

### Legislative News

## Stronger Franchise Law Enacted Dayton Vetoes MNLARS Fixes

On Monday, May 21, the 90th Session of the Minnesota Legislature came to a close. As has become routine, legislators passed the bulk of their agenda in the final 48 hours of the session. Among the items considered on the last day were

House File 740, MADA's initiative to update the motor vehicle franchise protection law to provide for fair warranty reimbursement and House File 3463, our proposal to streamline motor vehicle titling and registration processes that have been difficult to complete since the launch of MNLARS. Because these bills passed within the final three days of session, Governor Dayton had 14 days to decide whether to sign the bills into law.

*Franchise Law... continued on page 2*

### MADA News

## MADA Hits the Road

Join us at a Regional Meeting near You



During the month of July, MADA will be heading to seven communities across the state to discuss the ins-and-outs of the recently-passed franchise bill, effective on August 1. Come hear from MADA staff, including President Scott Lambert, Vice President of Public Affairs Amber Backhaus, and General Counsel Dan Louismet about how your dealership can take

*Regional Meetings... continued on page 5*

### inside

Farewell Jim Schutjer

MADA Dealer Bond Renewal

Guidance on Doc Fees

### upcoming events

Jul 10 Title Basics  
West St. Paul

Jul 19 Certified Title  
West St. Paul

Aug 14 Title Basics  
West St. Paul

Sep 20 Certified Title  
West St. Paul

visit  
[www.mada.org](http://www.mada.org)  
for details, registration  
and a complete list of  
Upcoming Events and  
Training

## Farewell Jim



Jim Schutjer, longtime MADA General Counsel, will officially sign off at the end of June after more than 40 years with MADA. Many of the great triumphs the Minnesota retail auto industry has seen over the past four decades, from favorable legislation to successfully managing crisis, can be directly credited to Jim's hard work and steadfast dedication to new car dealers in Minnesota.

Jim will certainly be missed around the office for both his cheerful demeanor and encyclopedic knowledge of dealer law. We wish Jim the very best in his well-deserved retirement.

Please direct all future legal questions to incoming General Counsel, Dan Louismet, at (651) 789-2948 or [louismet@mada.org](mailto:louismet@mada.org).

Dan Louismet  
General Counsel  
(651) 789-2948  
[louismet@mada.org](mailto:louismet@mada.org)



Minnesota Automobile Dealers Association

*The Minnesota Automobile Dealers Association is a non-profit trade association dedicated to the progress of the retail auto industry in Minnesota.*

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### Franchise Law... *continued from cover*

Eight days after receiving them, Governor Dayton signed House File 740 into law. Beginning August 1, 2018, Minnesota dealers will have a stronger franchise law that will:

- increase reimbursement rates on warranty parts and labor;
- authorize compensation for used vehicles in a dealer's inventory subject to a stop-sale;
- define objective criteria for when a manufacturer may reject a successor;
- require transparency in performance standards;
- bar arbitrary changes to a dealer's primary market area; and
- prohibit factory-mandated facility improvements and significant imaging modifications more frequently than every 10 years.

However, the MNLARS bill did not fare as well. Governor Dayton used his veto pen to make House File 3463 one of the last bills denied, calling it an "unfunded mandate." While the costs associated with implementing the bill were minimal, a week earlier, Governor Dayton had rejected \$15 million in MNLARS funding when he vetoed the supplemental budget bill, which contained a number of policy provisions to which his administration objected. Because of the lack of additional funds available to continue to repair MNLARS, he refused to allow any other MNLARS-related policy changes to move forward.

## MADA News

# MADA's Dealer Bond Program Renews August 1

MADA's \$50,000 Motor Vehicle Dealer Bond Program is renewing for a new three-year term of August 1, 2018 through July 31, 2021 with no change in premium. Existing bond holders under this MADA program only need to pay the billed premium to renew their bond. (Premium billings were sent out earlier this month.)

The large number of MADA members who participate in the MADA Bond Program make it possible for our bond offering to be both relatively easy to apply for and very affordable. In addition, unlike most other dealer bonds, our program does not ask for personal indemnification by the corporate owners of a dealership franchise. If you do not currently have your dealer bond through our program, we invite you to contact us.

