

Industry News

GM to Launch MyPriceLink December 1

MADA Dealers First to Hear the News



GM's John Eck announces MyPriceLink launch

On Wednesday, October 7, representatives from over 50 MADA dealerships gathered to be the first to hear from top GM and OEConnection officials about the December 1 launch

...other manufacturers are expected to shift to this new way of parts ordering.

of GM's MyPriceLink, a program to replace its monthly list pricing of Genuine GM Collision Parts with an on-line, live-feed process. The goal of the program is to influence the parts procurement decision while an estimate is being written and to encourage the use of OE parts upfront, not after an estimate is completed.

Initially, GM had hoped to commence MyPriceLink a year ago, but put its launch on hold at the request of industry who wanted to ensure the platform could be incorporated seamlessly into the workflow of dealerships and their existing collision and estimating (CES) and dealer management (DMS) systems. Since then, GM has collaborated with these key stakeholders to ensure a solution that aligns with current industry practices.

Implications for Other Franchises

A successful launch of MyPriceLink has other OEM's watchful. If the technology works as smoothly as promised, other manufacturers are expected to shift to this new way of parts ordering. In fact, five of the major insurers, representing half of the auto insurance market share, partook in the MyPriceLink pilot, which is a strong indicator of the direction of this program.

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visit
www.mada.org
for details, registration
and a complete list of
Upcoming Events and
Training

MADA Annual Meeting Preview



Foresight Research Can Help You Find Customers *Join MADA for a Seminar Prior to the Annual Meeting*

On the morning of the Annual Meeting, Foresight Research's Nancy Walter will be offering a presentation on the new auto buyer. In her presentation, "Identifying and Influencing the Minnesota New Auto Buyer," Nancy will discuss market research to help dealers:

- find future prospects, both shoppers and intenders;
- understand Minnesota new auto purchasers; and,
- acknowledge what buyers hear and what they want next time.

Cost to attend this pre-Annual Meeting session is \$79; \$49 for each subsequent registration from the same rooftop. To register, go to MADA.org/training.

Have you been in business 50 Years? 100 years? PLEASE JOIN OUR HONORARY CLUB!

If your dealership has been operating with a franchise for 50 continuous years within the same family, it would qualify for membership in MADA's Half Century Club or for 100 continuous years, in MADA's Century Club. We will honor these dealerships at the Annual Meeting Luncheon on December 4th.

Please contact Sandy Brom if you think you qualify - brom@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.

President

Greg House, *House Chevrolet, Stewartville*

President-Elect

Mike Saxon, *Inver Grove Ford Lincoln, Inver Grove Heights*

Treasurer

Rick Jensen, *Jensen Motors, Inc., New Ulm*

Secretary

Michael Stanzak, *Key Cadillac, Inc., Edina*

Executive Vice President

Scott Lambert, *MADA Executive Vice President*

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visit us online at
www.mada.org

FAQ

Q: When we sell a car, are we supposed to collect insurance information for the title application?

A: Not yet. However, effective January 1, 2016, you will need to collect an insurance company name and policy number for Minnesota title applications. DVS is working to revise title application forms to accommodate the new requirement. They should be available in November. You may already be collecting insurance information for your lenders.

MADA Annual Meeting Preview (cont...)

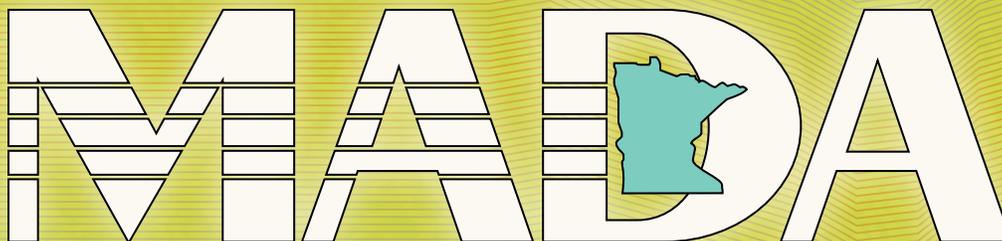
Don't Miss the 2nd Annual "Dealers Deliver" Silent Auction

Returning to the 2015 MADA Annual Meeting will be the 2nd Annual Dealers Deliver Silent Auction to benefit the MADA Foundation. Don't miss the opportunity to bid on hot sporting tickets, trips, electronics, gift cards and more! Last year's auction grossed over \$10,000 for the Foundation and its work supporting automotive education programs in our high schools. Be sure to attend the Annual Meeting to participate in this worthy cause.

