

Industry News

Minnesota Moves to B10

Minnesota will be one of the first states in the nation to mandate a 10% biodiesel blend in the state's supply of diesel fuel. The Dayton Administration informed the legislature of its controversial decision in late September.

Industry groups, including MADA, are working on a joint response to the Governor's new mandate.

The B10 mandate would take effect July 2014 and run through Oct. 31 of that year. For each year thereafter, the mandate would run from May 1 through Oct. 31. Biodiesel additives do not perform well in extremely cold weather. The fuel is made mostly

Minnesota Moves to B10... continued on page 2



MADA News

Tom Hauser to Keynote MADA Annual Meeting

The official annual membership meeting of the Minnesota Automobile Dealers Association will be held at the Minneapolis Hilton, 1001 Marquette Avenue in downtown Minneapolis at 11:45 am on Friday, Dec. 6, 2013.

Tom Hauser, award-winning news reporter, author and TV host, will share his insight and opinions on the political climate in Minnesota. A veteran of over two decades of reporting for Hubbard Broadcasting, he hosts the Eyewitness News "At Issue" public affairs program on Sunday mornings. In 2002, Tom authored "Inside the Ropes with Jesse Ventura", a book about the

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nov 12 Certified Title
Minneapolis

nov 12 Year-end Tax Planning
Brainerd

nov 14 Title Basics
St. Cloud

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

Minnesota Moves to B10... (cont. from cover)

from soybean oil. Soybean farmers have been pressuring the Administration to increase the current 5% mandate.

The move is controversial, as several manufacturers have not guaranteed that they could maintain warranties on diesel-fueled vehicles that use the increased B10 additive. In addition, trucking interests are concerned about the impact on fuel costs, and refiners and oil jobbers have supply concerns. Industry groups, including MADA, are working on a joint response to the Governor's new mandate.

OSHA Compliance... (cont. from page 8)

lift. Maintenance procedures and frequencies vary for different styles and brands of vehicle lifts, so keep your owner's manual handy and use it as a reference if you are servicing your own lifts. There's also an ANSI Standard that OSHA relies upon. This Standard is not freely available on the Internet. However, MADA has a copy and would be happy to share it with members upon request.



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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Steve Brimhall, *Minnesota Motor Company, Fergus Falls*

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Tom Hauser to Keynote... (cont. from cover)

remarkable four-year term of Governor Ventura. Hauser has earned a number of awards for news reporting, including multiple Emmys.

MADA's Annual Meeting Luncheon is the highlight of the year for Minnesota's retail auto industry. In addition to Tom Hauser, this year's luncheon will include topical videos, entertainment, awards and our popular instant survey of attendees with new features added.

Look for your invitation in the mail very soon! Or go to www.mada.org to register online.

Industry News

NADA Washington Conference Report

Although Washington DC politics is currently stuck in gridlock, a small but hearty contingent from Minnesota attended the recent NADA Washington Conference and accomplished quite a bit. GMADA President **Mike Gallagher (Luther Automotive)** accompanied MADA Executive Vice President Scott Lambert on the mid-September trip.

Together, they continued to advance the Pension Reform issue for the dealers locked into the Teamsters' failing pension fund by hosting a meeting of the national task force that Lambert chairs. In addition, they helped NADA get **Rep. Tim Walz (D - MN1st)** to introduce a Concurrent Resolution urging Congress to oppose any increases in the Federal Excise Tax on heavy duty trucks. And finally, they were successful in asking **Sen. Amy Klobuchar (D - MN)** to sign a letter asking the CFPB to reveal their methods of analysis of the automobile finance business.

In the course of the meeting, they heard **Sen. Ted Cruz (R -TX)** explain why a government shutdown was a good strategy for repealing Obamacare, and an hour later heard Political Strategist Karl Rove explain why any strategy without an endgame was a bad idea.



MADA News

State Farm PartsTrader Coming to Minnesota

State Farm has announced plans to begin rolling out its controversial PartsTrader program in Minnesota before the end of 2013. The program creates an electronic ordering system from preferred parts dealers to body shops on the State Farm system. It has been tested in markets around the nation for the last few years and State Farm is now working on a more aggressive national rollout. According to company releases, it will be initially focused on the Twin Cities market before going statewide.