**REMINDER FOR ALL DEALERS – Any time you make any corporate changes to your business name, address, dba, ownership, etc., IT IS IMPERATIVE that you make appropriate changes to both your dealer license and your dealer bond. To fully comply with state law, all changes need to be reported to the state dealer unit and the bonding company. Failure to report changes puts you at risk for a host of potential tax and coverage problems! KEEP YOUR DEALER LICENSE AND BOND IN COMPLIANCE!**

## Legal News

# NADA Prevails Over CFPB *Finance Discrimination Still Illegal*

On May 23, President Trump signed into law a congressional resolution requiring the Consumer Finance Protection Bureau to withdraw a lender "guidance" document designed to eliminate variable dealer reserves in consumer financing.

The National Automobile Dealers Association (NADA) had battled the CFPB since 2013 when the Bureau warned lenders that it would take enforcement actions against them for compensating dealers in a manner that may result in violations of the Equal Credit Opportunity Act. If the CFPB had its way, dealers would not be permitted discretionary finance markups. Only non discretionary flat fees could be paid by lenders.

Over the past five years as NADA pushed the fight, many dealers instituted a NADA-designed voluntary program to minimize the chance of unlawful discrimination in their finance offices. The program requires employees to document the reason for any divergence from standard markups. The NADA program has been picked up by some of the major dealer DMS providers and is a part of many dealers' sales process.

Dealers must now consider whether to continue with the voluntary NADA program in light of the victory in congress. Because discrimination in financing is still illegal, MADA suggests that dealers continue to follow protocols that document the reason for finance rates that differ from those with standard markups.

## Guidance on Doc Fees in a Lease Buyout

There have been several lawsuits filed around the country arguing that, under certain circumstances, a doc fee cannot be charged pursuant to a lease buyout or purchase option. These cases have become so widespread that NADA has issued an opinion regarding the best practices for dealers.

The common scenario goes like this: customer enters in to a lease. The lease agreement indicates a buyout price. The lease agreement clearly discloses that, in addition to the buyout price, the customer must pay any applicable taxes and registration fees. When the customer is then charged sales tax and registration fees, they cannot argue that they didn't receive fair notice. The question then becomes, where do doc fees fit in to all this? The answer is, unless the lease agreement discloses that a doc fee may be charged, if the customer is in fact charged a doc fee, the dealer likely is in breach of the lease agreement itself. In addition, the dealer likely is in violation of Regulation M (the federal law that regulates leases) which requires full disclosure at the outset of the lease.

The reason this is a big issue is because it appears that all, or at least most, of the lease

agreements offered by the various large leasing companies do not contain the necessary language disclosing that a doc fee may be imposed. If in fact a lease agreement does not disclose that a doc fee may be imposed, and a dealer charges a doc fee anyway, the dealer is exposing itself to claims of breach of contract and violations of Regulation M. The advice therefore is that dealers check with their leasing companies to determine whether the lease agreements disclose that a doc fee may be charged pursuant to a lease buyout. If any lease agreement fails to make such a disclosure, dealers should not charge a doc fee.

Dealers are encouraged to contact their lease providers and request that the language in the lease agreements be amended, on a going-forward basis, to disclose that dealers may impose a doc fee if the customer elects to exercise their purchase option.

For any additional question on this issue, please contact General Counsel Dan Louismet at (651) 789-2948 or [louismet@mada.org](mailto:louismet@mada.org).



