

Drive: NH

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A PUBLICATION OF THE NEW HAMPSHIRE AUTOMOBILE DEALERS ASSOCIATION		NHADA, COMMUNITY COLLEGES, AND DEALERS TEAM UP TO COVER AUTO TECH EMPLOYEES' FULL TUITION	



NHADA, Community Colleges, and Dealers Team Up To Cover Auto Tech Employees' Full Tuition

Through a unique partnership between the New Hampshire Automobile Dealers Association (NHADA) and the Community College System of New Hampshire's Auto Tech programs, local workers are headed back to the classroom to boost their skills free of charge.

Read more on p. 6

Corporate Holiday Gift Guide: Holiday Gifting Made Easy!

It's been a tough year. Show your employees that you appreciate their hard work this holiday season with a thoughtful and useful gift! NHADA has made the gift search easy with these curated favorites.

Read more on p. 28



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Special Events — Save the Date!

(Italic = specific date pending)

DEC. 29, 2020
Virtual Silent Auction Launches

JAN. 2021
Comedy Night/ Big Raffle

MARCH, 2021
NHADA Student Competition

APRIL, 2021
Virtual College & Career Day

JUNE 27-29, 2021
100th Annual Convention

SEPT. 17, 2021
25th Annual "Drive for a Tech" Golf Tournament

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A Year Like No Other



PETE MCNAMARA

PRESIDENT

If you don't like the weather...

The 2020 business environment for those in the New Hampshire auto industry has reminded me of the phrase, "If you don't like the weather, wait five minutes."

When the sun dawned on Jan. 1 of 2020, we saw a promising new year with strong sales on the horizon. As the winter thawed and the mud season began, things looked even more promising for the automotive industry. Unfortunately, when the coronavirus first reared its invisible yet ugly head, things could not have looked grimmer for our automotive world. In early April, if you had asked most NHADA member-businesses what the business climate forecast was for summer and fall, words like stormy, hurricane-like headwinds, damaging hail would have been apt descriptions.

As I write this year in review in November and look back at the changing weather patterns, the summer and fall were dramatically different than expected. Sales have been incredibly strong for most facets of the New Hampshire Auto Dealers Association members. So strong, in fact, that many stores have been scrambling for inventory to sell, both new and used. Many shops have reported that their service business also remained strong despite COVID-19.

So why are things so dramatically different between March and November? There are many reasons, and I'll try to highlight a few. First off, we are a resilient industry. For 20 years now, the crystal ball seers of the world had predicted dealers' demise, the end of body shops and repair shops because consumers were going to end their personal ownership of cars, cars were going to be driverless and all-electric and perhaps even flying.

When the virus first hit, the scrappy owners adjusted quickly to trim expenses and adjusted their business practices. Using NHADA's playbook as a guide, COVID-19 safe business practices were put in place with expanded pickup and drop-off for sales and service and various safety measures inside the shops, including wearing masks and plenty of hand sanitizer.

The NHADA association also jumped into the fray to help ensure that auto businesses were declared as "essential businesses" by Governor Sununu. NH was the first state to declare both service and sales as essential. We greatly appreciate the Governor listening to our concerns. Social distancing and stay-cations caused consumers to rely more than ever upon personal ownership of vehicles and investments in a variety of recreation vehicles.

The November election has also brought a change in the political climate both nationally and in New Hampshire. Citizens clearly recognized that Governor Sununu had done an excellent job in leading our state through the ongoing COVID-19 crisis. Following in his slip-stream, the GOP took over the NH House, Senate, and Executive Council.

So, as we look to the 2021 forecast, the coronavirus will continue to cause uncertainty until a vaccine is readily available to all of us. No different than putting snow tires on your car, you should keep in place your covid-safe practices to keep your employees and customers safe. Follow the NHADA playbook, buy covid-safe products from the NHADA store, wear masks, and ensure your customers and employees wear masks and keep handwashing! ▲



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Left to right: Brian Ellis, Toyota T-TEN Instructor; Ed Kelley, Service Manager; Jeremie LaPlante, Toyota T-TEN Intern; Miles Sennott, Toyota Master Diagnostic Technician Mentor; Chris Irwin, Irwin Automotive President.