Dave Anderson to Keynote at the MADA Annual Meeting Luncheon

Don't miss the opportunity to hear one of the most requested speakers in the auto industry. Dave is president of Dave Anderson's LearnToLead, an international sales and leadership training and consulting company. Prior to beginning this company, Dave enjoyed an extensive and successful career in the automotive retail industry.

Dave has authored twelve books and writes a monthly leadership column for two national magazines. If you haven't heard him speak at NADA in the past, you shouldn't miss this opportunity. If you have heard him speak, there is no doubt you will want to be inspired by him again.



Minnesota Automobile Dealers Association
ANNUAL MEETING & LUNCHEON
FRIDAY, DECEMBER 4, 2015 • 11:00 AM



Guest Speaker: Dave Anderson

President of LearnToLead, an international sales and leadership training and consulting company. Prior to beginning LearnToLead, Dave enjoyed an extensive and successful career in the automotive retail industry.

11:00am Silent auction opens benefitting the MADA Foundation

\$430 for a table of eight • \$215 for 1/2 table • \$60 per person

Register online at www.mada.org

Legal News

CFPB Attacks Fifth Third Bank

The Consumer Financial Protection Bureau (CFPB) added another notch to their belt, announcing an enforcement action against Fifth Third Bank for discriminatory auto loan pricing. The September 28th order requires Fifth Third to reduce or entirely eliminate dealer discretion to mark up finance rates. The Bank also agreed to pay \$18 million to fund interest refund claims from borrowers who allegedly paid too much.

This latest Bureau enforcement action continues the pattern of alleging “disparate impact” discrimination based on secret statistical analysis of a lender’s book of business. The Bureau then traces the disparate impact back to discretion that dealers have to adjust rates with different finance reserves.

The National Automobile Dealers Association vigorously defends dealer freedom and argues

that switching to flat fees would turn the highly successful indirect lending model on its head. NADA says the CFPB’s initiative is anticompetitive and reduces the ability of a customer to obtain the best credit offer. Instead, the CFPB mantra will incentivize dealers to select the finance source with the highest flat fee rather than the best interest rate for the customer.

The Bureau’s action against Fifth Third is part of an ongoing crusade against lenders who purchase dealer paper. Most recently, in July 2015, the CFPB took action against American Honda Finance Corporation requiring Honda to pay \$24 million and substantially reduce or eliminate dealer finance markup discretion. Ally Bank made a similar agreement two years ago and paid \$98 million in settlement claims.

Congressional News

Ellison Distorts CFPB Reform

Minnesota’s own U.S. Representative Keith Ellison (D-5) recently held a forum in Washington, D.C. to perpetuate misinformation regarding H.R. 1737, NADA-supported legislation to reform the Consumer Financial Protection Bureau (CFPB’s) auto financing guidance. In a Facebook post after the event, Ellison accused auto dealers of marking-up interest rates on auto loans to overcharge African American and Latino consumers and championing H.R. 1737 to allow discriminatory practices to continue.

Nothing could be further from the truth. As you know, our dealers are in the business of trying to gain favor with customers, not engage in behavior that could lead to a boycott. Dealer-assisted financing is a critical service that allows dealers to help customers afford a vehicle at competitive rates they usually cannot access on their own.

H.R. 1737 attempts to preserve dealer-assisted financing for consumers and has strong



bipartisan support to do so. Over one-third of the U.S. House of Representatives has signed on to cosponsor this legislation, including 63 Democrats, such as Minnesotans Tim Walz (D-1) and Collin Peterson (D-7).