### MADA News

## EVTR Launch Slated for Summer

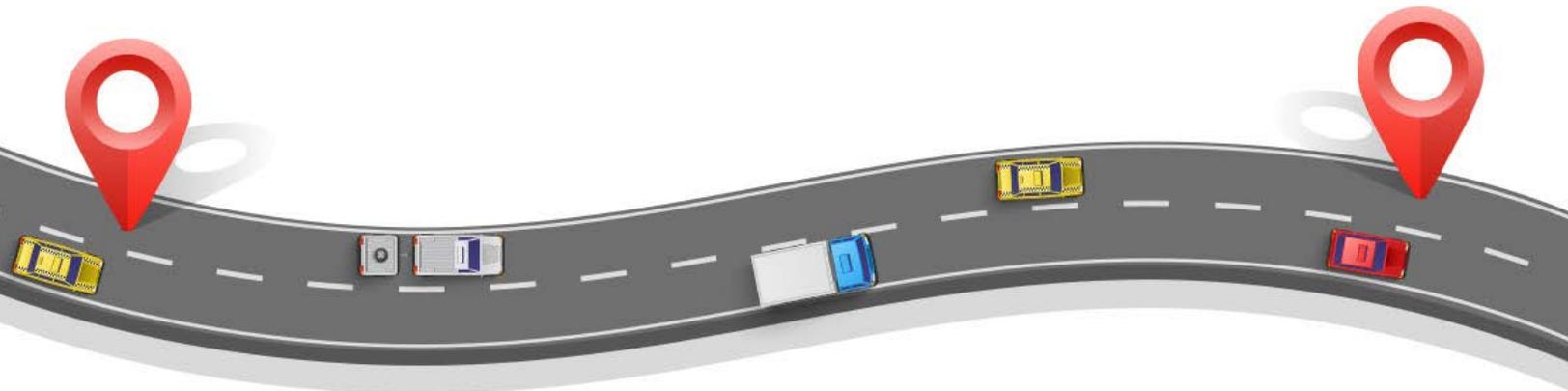
After losing electronic vehicle titling and registration (EVTR) capability due to the commencement of MNLARS last July, the state has designated a new vendor, Synadapt, to bring the service back this summer. Driver and Vehicle Services (DVS) anticipates a July or August 2018 relaunch of the program. To prepare, Synadapt is holding demonstrations via webinar, and DVS is again providing instructors for Certified Title and Registration classes. Check the MADA website at <http://www.mada.org/training/upcoming-training> for the latest offerings.

advantage of the new law, especially when it comes to warranty reimbursement. They will also cover other hot topics, including the status of MNLARS programming and recent violations of the BBB advertising standard.

We hope to see you at one of the following:



LOCATION	DAY/DATE/TIME	VENUE
DULUTH	Monday, July 16 10:00 a.m. – noon	Sheraton Duluth 301 East Superior Street
TWIN CITIES	Tuesday, July 17 9:00 a.m. – 11:00 a.m.	Radisson Roseville 2540 North Cleveland Avenue
ST. CLOUD	Tuesday, July 17 2:30 p.m. – 4:30 p.m.	Country Inn & Suites 235 Park Avenue South
DETROIT LAKES	Wednesday, July 18 10:00 a.m. – noon	Holiday Inn on the Lake 1155 Highway 10 East
ROCHESTER	Thursday, July 19 10:00 a.m. – noon	Kahler Apache 1517 16th Street SW
MANKATO	Thursday, July 26 9:00 a.m. – 11:00 a.m.	Courtyard by Marriott 901 Raintree Road
MARSHALL	Thursday, July 26 2:30 p.m. – 4:30 p.m.	Ramada Marshall 1500 East College Drive
Register online at <a href="http://bit.ly/MADA_ontheroad">http://bit.ly/MADA_ontheroad</a> or email DeAnna at <a href="mailto:deanna@mada.org">deanna@mada.org</a> to RSVP.		



## Election News

# 2018 HUGE Election Year in Minnesota



This November, Minnesota will have more races on the ballot than usual. It's the end of the four-year term for members of the Executive Branch, so all four statewide offices will be on the ballot, from Governor to State Auditor. With three of the incumbents not seeking re-election, the contests have drawn a number of candidates for the job. All members of both the U.S. and Minnesota House of Representatives are also running, with Republicans working to defend control of each body. On top of this, Minnesota will experience two U.S. Senate races, with Amy Klobuchar running for her third-term and a special election to let voters decide who will finish the two-years of Al Franken's term. There will also be a special election in the St. Cloud area to fill the seat left open by the resignation of State Senate President Michelle Fischbach (R-Paynesville). Her departure has left the Minnesota Senate tied 33-33, so the outcome will determine whether Republicans or Democrats have control.