NHADA, Community Colleges, and Dealers

TEAM UP TO COVER AUTO TECH EMPLOYEES' FULL TUITION



PETE MCNAMARA

PRESIDENT



COVID-ERA WORKFORCE GRANT FOR AUTO INDUSTRY HELPS LOCAL EMPLOYEES IMPROVE SKILLS AND ABILITIES

Through a unique partnership between the New Hampshire Automobile Dealers Association (NHADA) and the Community College System of New Hampshire's Auto Tech programs, local workers are headed back to the classroom to boost their skills free of charge. The NHADA "Workforce Training Reimbursement Grant" will be tapped to send dozens of employees to various advanced automotive technology programs at schools like Lakes Region Community College.

"This is a fantastic way to invest in workers locally and make sure our industry remains attractive

to our employees," explains Pete McNamara, President of the New Hampshire Automobile Dealers Association. "Our industry continues to scramble to find qualified people to fill the many positions we have open for high-quality, good-paying jobs. This grant is a great way to keep people from leaving for other jobs."

Laconia's Irwin Toyota is one of the first dealerships in New Hampshire to take advantage of the workforce grant program. Irwin is providing full tuition for one of its up and coming Toyota technicians, Jeremie LaPlante, a Laconia resident and second-year student in the Toyota Technician Education Network (Toyota T-TEN) program at Lakes Region Community College (LRCC). LaPlante will have his entire second year of automotive coursework paid for by Irwin's, which will be partially reimbursed by NHADA.

"We need to grow our own workforce, and this grant program will provide customized training opportunities for entry-level workers, which helps meet consumer demand by preparing our people to handle better the rapid technological advancements occurring in the automotive industry," says Chris Irwin, President of Irwin Automotive Group. "This program also opens the door to career advancement and increased wages, and to build employee and customer loyalty."

In recent years, several New Hampshire dealers have used this grant program to pay for a class here and there for workers, but Irwin is the first to take full advantage by going all-in for Jeremie LaPlante. The Irwin family is a strong leader in the Lakes Region, and the Irwin Automotive Group has been an important part of the local economy for nearly 70 years. The Irwin Automotive Group sponsors several local youth sports teams and many local charities, and it strongly encourages employee involvement in the community.

LaPlante started the program with no formal training in automotive service. Still, he had a strong desire to learn. His T-TEN faculty and mentors saw this quality and have been involved and dedicated to helping him. In particular, managers' and technicians' support has helped him turn his interest and curiosity about cars into a career. "As the youngest member of the 2019-2021 Toyota T-TEN class, Jeremie has shown a high level of maturity that we really appreciate. He did not come from an automotive background but has risen to be one of the top students in his class. Jeremie is always one of the first students to complete the tasks assigned correctly. He sees a difficult task as an opportunity, not a roadblock," says LRCC T-TEN Instructor Brian Ellis.

Jeremie will leave the program in May 2021 with:

- An AAS degree
- A long list of Toyota training credentials
- Two years of on the job experience
- A good-paying job with opportunities for continued growth

Thanks to the Irwin Automotive Group, he will also be virtually debt-free.

"This year presents a unique challenge in awarding these scholarships to students around New Hampshire. We decided to take our good news on the road and go door to door to deliver the news, along with a little 'sign of success' for their achievement," says Peter McNamara, NHADA President. ▲

<https://www.nhada.com/community/nhada-teams-up-with-nh-community-colleges-and-dealers-to-cover-full-tuition-for-auto-tech-employees>



Your Employee Has Tested Positive for COVID-19 ...

NOW WHAT



MARTA SILAKKA, RN, BSN, CCM, COHN-S

NURSE CASE MANAGER, NHADA — WCT

1. NHADA COVID Playbook:

<https://bit.ly/32vzgyi>



2. Everything You Need to Know About Screening

<https://bit.ly/35lQaBx>



3. New Hampshire COVID-19 General Travel and Quarantine Guidance & Employer Screening and Exclusion Criteria:

<https://bit.ly/2lJfJtU>



4. CDC Cleaning and Disinfection Tips:

<https://bit.ly/35gknBM>



5. Updates to Covid-19 Guidelines and FFCRA Benefits

<https://bit.ly/2JRdAX1>



I wish I could say this is not a question we are getting here at NHADA-WCT but not only are we getting it; we are getting it more frequently. The number of positive cases in New Hampshire are increasing. Experts warned of a “second wave” and of the complicating factor of the flu and further compounded by the cool weather moving folks inside.