A vote on the bill is expected later this year. If you are interested in seeing it pass, please call your U.S. Representative today and ask them to support H.R. 1737.

Congressional News

Consumers Weigh in on Auto Lending

The stories of real consumers who saved money by financing new vehicle purchases through local dealerships are at the center of an initiative by the National Automobile Dealers Association (NADA) to showcase the true economic value of dealer-assisted financing.

Through video testimonials and a new website – nada.org/autofinance – NADA is bringing the voices of consumers back into the debate over dealer-assisted financing. Dealers have been fighting to preserve the fiercely competitive, pro-consumer financing model ever since it came under threat from the Consumer Financial Protection Bureau (CFPB) in 2013.

“Consumers save money every day when they finance through dealerships, but that truth is getting lost in Washington, and that needs to change,” said NADA President Peter Welch. “The stories that we’re highlighting are far from unique. Dealers across the country save consumers money every day, and right now Washington is failing to understand what’s at stake for these consumers and millions more if competition is stifled and dealers are prevented from offering discounts on financing.”

“Most consumers know that financing is available at their local dealership, but what many don’t know is that dealer-assisted financing usually saves them money,” Welch added. “Many policymakers might not realize this either, but once the savings that comes from dealer discounting is made clear, it will be hard for Washington to turn a blind eye.”

The CFPB’s efforts to eliminate or restrict dealer discounting have not included an analysis of the economic impact to consumers, and continue to be met with increasing scrutiny by Congress.

Earlier this year, Reps. Frank Guinta (R-N.H.) and Ed Perlmutter (D-Colo.) introduced legislation – H.R. 1737 – that would promote transparency at the CFPB in order to help ensure that its policies do not unintentionally hurt consumers. In July, the

legislation passed the House Financial Services Committee on a 47-10 vote. The bipartisan vote included the support of 13 of the committee’s 26 Democrats, and House Republicans have indicated that the bill may come to the floor for a vote within the coming weeks.

“Our message is getting out, the facts are on our side, and people are starting to take notice,” said Welch. “But there’s too much at stake for consumers, so we don’t intend to take our foot off the gas until we know that consumer rights and consumer savings are adequately protected.”

Legal News

GMADA’s New Labor Legal Team

GMADA is proud to announce a new team to lead its legal work in the area of Labor and Employment Law. Joel Abrahamson and Dominic Cecere from Stinson Leonard Street will lead the association’s negotiations with the Teamsters and Machinists this coming spring, as well as cover all aspects of GMADA’s relationship with the unions.

Joel and Dominic have a deep understanding of labor law and the strength of a prominent Minneapolis law firm to back up the needs of GMADA members.

The need for a new team was made necessary by the untimely passing of longtime labor counsel Steve Burton of the Felhaber Fenlon law firm. GMADA wishes to express its sincere thanks to the Felhaber firm for their work on its behalf since Steve’s passing.



Dominic Cecere



Joel Abrahamson

Legislative News

MADA Dealers Take on Washington

In late September, a group of MADA dealers, including Board Directors and NextGen participants, headed to our nation's capitol to participate in the NADA 2015 Washington Conference. The event was jam-packed with influential speakers, such as famed political prognosticators Charlie Cook and Amy Walters, and GOP presidential candidate Senator Rand Paul (R-Kentucky.) Most importantly, our Minnesota dealer delegation had the opportunity to meet with Senator Amy Klobuchar (D) and Representatives Tim Walz (D-1), Erik Paulsen (R-3), and Collin Peterson (D-7) to discuss pressing issues, such as industry-supported legislation to curb the authority of the renegade Consumer Financial Protection Bureau.



Legal News

Get the Lead Out: Wheel Weight Ban Effective 1/1/16

Lead wheel weights cannot be sold or installed in Minnesota after January 1, 2016, but lead wheel weights installed before then can remain in service. They do not have to be removed. Used cars can be bought and sold with lead wheel weights if the weights were installed before January 1, 2016. Lead wheel weights and balancing products must be recycled if they are removed.