Stay tuned for more election updates in next month's MADA News.

visit us online at  
[www.mada.org](http://www.mada.org)

## Election News

# CAR/NADA PAC Solicitation

With so many important races on the ballot, it's important that the industry have the resources to support candidates who support pro-dealer policies.

Both of our political action committees, the state CAR PAC and the federal NADA PAC, are gearing up our election-year fundraising campaigns. We hope you will respond with a personal contribution so we can assist candidates who back policies who want to ensure a healthy and viable dealer network. Watch your mailbox for details.



Reported registrations at the end of 2017 appear to be negatively impacted by implementation of the state's new vehicle titling and registrations system (MNLARS). This has likely resulted in underreporting of registrations during these months and has led to declines in year-over-year new vehicle registrations. Future data updates released by IHS Markit should address the apparent shortfall in reported registrations.

# Minnesota Auto Outlook

Released by:  
**Minnesota Automobile  
Dealers Association**

Covering the Minnesota automotive market

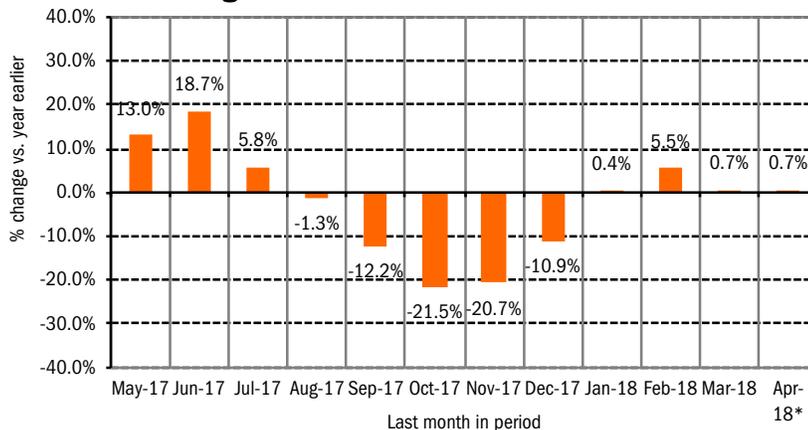
Data thru April 2018

## Minnesota New Retail Car and Light Truck Registrations

	Most Recent Two Months			YTD thru April			YTD Market Share		
	3/17 & 4/17	3/18 & 4/18*	% change	YTD '17	YTD '18	% change	2017	2018	change
Industry Total	37,506	37,968	1.2%	67,357	66,438	-1.4%			
Cars	10,159	7,965	-21.6%	17,475	13,628	-22.0%	25.9	20.5	-5.4
Light Trucks	27,347	30,003	9.7%	49,882	52,810	5.9%	74.1	79.5	5.4
Japanese Brands	13,229	13,100	-1.0%	23,553	23,059	-2.1%	35.0	34.7	-0.3
Honda	3,563	3,588	0.7%	6,382	6,119	-4.1%	9.5	9.2	-0.3
Nissan	1,974	1,632	-17.3%	3,650	3,036	-16.8%	5.4	4.6	-0.8
Toyota	4,436	4,365	-1.6%	7,692	7,607	-1.1%	11.4	11.4	0.0
Other	3,256	3,515	8.0%	5,829	6,297	8.0%	8.7	9.5	0.8
Domestic Brands	19,720	19,941	1.1%	35,891	35,098	-2.2%	53.3	52.8	-0.5
FCA (excl. FIAT)	5,303	5,247	-1.1%	9,472	9,543	0.7%	14.1	14.4	0.3
Ford	6,007	5,637	-6.2%	10,874	9,995	-8.1%	16.1	15.0	-1.1
General Motors	8,341	8,957	7.4%	15,392	15,404	0.1%	22.9	23.2	0.3
Other	69	100	44.9%	153	156	2.0%	0.2	0.2	0.0
European Brands	2,259	2,624	16.2%	4,073	4,343	6.6%	6.0	6.5	0.5
BMW	481	565	17.5%	885	873	-1.4%	1.3	1.3	0.0
Mercedes**	387	346	-10.6%	638	540	-15.4%	0.9	0.8	-0.1
Volkswagen	1,012	1,249	23.4%	1,896	2,156	13.7%	2.8	3.2	0.4
Other	379	464	22.4%	654	774	18.3%	1.0	1.2	0.2
Korean Brands	2,298	2,303	0.2%	3,840	3,938	2.6%	5.7	5.9	0.2