We have seen area businesses have to close temporarily due to staff having tested positive and the media is reporting more each day. Unfortunately, recommendations and guidelines are not mandatory. People are experiencing “COVID Fatigue” and are just tired of following the recommendations of the experts. This is a crucial time in the pandemic and we have to remain vigilant. We have heard of businesses doing a good job screening their employees and applaud those who are working hard to prevent the spread.

We are here for our members during this pandemic and are ready with the most up to date information from all available sources from the State of New Hampshire to the Centers for Disease Control. An amazing resource that should be printed and kept close by is the New Hampshire COVID-19 General Travel and Quarantine Guidance, & Employer Screening and Exclusion Criteria (linked at left) that was updated November 12, 2020. Per these guidelines you should be screening your employees every day when they arrive at work before they are allowed to work. These guidelines are used as a reference for this article.

One of your employees informs you they have just tested positive for COVID-19; now what?

1. **If they have come to work to tell you they tested positive or find out while they are at work; they need to leave the work place immediately.** People who have tested positive should have or will be contacted by the state for contact tracing. They should also be in contact with their primary care provider who will offer assistance for their care.

2. **Now the next question is are they symptomatic or asymptomatic?**
- a. **Symptomatic Persons who tested positive**
They must self-isolate at home until the following symptom-based criteria are met for discontinuation of isolation:
- At least 10 days have passed since symptoms first started,
AND
 - At least 24 hours have passed since last fever (off any fever reducing medication),
AND
 - Symptoms have improved
- b. **Asymptomatic Persons who tested positive**
They must self-isolate at home for 14 days.

We now know how the person who tested positive is being handled; now what about everyone else at work?

Non-Household Close Contact with someone who has been confirmed to have COVID-19 in the past 14 days.

1. **If you have symptoms**
Isolate and get tested. If negative – self quarantine for 14 days from last exposure. If positive self-isolate and follow previous guidelines.
2. **If you are asymptomatic**
Self-quarantine for 14 days from last day of exposure and get tested. If negative you are not exempt from the 14-day quarantine; it must be maintained. If positive self-isolate and follow previous guidelines.

We now know how to handle the employees; what about the building?

1. **Your business needs to be cleaned even more thoroughly after learning an employee has tested positive for COVID-19. The CDC has outlined this process here: <https://bit.ly/35gknBM>**
2. **Most businesses will close or shut down for this cleaning and / or do this after hours; but it needs to be done for the safety of the employees and customers.**

This can all be very confusing and interpretation is based on understanding. Some questions arise in regards to some of these frequently used terms:

1. **What is close contact?**
The definition of close contact has changed as of last week per the CDC. It is now defined as anyone who has spent a total of 15 minutes over 24 hours and within 6 feet of an infected person will now be considered a close contact and therefore at risk for catching and spreading COVID-19.
2. **What is the difference between Isolation and Quarantine?**
Isolation applies to people who are sick and quarantine applies to people who have been potentially exposed. They both mean to stay home and away from others, but the time required for each differs.

ISOLATION APPLIES TO PEOPLE WHO ARE SICK AND QUARANTINE APPLIES TO PEOPLE WHO HAVE BEEN POTENTIALLY EXPOSED. THEY BOTH MEAN TO STAY HOME AND AWAY FROM OTHERS, BUT THE TIME REQUIRED FOR EACH DIFFERS.


3. **What is the difference between symptomatic and asymptomatic? Symptomatic refers to having symptoms; so, the person would have some or all of the symptoms commonly seen with COVID-19:**
 - a. Fever or feeling feverish
 - b. Respiratory symptoms such as runny nose, nasal congestion, sore throat, cough, or shortness of breath
 - c. General body symptoms such as muscle aches, chills and severe fatigue
 - d. Gastrointestinal symptoms such as nausea, vomiting, or diarrhea
 - e. Changes in one's sense of taste or smell

COVID-19 continues to be a threat to us all; it's hitting home now with cases on the rise and our members are experiencing employees who are testing positive. Everyone needs to interpret the guidelines and suggestions as more than a recommendation; they need to be taken seriously and adhered to. NHADA has prepared for you a COVID Playbook to help you follow these guidelines. <https://bit.ly/32vzgyi>