Non-toxic wheel weights made from steel, zinc or plastic composites are available. Prices for these lead-free weights match or are cheaper than lead weights. In fact, one manufacturer recently changed their pricing making steel weights lower-priced than lead weights.

Work with your supplier to return unused weights and recycle used ones. All wheel weight manufacturers offer recycling programs. Wheel weights can also be recycled at most Very Small

Quantity Generator (VSQG) waste collection centers. A list of VSQG collections centers and their requirements can be found by typing "w-hw2-51" into the search box on the MPCA website at www.pca.state.mn.us.

Sort removed weights by metal type before recycling if possible. Lead wheel weights are usually unmarked, but lead is denser than other metals so lead weights are smaller than other weights. Steel weights are sometimes marked FE, S or ST and will stick to a magnet. Zinc weights are sometimes marked ZN or Z.

Brands and types of replacement weights and more information can be found on the MPCA website at www.pca.state.mn.us/wheel-weights. Contact John Gilkeson at the MPCA at 651-757-2391 or john.gilkeson@state.mn.us if you have questions.

Minnesota Auto Outlook

Released by:
**Minnesota Automobile
Dealers Association**

Covering the Minnesota automotive market

Data thru August 2015

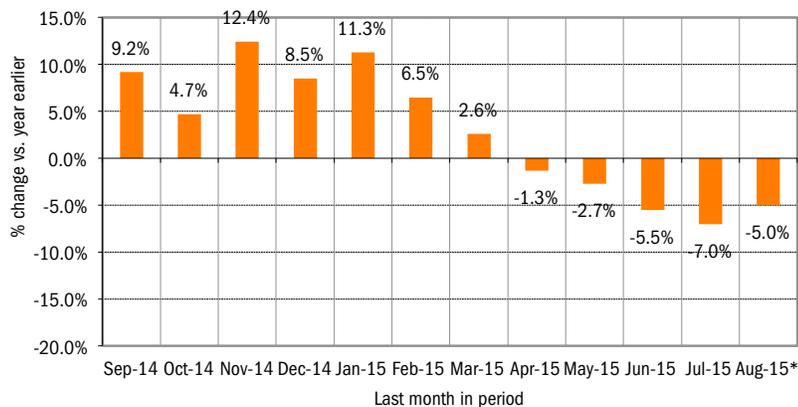
Minnesota New Retail Car and Light Truck Registrations

	Most Recent Two Months			YTD thru Aug.*			YTD Market share (thru Aug.*)		
	7/14 & 8/14	7/15 & 8/15*	% change	2014	2015	% change	2014	2015	change
	Industry Total	40,783	41,507	1.8%	140,163	139,015	-0.8%	38.3	34.8
Cars	15,582	14,002	-10.1%	53,713	48,317	-10.0%	61.7	65.2	3.5
Light Trucks	25,201	27,505	9.1%	86,450	90,698	4.9%	35.0	34.6	-0.4
Japanese Brands	14,735	14,658	-0.5%	49,099	48,064	-2.1%	12.6	12.2	-0.4
Toyota	5,354	5,168	-3.5%	17,680	16,962	-4.1%	9.3	9.0	-0.3
Honda	3,912	3,980	1.7%	13,041	12,521	-4.0%	5.2	5.4	0.2
Nissan	2,027	2,181	7.6%	7,331	7,483	2.1%	7.9	8.0	0.1
Other	3,442	3,329	-3.3%	11,047	11,098	0.5%	52.4	53.3	0.9
Domestic Brands	20,834	21,716	4.2%	73,402	74,155	1.0%	21.1	22.3	1.2
General Motors	8,389	8,880	5.9%	29,518	30,965	4.9%	18.2	18.3	0.1
Ford	7,043	7,464	6.0%	25,542	25,409	-0.5%	13.0	12.7	-0.3
Chrysler	5,358	5,340	-0.3%	18,206	17,626	-3.2%	0.1	0.1	0.0
Other	44	32	-27.3%	136	155	14.0%	6.1	5.8	-0.3
European Brands	2,474	2,414	-2.4%	8,542	8,056	-5.7%	3.0	2.8	-0.2
Volkswagen	1,264	1,228	-2.8%	4,165	3,924	-5.8%	1.5	1.3	-0.2
BMW	585	550	-6.0%	2,080	1,857	-10.7%	1.0	0.9	-0.1
Mercedes	361	340	-5.8%	1,382	1,256	-9.1%	0.7	0.7	0.0
Other	264	296	12.1%	915	1,019	11.4%	6.5	6.3	-0.2
Korean Brands	2,740	2,719	-0.8%	9,120	8,740	-4.2%			