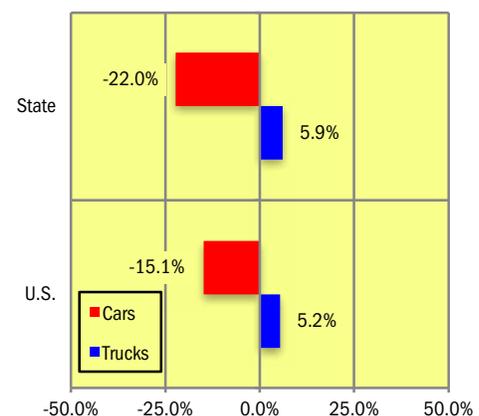
Domestic: GM (Buick, Cadillac, Chevrolet, GMC), Ford (Ford, Lincoln), Chrysler (Chrysler, Dodge, Jeep, Ram). Japanese: Toyota (Toyota, Lexus), Honda (Honda, Acura), Nissan (Nissan, Infiniti) European: VW (Audi, Bentley, Porsche, Volkswagen), BMW (BMW, Rolls Royce, MINI), MB (Mercedes Benz, smart), \*Figures for April '18 estimated by Auto Outlook. \*\* IHS Markit is no longer receiving sales and finance data from Mercedes Benz. This information gave IHS the ability to record lease transactions based on location of lessee. Without the sales and finance data, many lease transactions are now recorded based on location of lessor. This has contributed to the reported decline in Mercedes registrations. Data Source: IHS Markit.

**Percent Change in Three Month Moving Average of New Retail Registrations versus Same Period Year Earlier**



The graph above provides a clear picture of the trending direction of the state market. It shows the year-over-year percent change in the three month moving average of new retail light vehicle registrations. The three month moving average is less erratic than monthly registrations, which can fluctuate due to such factors as the timing of manufacturer incentive programs, weather and title processing delays by governmental agencies. \*Figures for April 2018 were estimated by Auto Outlook. Data Source: IHS Markit.

**Percent Change in State and U.S. New Retail Light Vehicle Markets YTD '18 thru April\* vs. YTD '17**



The graph above compares the change in new retail car and light truck registrations in both the state and U.S. markets. Figures for April, 2018 were estimated by Auto Outlook. Data Source: IHS Markit.

### Data Information

All data represents new vehicle retail registrations in Minnesota and excludes fleet and wholesale transactions. Reported registrations at the end of 2017 appear to be negatively impacted by implementation of the state's new vehicle titling and registrations system (MNLARS). This has likely resulted in under-reporting of registrations during these months and has led to declines in year-over-year new vehicle registrations. Future data updates released by IHS Markit should address the apparent shortfall in reported registrations. Data Source: IHS Markit.