We wish everyone to be safe and well; but if an employee does test positive, we can help you through this. Please reach out with any questions at 800-852-3372 or email Marta at msilakka@nhada.com. We have many resources to offer and if everyone works together, we can keep each other safe. ■

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WCT BOARD REDUCES WC RATES

THIRD YEAR IN A ROW



PETER SHEFFER

NHADA-WCT DIRECTOR

The NHADA Workers' Compensation Trust board of trustees has approved a 5% reduction in rates for the 2021 fund year. This is the third year in a row that the WCT has reduced rates by 5% — with a zero increase in 2018 and a 4% decrease in 2018, and a 5% decrease in 2016. In 2021 Members will see a reduction in rates by classification code ranging from -4.4% to -6.9%

The Workers Compensation Trust continues to provide its members with the most competitive workers compensation rates while remaining actuarially 99% confident that the premium collected will cover the cost of claims submitted by members.

The rates charged by classification code are one factor in calculating premiums; therefore, not all members will see a premium decrease. The other factors are payroll by classification code and the experience modification factor. Increases or decreases in payroll directly influence the premium. The experience modification factor brings the members' own claims

experience into the formula for calculating a premium. An experience modification over 1.00 increases the estimated premium, while an experience modification under 1.00 decreases the premium. All members who are experience-rated and have a modification factor under 1.10 receive an 18% discount. Therefore, it is imperative for members to keep their experience modification factors below 1.10. The only way to control experience modification factors is to prevent injuries from occurring and control the costs associated with those claims.

Here are some quick tips on controlling claims costs:

- Take your time and hire the right person for the job.
- Follow the appropriate hiring steps outlined in the NHADA Strategic Hiring Guidelines, including pre-placement drug testing, reference checks, and completion of the Second Injury Fund form.
- Follow through on all loss prevention recommendations.
- Keep up with employee training.

- Report all injuries promptly.
- Make sure all employees know that they are participants in a workers' compensation managed care program.
- Make sure to call the NHADA nurse case manager immediately after an injury for a referral to the best network options.
- Provide light-duty work for injured workers and avoid lost time from work.

Remember that costs associated with medical-only claims are discounted 70% when the experience modification factor is calculated. The full total incurred costs associated with lost-time claims are used to calculate the experience modification factor. Therefore, members should do everything possible to promptly return injured employees to work safely after an injury and avoid lost time from work. 📌

Please contact Marianne Gourgiotis with billing questions or Pete Sheffer with claims related questions. The claims team may be reached at 800-852-3372. The NHADA WCT nurse case manager can be reached at msilakka@nhada.com.

NHADA's Comedy Night, Big Raffle & Silent Auction Almost Here!



KALEENA GUZMAN

PROFESSIONAL DEVELOPMENT AND MAJOR EVENT SPECIALIST



Save The Date: Jan. 2021

Get ready for a night full of laughs with comedian Juston McKinney, all while helping to support the Education Foundation and our scholarship program. Last year the Education Foundation was able to give out \$100,000 in scholarships to high school and post-secondary students. Your support helps to ensure a strong pipeline for the automotive workforce.

Already purchased your ticket? Thank you! We are going digital this year, and your ticket will be delivered to you virtually in the near future.

Haven't purchased your ticket yet? Give us a call, and we will be happy to assist you! Each \$100 raffle ticket includes an invitation for two to attend Comedy Night. Only 1,000 tickets will be sold for a chance to win \$25,000. The \$25,000 winnings may be used at ANY NHADA member or partner business toward the purchase of a car, truck, motorcycle, RV, snowmobile, tractor, or for services or other purchases. The proceeds may also be used for tuition at one of the schools within the Community College System of New Hampshire (CCSNH) or the University System of New Hampshire

(USNH) and must be used in the same year (2021).

There will also be numerous secondary raffle prizes in addition to a virtual silent auction that will go live in 2021. ▲

For more information on the event or to purchase your raffle ticket, please reach out to Kaleena Guzman at kguzman@nhada.com or 603-724-0291.

https://foundation.nhada.com/events/comedy_night



Winter Weather Preparedness Guide



PAT AUSTIN

LOSS PREVENTION REPRESENTATIVE

Is your business prepared for the winter?

The winter may conjure up comfort with imagery of falling snow, sitting by a fire, hitting the slopes, and the holidays, but the cold hard truth is that the business impact of winter weather is anything but idyllic.