Brands included above: Domestic Brands: GM (Buick, Cadillac, Chevrolet, and GMC), Ford (Ford and Lincoln), Chrysler (Chrysler, Dodge, Jeep, and Ram). Japanese: Toyota (Toyota, Lexus, and Scion), Honda (Honda and Acura), Nissan (Nissan and Infiniti), Other (Mazda, Mitsubishi, and Subaru). European: VW (Audi, Bentley, Porsche, and Volkswagen), BMW (BMW, Rolls Royce, and MINI), MB (Mercedes Benz and smart), Other (Alfa Romeo, Aston Martin, Ferrari, Fiat, Jaguar, Land Rover, Lotus, Maserati, and Volvo). Korean: Hyundai and Kia.

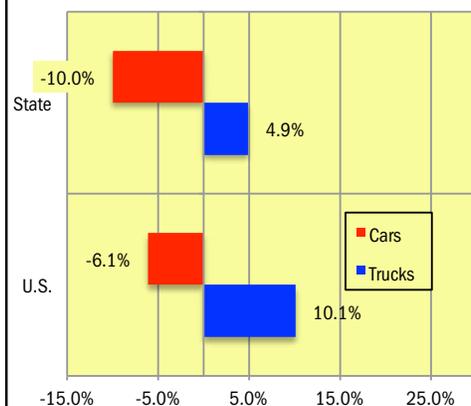
*Figures for August 2015 were estimated by Auto Outlook. Data Source: IHS Automotive.

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 August 2015 were estimated by Auto Outlook. Data Source: IHS Automotive.

Percent Change in State and U.S. New Retail Light Vehicle Markets YTD '15 thru August* vs. YTD 14



The graph above compares the change in new retail car and light truck registrations in both the state and U.S. markets. *Figures for August 2015 were estimated by Auto Outlook. Data Source: IHS Automotive.

Data Information

All data represents new vehicle retail registrations in Minnesota and excludes fleet and wholesale transactions. Please keep in mind that monthly registration figures can occasionally be subject to fluctuations, resulting in over or under estimation of actual results. This usually occurs due to processing delays by governmental agencies. For this reason, the year-to-date figures will typically be more reflective of market results.

Data Source: IHS Automotive.

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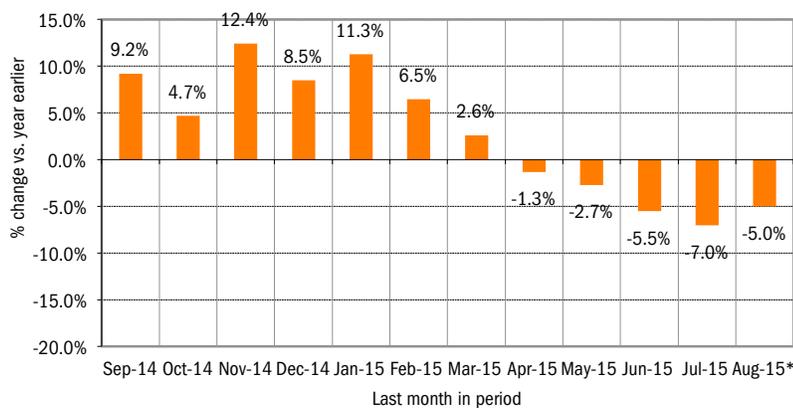
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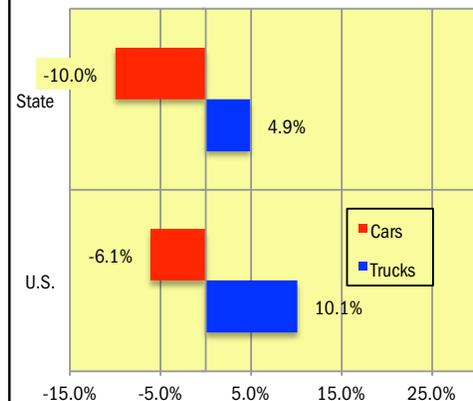
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Data Source: IHS Automotive.