MADA's Collision & Service Council has been following the progress of the PartsTrader program with great concern. MADA remains opposed to the State Farm PartsTrader Program. MADA believes PartsTrader limits competition and imposes additional administrative costs which will certainly result in higher costs to consumers and less quality vehicle repairs for Minnesota drivers. Finally, MADA believes in a traditional open marketplace where all collision repair shops and parts suppliers can compete.

The Collision & Service Council and full MADA Board will continue to monitor the program and consider appropriate responses to the disruption it will cause the marketplace.



MADA News

Half and Full Century Club Nominations Wanted

Been hanging around for 50 or 100 years? We'd like to know.

MADA will again honor those members whose dealership has been in continuous operation by the same family for 50 or 100 years.

Please contact Sandy Brom with your information as soon as possible at 651-789-2934 (brom@mada.org) so that you and your family may be honored at the MADA Annual Meeting on December 6th at the Minneapolis Hilton.

Save the Date

MADA's 2013 Annual Meeting & Luncheon



Coming
to the Minneapolis Hilton
11:45 am



Health Insurance Marketplaces

MNsure Update

Marketplaces, sometimes called “exchanges,” are state or federal places where people can buy health insurance and compare health plans offered by private companies on the exchanges.

Marketplaces will also operate a *Small Business Health Options Program (SHOP)*. There, small business employers can compare plans and, if appropriate, purchase coverage for their employees. SHOP Marketplaces were generally opened for enrollment on Oct. 1, and coverage purchased through an exchange will be effective Jan. 1, 2014, or later, depending on the employer’s application date.

Tax Credit for Small Employers

Small businesses with fewer than 25 full-time equivalent employees may be eligible for tax credits to assist in the cost of health insurance. To qualify, such businesses must have average annual wages below \$50,000 and must pay at least half of the cost of their employees’ health insurance.

Between 2010 and 2013, eligible employers could file with the IRS to receive a tax credit of up to 35% of the small business’ contribution toward insurance premiums, calculated on a sliding scale basis tied to average wages and number of employees.

For tax years beginning in 2014 or later, there will be changes to the credit:

- The maximum tax credit will increase to 50% of premiums paid for small business employers and 35% of premiums paid for small tax-exempt employers.
- To be eligible for the credit, a small employer must pay premiums on behalf of employees enrolled in a qualified health plan offered through a Small Business Health Options Program (SHOP) Marketplace.

- The credit will be available to eligible employers for only **two consecutive taxable years**.

The tax credit will phase out for small employers who have more than 10 full-time equivalent employees, or if the average annual wages for the FTEs exceed \$25,000. For an employer where both these situations apply, the credit would be reduced based on the sum of the two reductions, possibly down to zero for some employers.

An employer’s plan for employee-only coverage would have to cost more than 9½% of household income before a person could qualify for a tax subsidy.

The objective of the tax credit appears intended to encourage small, lower wage companies to sponsor health insurance plans for their employees. However, the Small Business Association believes the complex rules will discourage small employer participation in the SHOP program simply to receive a temporary tax credit.

The two-year limit for small business tax credit begins when an eligible employer files Form 8941, Credit for Small Employer Health Insurance Premiums to claim the credit.

MNsure – Minnesota’s Health Insurance Exchange

MNsure is the state’s new online health insurance marketplace. Minnesota consumers and small businesses with up to 50 full-time employees will be able to obtain health insurance through MNsure. Options range from commercial health plans to free or low-cost policies for government health insurance such as Medicaid and MinnesotaCare.

Any Minnesota resident can buy insurance on MNsure regardless of whether their employer offers health insurance. For those preferring

MNsure over an employer's plan, there's a relatively high bar to qualify for federal subsidies that bring down the cost of buying insurance on your own. An employer's plan for employee-only coverage would have to cost more than 9½% of household income before a person could qualify for a tax subsidy. Even then, certain income levels are required to get the subsidy. If an employer health plan costs an employee less than 9½% of household income *for single only coverage*, an individual person could still buy insurance on MNsure but couldn't take advantage of the law's tax subsidies.