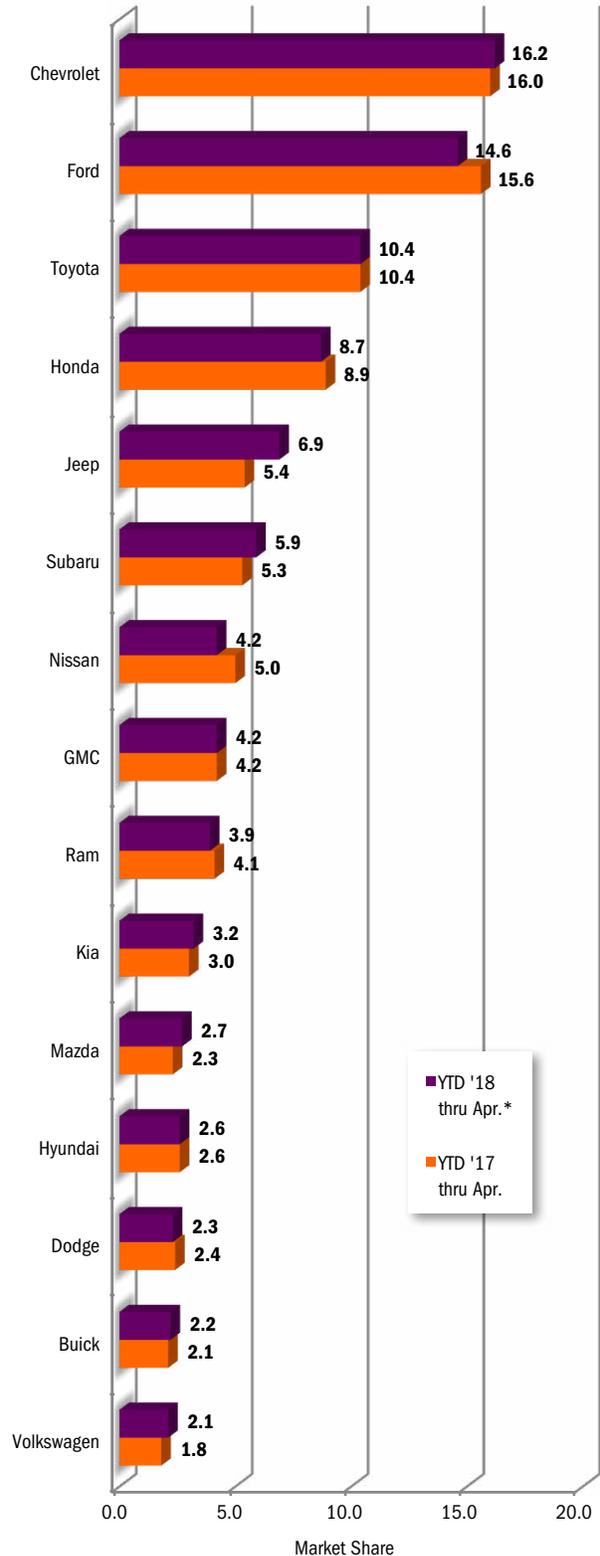
Minnesota New Retail Light Vehicle Registrations					
	Registrations			Market share	
	YTD '17 thru Apr.	YTD '18 thru Apr.*	% change	YTD '17 thru Apr.	YTD '18 thru Apr.*
TOTAL	67,357	66,438	-1%		
Acura	377	371	-2%	0.6%	0.6%
Alfa Romeo	21	83	295%	0.0%	0.1%
Audi	571	648	13%	0.8%	1.0%
BMW	754	715	-5%	1.1%	1.1%
Buick	1,429	1,443	1%	2.1%	2.2%
Cadillac	380	392	3%	0.6%	0.6%
Chevrolet	10,785	10,776	0%	16.0%	16.2%
Chrysler	1,451	882	-39%	2.2%	1.3%
Dodge	1,630	1,509	-7%	2.4%	2.3%
FIAT	67	40	-40%	0.1%	0.1%
Ford	10,518	9,669	-8%	15.6%	14.6%
Genesis	31	33	6%	0.0%	0.0%
GMC	2,798	2,793	0%	4.2%	4.2%
Honda	6,005	5,748	-4%	8.9%	8.7%
Hyundai	1,775	1,753	-1%	2.6%	2.6%
Infiniti	257	234	-9%	0.4%	0.4%
Jaguar	76	77	1%	0.1%	0.1%
Jeep	3,657	4,559	25%	5.4%	6.9%
Kia	2,034	2,152	6%	3.0%	3.2%
Land Rover	145	187	29%	0.2%	0.3%
Lexus	715	681	-5%	1.1%	1.0%
Lincoln	356	326	-8%	0.5%	0.5%
Maserati	20	18	-10%	0.0%	0.0%
Mazda	1,579	1,765	12%	2.3%	2.7%
Mercedes**	629	540	-14%	0.9%	0.8%
MINI	131	157	20%	0.2%	0.2%
Mitsubishi	660	641	-3%	1.0%	1.0%
Nissan	3,393	2,802	-17%	5.0%	4.2%
Other	34	18	-47%	0.1%	0.0%
Porsche	103	137	33%	0.2%	0.2%
Ram	2,734	2,593	-5%	4.1%	3.9%
Subaru	3,587	3,890	8%	5.3%	5.9%
Tesla	146	155	6%	0.2%	0.2%
Toyota	6,977	6,926	-1%	10.4%	10.4%
Volkswagen	1,222	1,371	12%	1.8%	2.1%
Volvo	310	354	14%	0.5%	0.5%