The economic impact of a simple snowstorm can cost your business. In this article, we will explore how winter weather impacts business, what businesses can do to effectively prepare for and react to inclement weather, and employee communication best practices for ensuring safety, productivity, and business continuity all winter long.

How winter threatens your business

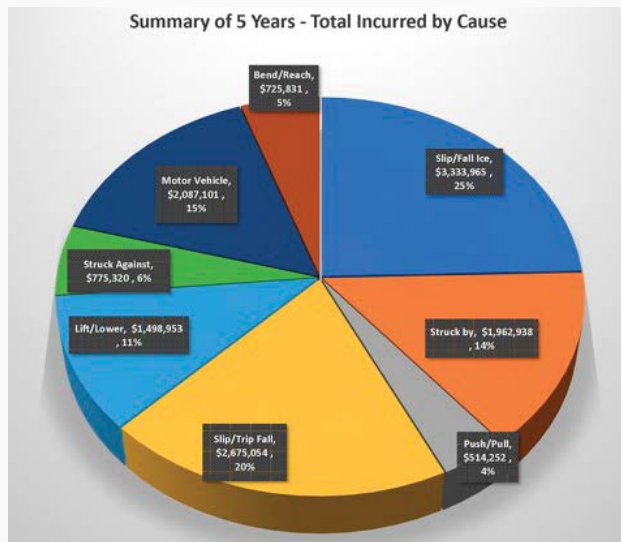
Winter weather is a great threat to employee safety. The danger begins on their way to work. In fact, each year, nearly 1,300 people are killed in vehicle crashes due to winter weather conditions.

The risks presented by winter weather extend beyond driving. 'On-ice slip and fall' injuries and seasonal illnesses affect nearly all businesses. These threats can reduce productivity, lower staff morale, and disrupt business workflows.

A dive into the data from our own Workers' Compensation Trust from 2015 to present exhibits exactly how much of a threat and how costly slip and falls on ice are to NHADA membership.



Slip and falls on ice account for 23% of all dollars spent in that five year period, but only 12% of the total number of claims. Slip and falls on ice are more serious and more expensive on average than any other type of injury that occurs.



The indirect effects of winter weather are also a factor. These factors include school delays and closings, postponement of meetings, and disruption of normal business operations. When employees' attention is taken away from the organization and shifted to the pressing needs of the day, employee engagement and productivity take a hit.

Preparing your business for winter weather

In New Hampshire, we are all aware of the inherent risks associated with winter weather, and we have the ability to plan for, mitigate, and even eliminate the risks our employees and businesses encounter.

Step 1: Assess your risks

Below is a list of some of the potential winter weather hazards your employees and business will face:

- Unsafe driving conditions
- Slip and fall on ice injuries
- Seasonal illnesses
- Frostbite
- Power outages
- School delays and closures
- Structural stress and damage to buildings

As a company, the focus should be on forming an action plan and communicating with employees in regards to each risk.

Step 2: Who is responsible?

- Preparation is key. The time to figure out who is responsible is not in the midst or after the fact. Having answers to the questions below prior to a winter weather event will keep your business ahead of the "storm."
 - Who needs to ensure the parking lot is safe and drivable?
 - Who will track winter weather activity and communicate winter weather-related information to employees?
 - Assemble a "Winter Weather Preparedness team" involving all departments (HR, Facilities,

Sales, Service, etc.) and clearly outline roles and responsibilities

- As an employer, you are responsible for the health and safety of all of your employees. It is your company's responsibility to ensure all necessary safety precautions are taken, even if these precautionary measures are taken by a third party. Before the winter weather hits, we recommend:
 - Reviewing all your contracts with vendors
 - Insurance providers
 - Property managers
 - Landlords

This type of preparedness will help eliminate confusion and in-action when it matters most.

Step 3: Execution of your plan

Now that you have identified the risk factors and established who is responsible for the execution, it is important a specific plan for each "Winter Weather Preparedness" team member be created to help keep everyone on the same page.

The NHADA Loss Prevention team has developed a checklist of things you and others must do before, during, and after each winter weather event. This type of preparedness will help you identify and obtain any tools or materials needed to keep your employees and customers safe.