Comparison of Plans

MNsure has been advertising the low premiums offered by some of its plan options. However, there are often more important issues to consider when comparing MNsure plan options with commercial plan alternatives. Employers should consider the following:

1. **Provider Access** Lower premiums often indicate more limited access to high quality providers.
2. **Out-of-Pocket Expenses** Lower premiums often indicate potentially higher out-of-pocket costs.
3. **Support** Lower premiums may indicate limited support services to employers and employees.

MADA Insurance, Inc.

MADA Insurance has been working with Blue Cross Blue Shield to develop plan options with the same or similar benefits and costs available through MNsure. We expect to announce these changes within the next month.

For more information, go to the MNsure website <http://mnsure.org>. The website provides useful information on available products and pricing. Call MADA Insurance or your broker if you have any questions regarding these issues.

MADA News

Revised Contract Versions Reflect Changes

Are you still using the Banker Systems Installment Contract #RS-SI-MV-MN 4/5/2006 that MADA is phasing out? MADA will continue to sell this form from available stock through the fall, when the outdated form will be replaced by #RSSIMVLF-MN 11/11/2012.

In the face of close scrutiny and compliance concerns by various lenders, the 2006 installment contract form is fast approaching "end of life." Also, the stock MADA Vehicle Purchase Agreements (buyers order) have been modified to accommodate the expanded transit tax and the general sales tax change on maintenance contracts. These new purchase agreements will automatically replace our current version.

Dealers should check with DMS providers for reprogramming needs. Samples of the updated contracts are available from Jack Kohls at your MADA office.

Membership Renewals are in the Mail

All outstate and Associate members should have received their dues statements for renewal of membership for 2014.

Your dues are an important recommitment to the information and assistance that MADA provides to support you and your business. We look forward to another great year working together to strengthen Minnesota's automotive industry.

MADA/GMADA Membership Tracking Forms Sent

You should have received the form in the mail. Updating your information insures that we have current information when we publish the 2014 Yearbook and Buyers Guide Directory. Please take a moment and review the data, make changes and return the form to the MADA office as soon as possible.

Minnesota Auto Outlook

Released by:
**Minnesota Automobile
Dealers Association**

Covering the Minnesota automotive market

Data thru August 2013

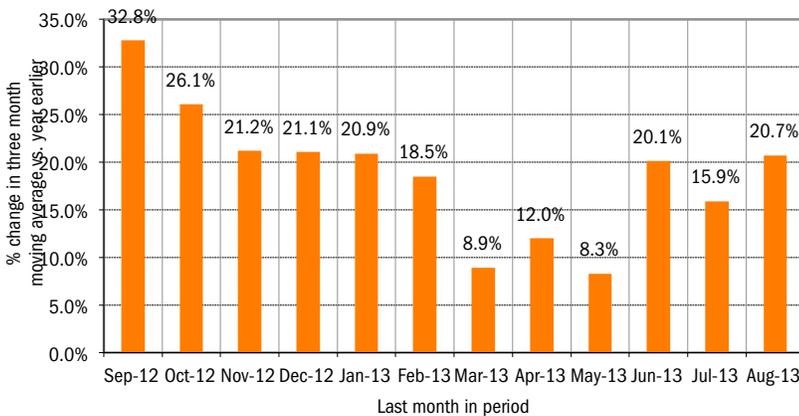
Minnesota New Retail Car and Light Truck Registrations