Legal News

MN Supreme Court Will Hear Wayzata Nissan Appeal

MADA has been closely following litigation brought by Wayzata Nissan against Nissan Motor Company and Steve McDaniels over moving the Nissan point in Bloomington to Eden Prairie. The Minnesota Supreme Court has now agreed to hear an appeal from a June 15, 2015, Minnesota Court of Appeals decision which found in favor of McDaniels and Nissan.

The dispute arose in the spring and summer of 2014 when Nissan Motor Company exercised a right of first refusal and facilitated the sale of Feldmann's Nissan franchise in Bloomington to Steve McDaniels. Nissan's approval was conditioned on the point being moved to Eden Prairie. McDaniels closed the purchase in late July, 2014, operated the Nissan point from the Feldman location through October, 2014, and then moved it to an Eden Prairie location

approximately eight miles away from Wayzata Nissan.

Wayzata Nissan filed suit attempting to block the move to Eden Prairie. The question before the Court was whether the Eden Prairie location was a "new" point where Wayzata Nissan should have been afforded a ten-mile protected radius or was it a relocation of an "existing dealer" where only a five-mile protected radius is provided by law. The Court of Appeals decided in favor of McDaniels and Nissan holding that the move to Eden Prairie was a move of an "existing dealer" where the five-mile rule applies.

The Minnesota Supreme Court agreed to hear the appeal on September 15, 2015. A final decision isn't expected until next year.

Legal News

FTC Fines WV Dealer \$80,000 for Deceptive Advertising

The Federal Trade Commission keeps turning up the heat on auto dealer advertising. Last month the FTC announced that a West Virginia auto dealer agreed to pay \$80,000 in fines to settle deceptive advertising charges.

The FTC charged Ramey Motors (Toyota, GM, Chrysler) with violating the terms of a 2012 consent order by running TV ads containing disclaimers that didn't meet the "clear and conspicuous" requirement. The complaint charged that the TV disclosures were blurred, indistinct or only flashed for a few moments.

Just last June, the FTC announced settlement of deceptive advertising claims against two Las

Vegas dealerships. Planet Hyundai and Planet Nissan were charged with running ads that misrepresented vehicle purchase and lease offers. The FTC challenged the dealership's conditional pricing practices where the vehicle was not "generally available to consumers" at the "prominently advertised price."

The BBB Advertising Steering Committee has a meeting scheduled this month to examine the Minnesota Advertising Standards in the wake of the aggressive enforcement by the FTC. Please contact Steve Farr at the BBB with advertising questions or complaints: steve.farr@thefirstbbb.org.

Member News

Michael Weinzierl of Ely has passed away. Mike was co-owner of **Mike Motors** in Ely with his brother Jim until his retirement in 1999.

Madelia Ford has celebrated 70 years in business. Congratulations!

Freightliner of St. Cloud has been recognized by the medium-to-heavy truck dealer's industry magazine, *Successful Dealer*, as 2015's Dealer of the Year.

MADA News

MADA Tracking Reports Are Out

Please review the Membership Tracking Form mailed to you earlier this month and return it before November 1. This is best way of noting changes to your dealership information as we prepare to compile the data for the 2016 MADA Yearbook.

