all times when vehicles are running in the shop, unless they are coming and going – NO exceptions!

Good air quality is an essential ingredient for a safe and healthy work environment. Members must ensure that both adequate shop ventilation and proper employee work practices maintain carbon monoxide at the lowest possible level. The NHADA Loss Prevention staff is available for carbon monoxide monitoring upon request. Contact us at 800-852-3372 or e-mail me at bduplessis@nhada.com.

Safety/OBD II Inspections Statistics				
Safety Inspection Results	Oct 05	% of Total	YTD 05	% of Total
Total *	96,923	100.00%	863,949	100.00%
Passed	75,409	77.80%	665,221	77.00%
Corrected	17,329	17.90%	158,754	18.40%
Rejected	4,180	4.30%	39,898	4.60%
Untested)	5	0.00%	76	0.00%
OBD II Inspection Results (1996 and newer)				
Total	74,112	100.00%	619,530	100.00%
Passed	58,836	79.40%	512,968	82.80%
Rejected	13,638	18.40%	93,914	15.20%
Untested)	1,638	2.20%	12,648	2.00%
* Total numbers include OBD II Inspections				
Statistics provided by Gordon-Darby				

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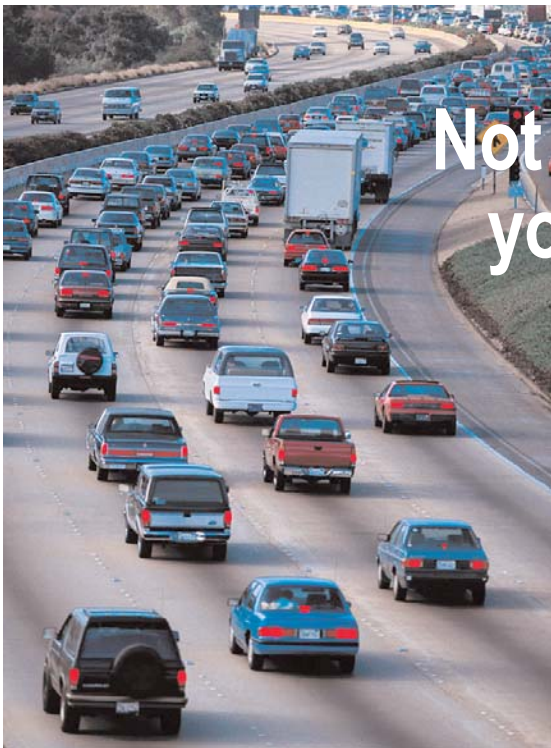
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New Hampshire Department of Safety, Division of Motor Vehicles

Title Statistics Report Month Ending: 10/31/05

	October	05 YTD	04 YTD
Titles Issued for New and Demo Vehicles:	8,676	95,793	115,046
Titles Issued for Used Vehicles:	17,560	185,113	219,059
TOTAL TITLES ISSUED:	26,236	280,906	334,105
Titles Issued with a Lien:	10,710	118,772	142,579
Titles Issued with no Lien:	15,526	162,134	191,526
Salvage Titles Issued:	640	7,369	7,666
Salvage Tags Issued:	222	2,708	3,145
Titles Issued for Heavy Trucks More than 15 Years Old:	36	438	465
Titles Issued for Heavy Trucks 15 Years Old or Less:	148	1,659	1,831
Titles Issued for Trailers:	895	9,044	10,766
Titles Issued for Motorcycles:	1,154	12,964	15,078
Titles Issued for Motor Homes:	97	959	1,280



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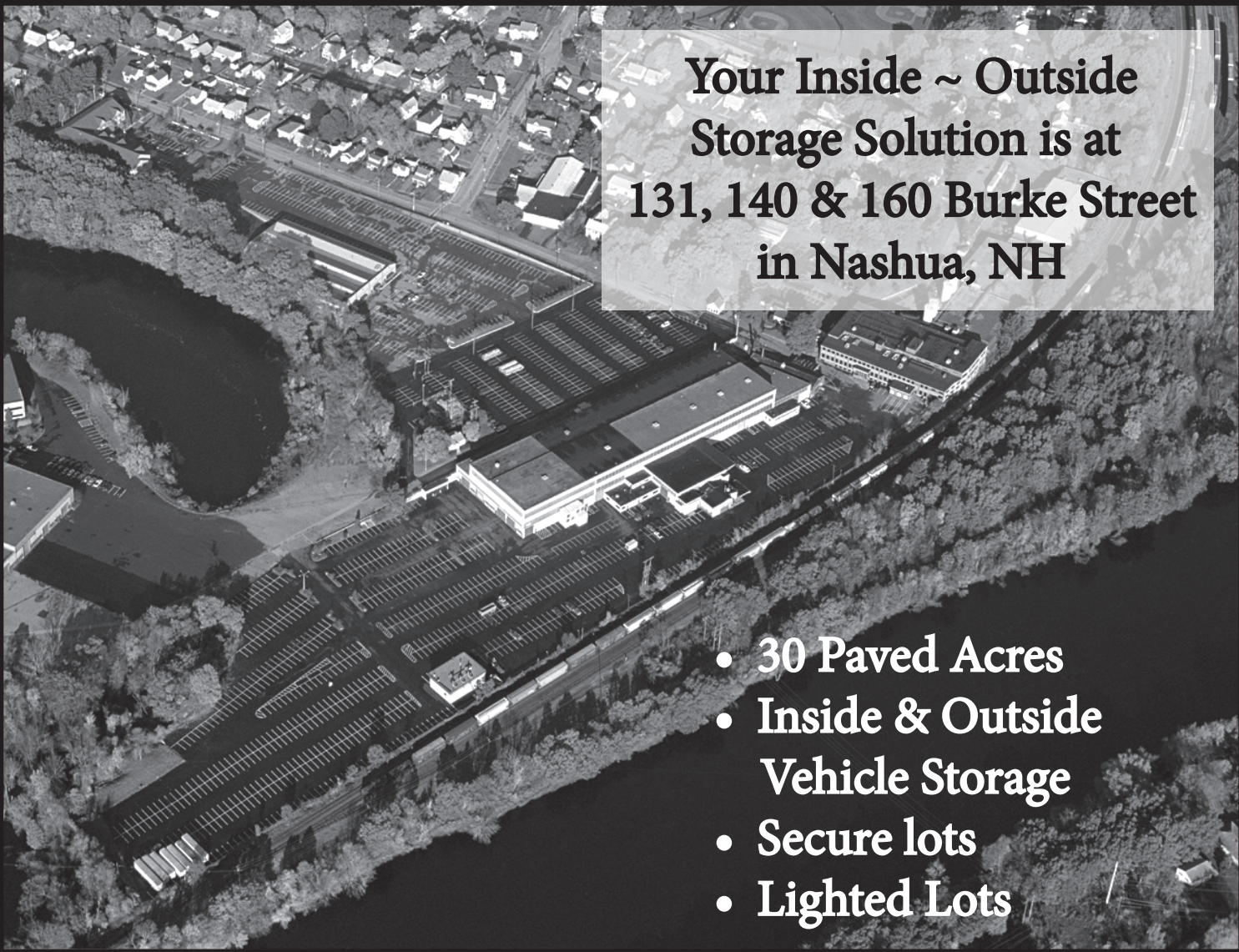


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