	Most Recent Two Months			YTD thru Aug*			YTD Market Share		
	7/12 & 8/12	7/13 & 8/13*	% change	2012	2013	% change	2012	2013	change
Industry Total	27,445	31,988	16.6%	111,613	130,190	16.6%			
Cars	12,182	13,657	12.1%	49,088	55,243	12.5%	44.0	42.4	-1.6
Light Trucks	15,263	18,331	20.1%	62,525	74,947	19.9%	56.0	57.6	1.6
Japanese Brands	9,821	11,743	19.6%	36,697	44,359	20.9%	32.9	34.1	1.2
Toyota	3,978	4,691	17.9%	14,372	17,117	19.1%	12.9	13.1	0.2
Honda	2,806	3,356	19.6%	10,563	12,417	17.6%	9.5	9.5	0.0
Nissan	1,506	1,812	20.3%	5,623	6,723	19.6%	5.0	5.2	0.2
Other	1,531	1,884	23.1%	6,139	8,102	32.0%	5.5	6.2	0.7
Domestic Brands	13,204	15,652	18.5%	57,330	67,579	17.9%	51.4	51.9	0.5
General Motors	5,313	6,575	23.8%	24,442	28,425	16.3%	21.9	21.8	-0.1
Ford	4,959	5,569	12.3%	20,635	24,742	19.9%	18.5	19.0	0.5
Chrysler	2,914	3,487	19.7%	12,204	14,289	17.1%	10.9	11.0	0.1
Other	18	21	16.7%	49	123	151.0%	0.0	0.1	0.1
European Brands	2,143	2,213	3.3%	8,072	8,908	10.4%	7.2	6.8	-0.4
Volkswagen	1,240	1,154	-6.9%	4,301	4,386	2.0%	3.9	3.4	-0.5
BMW	378	450	19.0%	1,749	2,259	29.2%	1.6	1.7	0.1
Mercedes	285	335	17.5%	1,028	1,213	18.0%	0.9	0.9	0.0
Other	240	274	14.2%	994	1,050	5.6%	0.9	0.8	-0.1
Korean Brands	2,277	2,380	4.5%	9,514	9,344	-1.8%	8.5	7.2	-1.3

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

*Figures for August 2013 were estimated by Auto Outlook. Data Source: Polk.

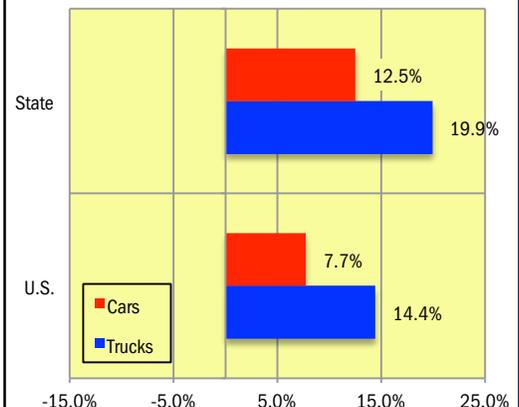
Percent Change in Three Month Moving Average of New Retail Registrations versus Same Period Year Earlier



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 2013 were estimated by Auto Outlook. Data Source: Polk.

Percent Change in State and U.S. New Retail Light Vehicle Markets YTD '13 thru August* vs. YTD '12



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 2013 were estimated by Auto Outlook. Data Source: Polk.

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: Polk.

Minnesota New Retail Light Vehicle Registrations					
	Registrations			Market share	
	YTD '12 thru Aug	YTD '13 thru Aug*	% change	YTD '12 thru Aug	YTD '13 thru Aug*
TOTAL	111,613	130,190	17%		
Acura	798	968	21%	0.7%	0.7%
Audi	866	943	9%	0.8%	0.7%
BMW	1,339	1,795	34%	1.2%	1.4%
Buick	2,090	2,611	25%	1.9%	2.0%
Cadillac	732	963	32%	0.7%	0.7%
Chevrolet	17,591	20,231	15%	15.8%	15.5%
Chrysler	2,888	2,657	-8%	2.6%	2.0%
Dodge	3,299	4,577	39%	3.0%	3.5%
FIAT	199	208	5%	0.2%	0.2%
Ford	19,975	24,007	20%	17.9%	18.4%
GMC	4,029	4,640	15%	3.6%	3.6%
Honda	9,765	11,406	17%	8.7%	8.8%
Hyundai	4,313	4,403	2%	3.9%	3.4%
Infiniti	503	532	6%	0.5%	0.4%
Jaguar	26	33	27%	0.0%	0.0%
Jeep	3,257	3,361	3%	2.9%	2.6%
Kia	5,201	4,941	-5%	4.7%	3.8%
Land Rover	182	239	31%	0.2%	0.2%
Lexus	1,183	1,419	20%	1.1%	1.1%
Lincoln	660	719	9%	0.6%	0.6%
Mazda	2,045	2,621	28%	1.8%	2.0%
Mercedes	1,015	1,205	19%	0.9%	0.9%
MINI	410	509	24%	0.4%	0.4%
Mitsubishi	369	558	51%	0.3%	0.4%
Nissan	5,120	6,182	21%	4.6%	4.7%
Other	300	219	-27%	0.3%	0.2%
Porsche	120	149	24%	0.1%	0.1%
Ram	2,760	3,676	33%	2.5%	2.8%
Subaru	3,558	4,949	39%	3.2%	3.8%
Tesla	0	59		0.0%	0.0%
Toyota	13,189	15,638	19%	11.8%	12.0%
Volkswagen	3,315	3,248	-2%	3.0%	2.5%
Volvo	516	524	2%	0.5%	0.4%

Top ten ranked brands in each percent change category are shaded green.