Legislative News

Resignation Prompts Need for Third Special Election in 2015

At the end of September, Senator Branden Petersen (R-Andover) surprised many when he announced he would be resigning his seat on October 31. Over the summer, Senator Petersen had already shared he would not run for his seat in 2016. Pressures to support his growing family and disillusionment with the legislative process seemed to have expedited his decision to leave the Legislature. Already, five Republican candidates, including former Representative Jim Abeler (R-Abeler), have thrown their hat in the ring to replace Senator Petersen. However, all are still waiting for Governor Mark Dayton (DFL) to announce the date of the special primary and election to fill the seat.

Meanwhile, in Northeastern Minnesota, Koochiching County Commissioner Rob Ecklund bested his three primary opponents with over 43% of the vote to gain the DFL nomination for the open seat in House District 3A. Ecklund will now face Republican Roger Skraba and independent Kelsey Johnson in the Special Election on December 8 to replace the late Representative David Dill.



Endorsed Service & Vendors

Check Guarantee/Credit Card Processing
FIS / Certegy

Collections
Springer Collections

Computerized Vehicle Registration
CVR

Dealer Bond Program
Ensure Agency

Dealership Marketing
Visible Customer

Disability Income Insurance & Section 125 Cafeteria Plans
American Fidelity Assurance

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

Lighting
LED Supply Company

Office Supplies
Innovative Office Solutions

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

	Class Options	Dates	Location
The Certified Title & Registration Program *	Sales Tax 9:00 a.m. - 10:00 a.m. \$129	November 10, 2015	Doubletree by Hilton - Park Place 1500 Park Place Blvd Minneapolis, MN 55416
	New to Fleet 10:30 a.m. - 12:30 p.m. \$129	November 10, 2015	
	Minnesota Titles and Transfers 1:00 p.m. - 3:00 p.m. \$129	November 10, 2015	

	Class Options	Dates	Location
Title Basics	Title Basics – Minneapolis 9:30 a.m. - 11:30 a.m. \$199	November 10, 2015	Doubletree by Hilton - Park Place 1500 Park Place Blvd Minneapolis, MN 55416

	Class Options	Dates	Location
Are You Ready for 2016? **	Northern MN: ▪ Updates in MN Titling & Registration (morning) ▪ CVR User Group (afternoon)	November 17, 2015	Timberlake Lodge 144 SE 17th Street Grand Rapids, MN 55744
	Metro: ▪ Updates in MN Titling & Registration (morning) ▪ CVR User Group (afternoon)	November 18, 2015	Doubletree by Hilton - Park Place 1500 Park Place Blvd Minneapolis, MN 55416
	Southern MN: ▪ Updates in MN Titling & Registration (morning) ▪ CVR User Group (afternoon)	November 19, 2015	Kahler Apache 1517 16th St SW Rochester, MN 55902

	Class Options	Dates	Location
Identifying and Influencing the Minnesota New Auto Buyer	Consumer Research – Minneapolis 9:30 a.m. - 11:00 a.m. \$79 \$49 for each subsequent registration from the same rooftop.	December 4, 2015	Minneapolis Hilton 1001 Marquette Ave Minneapolis, MN 55404

*Lunch is included, sponsored by CVR.

**Complimentary registration offered by CVR.

ADVOCACY ■ EXPERTISE ■ EDUCATION ■ COMMUNICATION
MADA NEWS ■ October 2015

Legal News

MN OSHA Poster Ad-On

MADA periodically sends dealer members a large employment poster which consolidates the required employment postings for both Federal and State agencies. Our most recent poster has a date of 2014 in the lower right hand corner.

Our poster vendor has advised us that there is a new Minnesota OSHA poster that dealers should be displaying. Rather than reprinting the multi-form now, the vendor plans to wait until next year.

In the meantime, dealers should should download, print and then display the Minnesota OSHA poster next to the large multi-poster. The new OSHA poster addendum can be found here:

http://bit.ly/OSHA_addon-print