Top ten brands shaded green. \*Figures for April 2018 were estimated by Auto Outlook. \*\* IHS Markit is no longer receiving sales and finance data from Mercedes Benz. This information gave IHS the ability to record lease transactions based on location of lessee. Without the sales and finance data, many lease transactions are now recorded based on location of lessor. This has contributed to the reported decline in Mercedes registrations. Data Source: IHS Markit.

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State Market Share for Top 15 Selling Brands  
YTD '18 thru April\* vs. YTD '17



\*Figures for April 2018 were estimated by Auto Outlook.  
Data Source: IHS Markit.



# Upcoming Classes Register Today!

Register online at [www.mada.org/training](http://www.mada.org/training)  
OR contact Alice Morse [alice@mada.org](mailto:alice@mada.org)

	Class Options	Date	Location
Title Basics	<b>West St. Paul</b> 9:30 a.m. - 11:30 a.m. \$199 per person	<b>July 10, 2018</b> <b>August 14, 2018</b>	<b>MADA Headquarters</b> 200 Lothenbach Ave West St. Paul, MN 55118

	Class Options	Date	Location
The Certified Title & Registration Program	<b>Sales Tax</b> 9:00 a.m. - 10:00 a.m. \$129	<b>July 19, 2018</b> <b>September 20, 2018</b>	<b>MADA Headquarters</b> 200 Lothenbach Ave West St. Paul, MN 55118
	<b>New to Fleet</b> 10:30 a.m. - 12:30 p.m. \$129	<b>July 19, 2018</b> <b>September 20, 2018</b>	
	<b>Minnesota Titles and Transfers</b> 1:00 p.m. - 3:00 p.m. \$129	<b>July 19, 2018</b> <b>September 20, 2018</b>	

## 3 Reasons to become a Certified Title and Registration Professional

1. Reduce timely and costly mistakes.
2. Ultimate Customer Satisfaction - Certified Professionals become eligible to provide electronic vehicle and titling (EVTR) services through Synadapt, allowing them to electronically communicate customer's information to the Deputy Registrar and the state. Less wait time = satisfied customer.
3. Confidence in Your Titling Position - Knowledge is power and with your new certified status you're a force to be reckoned with on the floor. Being a titling rock-star is going to feel really good.

# CERTIFIED TITLE & REGISTRATION



Upcoming Classes:  
July 19 and September 20 at MADA Headquarters

## Optimize performance with MADA's Certified Title & Registration Program!

Designed by MADA, Driver and Vehicle Services and the Deputy Registrars, the Certified Title & Registration Program consists of three curated classes that provide the vital skills and knowledge necessary for optimal performance in titling and registration.

All three classes are mandatory and must be successfully completed to become certified and granted access to the state's new Electronic Vehicle and Titling and Registration (EVTR ) program that is scheduled to be up and running soon. EVTR is designed to improve accuracy and consistency of data, promote quality customer service, and expedite the production of state titles.

*\*Testing will be proctored by DVS at the conclusion of each class and a test score of 70% or higher is required for completion. If an individual is unable to successfully complete a specific class, they will be required to retake that class. Successful completion of all three classes will result in certification valid for three years.*

### **Sales Tax (9:00am - 10:00am):**

Minnesota motor vehicle sales tax requirements can be complex. In this class, \$10 and \$90 "in lieu" taxes, discounts, rebates, disabled modifications, gift exemption, divorce, trusts and many other special situations and exemptions will be covered. This class also explores the legal options for dealers titling vehicles for resale and dealership business use.