*Figures for August 2013 were estimated.

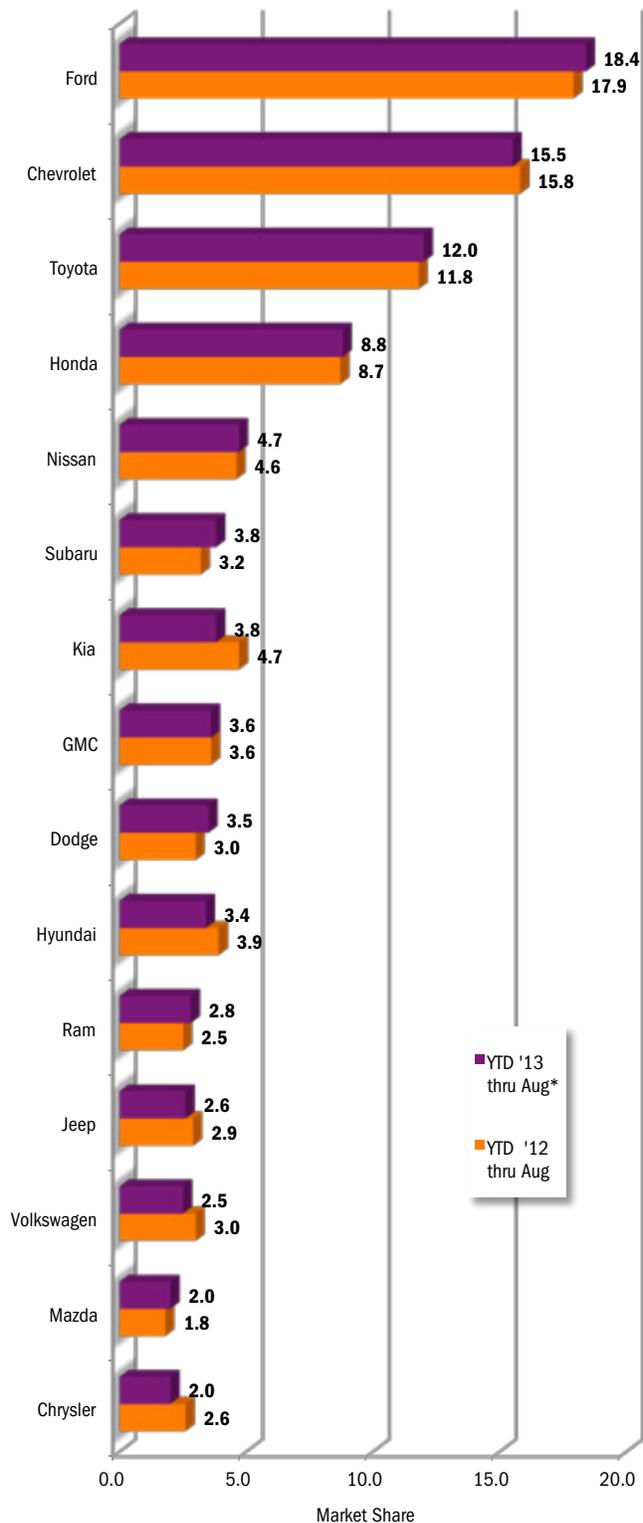
Source: Polk

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State Market Share for Top 15 Selling Brands
YTD '13 thru August* vs. YTD '12



*Figures for August 2013 were estimated.

Source: Polk.

OSHA Compliance On Front Burner



Hazard Communication Standard - Training Required by Dec. 1

Revised OSHA Hazard Communication rules published in March 2012 had delayed effective dates which are now just around the corner. There are new labeling elements and a new standardized format for Safety Data Sheets. OSHA is phasing in the specific requirements over several years.

By Dec. 1, employers must have trained their workers on the new label elements and the new Safety Data Sheet format.