In addition, the NHADA Loss Prevention staff encourages you to train all employees on the topic of winter safety because even the best plans fall short if everyone is not educated and on the same page. Please contact your NHADA Loss Prevention Representative to discuss the various options of a customized "Slip Fall on Ice Prevention Training."

Don't let winter weather wreck your bottom line

Proper preparation and communication can prevent winter weather from putting your business on ice. 📌

For ideas and assistance with establishing a strong winter weather preparedness plan please contact the NHADA Loss Prevention Department at 1-800-852-3372 or email Pat Austin at paustin@nhada.com

<https://www.nhada.com/blog/winter-weather-preparedness-tips>

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Jeff McDermott

Mark Kroninger

Updates on Accessing Medical Care for Work Injuries and Drug Testing



MARTA SILAKKA, RN, BSN, CCM, COHN-S

NURSE CASE MANAGER, NHADA — WCT

We recently shared an article on the increasing wait time at some urgent care locations for medical treatment and drug testing. Well, in typical 2020 fashion, some things have changed already. The centers that were offering online check-in have temporarily paused that service as the volume of patients continues to grow, and the service was not showing the benefit as hoped.

Urgent care facilities are seeing a continued increase in the number of patients they are seeing, and there is no end in sight for this increase. COVID-19 cases in NH are on the rise, flu shot season has arrived, and flu season is just around the corner.

Here are some updated tips on seeking medical care and drug testing.

Drug Testing Plan ahead

Don't leave the drug testing until the last minute. As soon as the employment offer has been made, encourage the new employee to seek drug testing sooner rather than later. With the benefit of instant results, some employers and employees leave the test to the last minute knowing the results will be the same day. With the risk of long wait times, encourage the testing to be done ASAP, and then if they are still facing a long wait time, they can reschedule at another time or call

us for other options. Please remember you may not allow a person to work until you receive the test result.

Be open to alternate providers

Most employers use one clinic for all their drug testing. If you are finding long wait times, give us a call and we can offer other clinic options. Consider using a clinic that only sees occupational medicine patients/employee health patients. They are busy too, but not with the treatment of "sick" patients and may have a shorter wait time.

Don't be afraid to drive

If one clinic is busy, they may let you know that another one of their clinics isn't as busy; a 30-minute drive to another clinic is better than a 2 hour wait time.

Medical Care for Work Injuries Calling NHADA vs. Calling 911

Remember to always call us before seeking treatment for a work-related injury UNLESS it is a life or death emergency; then always call 911 and follow up with us after to fill us in on all the details. Contacting the NHADA WCT team before assisting your injured worker with medical treatment allows us to assist with the most appropriate specialty referral within the managed care network.

Urgent Care vs. Specialty Care

As easy and quick a drive to local urgent care can be for medical treatment, it can also be met with long wait times

currently. Giving us a call before heading out will possibly allow us to offer specialty care vs. urgent care. An example is a foreign body in the eye; yes, urgent cares are always a good option, but how about starting with an eye doctor; the wait times will be less, and they are not dealing with COVID-19 patients. We can also assist with same-day referrals to local orthopedists who offer new injury appointments or have times set aside for new injuries.

Now vs. Later

When an injury occurs, there is part of us that think we head to the emergency room no matter what. Emergency rooms are always crowded places, not just during a pandemic. Also, they don't work on a first-come first-served basis. Many patients will take precedent over an acute/minor work injury. In many cases treatment is actually not necessary in the same day. A call to NHADA's WCT nurse case manager allows a conversation to occur regarding the nature of the injury and the current signs and symptoms. If it's a safe option; the offer of making an appointment for medical treatment the next day can avoid long wait times.

Concern About Exposure to "Sick" People?

We are running into many cases where an injured worker delays reporting and/or treatment over concern of exposure to "sick" people at clinics. This is, of course, a valid concern during this crazy time. If your injured worker has this concern, please call us. There are clinics in NH that only see occupational medicine patients and are not doing COVID-19 testing, putting their mind at ease and encouraging treatment now versus a delay.