### **New to Fleet (10:30am - 12:30pm):**

This class addresses transfers which create the first Minnesota Certificate of Title. These include new vehicle sales, leases and transfers based on out of state titles. Also, learn about special situations including secure reassignments, secure powers of attorney, dealer conditionals and special plates.

### **Minnesota Titles and Transfers (1:00pm - 3:00pm):**

In this class, you will become proficient in the requirements for transferring ownership of Minnesota titled/registered vehicles; use of Minnesota secure power of attorney and reassignment forms; how to correct ownership, alterations or other incorrect information; and learn about common form attachments (transfer upon death, repossessions, grants or release of liens, and more.)

REGISTER TODAY AT [MADA.ORG](http://MADA.ORG) AND RECEIVE \$10 OFF USING DISCOUNT CODE: SA101

## Member News

**Wally McCarthy Cadillac** in Roseville was purchased by **Luther Automotive Group** and is now **Luther Cadillac**.

## Service News

# Is Your Dealership Ready for Artificial Intelligence?

**MADA Endorses CONVERSICA**



Conversica provides an artificial intelligence (AI) based sales

assistant that empowers your salespeople to focus on selling and closing deals instead of chasing down leads. Your assistant engages prospects in natural, two-way human conversations and is always present, always polite and tirelessly reaches out to every single lead, as many times and over as long a timespan as is required. It's a win/win: sales are more efficient and your prospects have a great experience. See the enclosed flyer for more details about how to set up your personal demo of this product.

## Insurance News

# Reminder to Submit Employee Changes BY July 1

Our MADA Insurance renewal for health plans is well under way, and we are set for our July 1, 2018 plan year. A quick reminder to those of you with plan changes: we need to have the paperwork in for any employee changes before July 1 and for any employees who would like to join the plan for our new year. Open enrollment ends on July 1.

Thank you to everyone who helps keep our program strong by continuing with us.



*Endorsed Service & Vendors*

*Check Guarantee/Credit Card Processing*  
FIS / Certegy

*Dealer Bond Program*  
Ensure Agency

*Disability Income Insurance & Section 125 Cafeteria Plans*  
American Fidelity Assurance

*Employee Placement*  
Hireology

*F&I Products*  
Protective

*Fleet Fueling Program*  
SuperAmerica

*Group Health Insurance*  
Blue Cross Blue Shield of MN  
Delta Dental  
ReliaStar Life

*Hole-In-One Insurance*  
Hole-In-One-USA

*Office Supplies*  
Innovative Office Solutions

*Online Marketing Services*  
Conversica  
Dealer 1-2-1  
PureInfluencer  
Purple Cloud

*OSHA, EPA & DOT Compliance/Training*  
ComplyNet Corporation

*Pre-Paid Legal, Jim Gavin*  
Identity Theft Shield &  
Pre-Paid Legal Services

*Uniforms and Linen Services*  
AmeriPride Linen & Apparel  
Services

*Workers Compensation*  
Ensure Agency



MADA Services sells a wide variety of products directly to the dealers including business forms, clothing and promotional items. For a full review of options, contact your sales representative at 651-291-2400 or go to [www.mada.org](http://www.mada.org)



## MADA NEWS ▪ JUNE 2018

### FAQ

**Q:** What's the law on selling vehicles with window tinting?

**A:** The general rule is that dealers may not sell vehicles with illegal tinting at retail for registration in Minnesota.

Tinting or glazing is illegal when:

- the windshield has any treatment that makes it more reflective or darker;
- any window on the vehicle is treated to make it mirrored or highly reflective;
- a side or rear window is treated in any way to obstruct the view of the driver, or to restrict light transmittance by 50%, or has a luminous reflectance of more than 20%; or
- the window treatment does not have a marking which clearly indicates the percentage of light transmittance or luminous reflectance.

There are some exceptions. The law does not prohibit OEM window tinting, tinting prescribed by a physician or tinting applied to the rear windows and certain side windows of hearses, limousines, trucks, vans and police vehicles.