Label training must cover the types of information an employee would expect to see on the new labels, how an employee might use the labels in the workplace and a description of how the elements work together on a label.

Training for the new Safety Data Sheets must cover the standardized 16-section format, including the type of information found in the various sections and how the information on the label is related to the Safety Data Sheet.

MADA's Collision & Service Council plans a one-hour webinar on this topic with MADA-endorsed ComplyNet. Watch the MADA Newslist for more information/registration or go to www.mada.org/training. This webinar will be at no charge to Collision & Service Council members, \$99 for non-members.

Minnesota Dealer Cited for Unsafe Tire Servicing

An OSHA inspector - responding to an employee complaint - cited a Minnesota dealer for two "serious" violations last month for failing to comply with an OSHA standard for safely servicing tires and wheels on medium and heavy duty trucks.

According to OSHA, approximately 322,000 employees in more than 100,000 workplaces service large vehicle tires that are mounted on

either multi-piece or single-piece wheels. In 1984, OSHA amended the safety standard for servicing multi-piece rim wheels to include requirements for the safe servicing of single-piece rim wheels used on large trucks, trailers, buses, and off-road machines.

By Dec. 1, employers must have trained their workers on the new label elements and the new Safety Data Sheet format.

The safety standard for servicing single-piece and multi-piece rim wheels has four major requirements: (1) training for all tire servicing employees; (2) the use of industry-accepted procedures that minimize the potential for employee injury; (3) the use of proper equipment such as clip-on chucks, restraining devices or barriers to retain the wheel components in the event of an incident during the inflation of tires; and (4) the use of compatible components.

This OSHA standard does not apply to servicing automobile tires or truck tires designated "LT" (light trucks).

OSHA Cracks Down on Lift Safety

OSHA uses what's known as the "General Duty Clause", which is a catch-all for unsafe working conditions, as an enforcement tool for lift safety.

Lift Safety citations are almost always "serious violations" which means that the workplace hazard could cause an accident that would most likely result in death or serious physical harm.

Without a specific standard to point to, OSHA recommends that lift hazards can be effectively controlled with proper lift maintenance and effective training for employees on inspection and use of the automotive lifts.

Start by following the manufacturer's specific maintenance, adjustment and lubrication recommendations in the owner's manual for each

OSHA Compliance... continued on page 2

Collision and Service Update



Collision & Service Council

A Clear Voice for Dealership Collision and Service Centers

After a spectacular fall afternoon packed with successful pheasant hunting, great food, and wonderful camaraderie, we can confidently say the Council's first annual event was a huge success. From comments like, "I've known this guy for seven years, and I learned some really great things about him when we were on the hunt,".....to, "This beats a golf tournament any day!" and, "This was a fantastic event and it was great meeting so many of these guys today," the Council is already looking at scheduling this event again for next year.



The photos show just a fraction of the story. Be sure to RSVP early for next year. Space will be limited!

NADA News

NADA Convention Site is New Orleans

Are you heading to the Big Easy in January for the NADA Convention? Be sure to put the MADA Brunch on your schedule. You won't want to miss this one. It will be held at the National World War II Museum, just a few blocks from the Morial Convention Center.

Sunday, January 26, 2014

11:00 am - 2:00 pm

All Minnesota member dealers and guests are invited. No RSVP required.

If this popular event is one your company would like to sponsor, please call Sandy at 651-789-2934.



	Class Options	Circle Preferred Date	Location
The Certified Title & Registration Program	Sales Tax 9:00 a.m. - 10:00 a.m. \$99	Nov. 12, 2013 or Jan. 14, 2014	Doubletree by Hilton - Park Place 1500 Park Place Blvd Minneapolis, MN 55416 Registration includes lunch, sponsored by CVR
	New to Fleet 10:30 a.m. - 12:30 p.m. \$99	Nov. 12, 2013 or Jan. 14, 2014	
	Minnesota Titles and Transfers 1:00 p.m. - 3:00 p.m. \$99	Nov. 12, 2013 or Jan. 14, 2014	

	Class Options	Circle Preferred Date	Location
Title Basics	Title Basics – St. Cloud 1:00 p.m. - 4:00 p.m. \$199	Nov 14, 2013	Homewood Suites St. Cloud, MN 56303
	Title Basics – Minneapolis 1:00 p.m. - 4:00 p.m. \$199	Dec 11, 2013	Doubletree by Hilton - Park Place 1500 Park Place Blvd Minneapolis, MN 55416

	Class Options	Circle Preferred Date	Location
Year-End Tax Planning and Healthcare Reform	Year-end Tax Planning & Healthcare Reform Update – Brainerd 1:00 p.m. - 3:00 p.m. \$149	November 12, 2013	Brainerd Grand View Lodge
	Year-end Tax Planning & Healthcare Reform Update – Downtown Minneapolis 9:00 a.m. - 11:00 a.m. \$149	December 6 – just prior to the annual meeting	Minneapolis Downtown Hilton 1001 Marquette Ave Minneapolis

Name _____	Title _____
Name _____	Title _____
Dealership _____	
Phone _____	E-mail _____

FAQ

Q: I do the HR work here at the dealership. I'm told I must report all new hires to the government in order to track child support obligations. Is that true?

A: Yes. Federal and Minnesota statutes both require all employers to report newly hired and re-hired employees to a state directory within 20 days of their hire date.

New hire reporting speeds up the child support income withholding order process, expedites collection of child support from parents who change jobs frequently, and quickly locates alleged fathers/non-custodial parents to help in establishing paternity and child support orders. New hire reporting helps children receive the support they deserve. Employers are a key partner in ensuring financial stability for many children and families and should take pride in their role.

There are a variety of reporting tools. Reports can be made electronically, via fax or through the mail.

There is more detail here: <http://bit.ly/19Mrc8H>

visit us online at
www.mada.org

Visible Customer Update

Are Your Emails Being Seen?

Today, over half of all emails are being opened by a mobile or smart device. Assuring your e-mails are getting through--and in a format that can be easily viewed--is more important than ever.

Testing your own emails is a quick and easy way to be sure your customers are not only receiving your email messages, but that they arrive in a format that can be easily read. Be sure to test multiple versions of your emails on multiple devices through multiple sources (your work Outlook email and your Gmail for instance). Or better yet, ask your vendors to send a few emails directly to you at a few different email addresses. You cannot be sure your customers are going to read them, but at least you will be giving them an opportunity to see and read your important email messages.



Endorsed Service & Vendors

Computerized Vehicle Registration

CVR

F&I Products

Protective

Dealership Marketing

Visible Customer

Group Health Insurance

Blue Cross Blue Shield of MN

Delta Dental

ReliaStar Life

Workers Compensation

Ensure Agency

Midwest Family Mutual

Dealer Bond Program

Ensure Agency

Collections

Springer Collections

Check Guarantee/Credit Card Processing

FIS / Certegy

Disability Income Insurance & Section 125

Cafeteria Plans

American Fidelity Assurance

OSHA, EPA & DOT Compliance/Training

ComplyNet Corporation

Fleet Fueling Program

SuperAmerica

Office Supplies

S & T Office Products

Uniforms and Linen Services

AmeriPride Linen & Apparel

Services

Hole-In-One Insurance

Hole-In-One-USA

Pre-Paid Legal, Jim Gavin

Identity Theft Shield &

Pre-Paid Legal Services



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

ADVOCACY ▪ EXPERTISE ▪ EDUCATION ▪ COMMUNICATION

MADA NEWS ▪ OCTOBER 2013

Legal News

Buyers Order Updated This Century?

When you run out of buyers order purchase agreement forms, it's easy to say "Reorder-No Changes." Sales and F&I are both comfortable with the current form. The programming is done. No Harm. No foul, right?

This is risky thinking. MADA routinely updates standard versions of the purchase agreement to respond to law changes, government policy shifts and court decisions. Our goal is to provide dealers a strong contract that complies with state and federal law and contains provisions and boilerplate that is both fair to customers and favorable to dealers.

This is risky thinking.

MADA is still seeing contract versions in the field with outdated 2-box odometer disclosures, pollution control disclosures and even some with a line for Federal Luxury Tax that was repealed nearly 20 years ago.

MADA Counsel, Jim Schutjer, would be pleased to review MADA members' purchase agreement forms and offer suggestions and recommendations. If you're interested, email schutjer@mada.org.