As always, your NHADA – WCT team is here to assist you. The information on COVID-19 seems to change daily, but one thing that has not changed is being there for our members. Call or email the members of the team with any questions or concerns. We can be reached at 800-852-3372 or our emails:

- Pete Sheffer – psheffer@nhada.com
- Marta Silakka – msilakka@nhada.com
- Deb Handrahan – dhandrahan@nhada.com
- Justin Dowdy – jdowdy@nhada.com

<https://www.nhada.com/blog/updates-on-accessing-medical-care-for-work-injuries-and-drug-testing>



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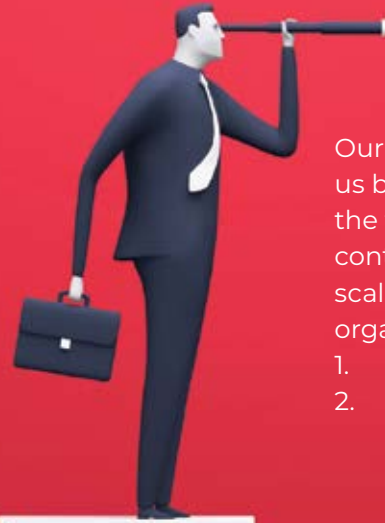
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Unpacking The 2020 Election: What You Need to Know



DAN BENNETT

VICE PRESIDENT OF GOVERNMENT RELATIONS



Election Day has come and gone and most all of the dust has settled. Let's focus on what we know in New Hampshire, Washington D.C., and elsewhere.

The Secretary of State's office in New Hampshire has officially concluded all recounts. Although the vote tallies changed by a small number, no final results were altered.

National

Presidential

While President Trump has not yet conceded the election and is contesting votes in a few states, he has in all likelihood lost the election and even Governor Sununu has congratulated president-elect Joe Biden. Inauguration day will be Jan. 20, 2021.

U.S. Senate

Senator Shaheen easily beat Corky Messner by over 15 points and was declared winner early Tuesday evening.

U.S. House

Representative Ann Kuster was reelected over Steve Negrón by over 10 points and will once again be returning to the House of Representatives in Washington D.C.

Representative Chris Pappas had a tighter race with Matt Mowers but, in the end, has won his reelection bid. This is the first time in about ten years that a sitting incumbent in CD1 has won a back-to-back election.

New Hampshire

The Corner Office

Governor Sununu beat former Senate Majority Leader Dan Feltes by over 30 points, and it was one of the first called races of the evening. Governor Sununu quickly thanked the state of N.H. and called for folks on both sides to get back to work on important issues.

A lot of flips in NH: Executive Council, Senate, House of Representatives

THE SECRETARY OF STATE'S OFFICE IN NEW HAMPSHIRE HAS OFFICIALLY CONCLUDED ALL RECOUNTS. ALTHOUGH THE VOTE TALLIES CHANGED BY A SMALL NUMBER, NO FINAL RESULTS WERE ALTERED.

Executive Council

In the unique to New Hampshire Executive Council, the Democrats have lost their 3-2 majority. The Republicans now have a 4-1 majority with the race between Councilor Pignatelli and former Councilor Wheeler finishing up a recount this week, and Councilor Wheeler was successful in his victory.

Senate

The Senate has flipped from a 14-10 Democrat majority to a 14-10 Republican majority. There will be some new faces in the Senate and some former Republican Senators who defeated incumbents and are returning to their seats.

House

The New Hampshire House had many Representatives whose races had recounts, with 400 seats that can be expected. Ultimately the NH House has flipped control from a Democratic majority to a Republican majority of 213-187.

NHADA will now pay close attention to action in Concord as Senate and House leadership positions are solidified as well as policy committee leadership and membership is chosen. It also remains to be seen what the legislative session will look like due to COVID-19 concerns. There are space concerns, older building issues, and remote versus in-person public hearing discussions that are ongoing.

Right to Repair: Action in Massachusetts

In this election, our neighbors to the south in Massachusetts have had a very public battle over a new version of the right to repair law. This initiative is focused on electronic vehicle data to include digital and telematic information in vehicles. The question wound up being on the ballot and was known as ballot question one. The initiative was led by the Massachusetts Right to Repair Coalition and was opposed by many automobile manufacturers. With a 93% reported rate, the right to repair question passed by over 75% voting in favor of it.

A summary of the ballot text was: This proposed law would require that motor vehicle owners and

independent repair facilities be provided with expanded access to mechanical data related to vehicle maintenance and repair.

What it will mean:

Starting with the model year 2022, the proposed law would require manufacturers of motor vehicles sold in Massachusetts to equip any such vehicles that use telematics systems with a standardized open access data platform.

Owners of motor vehicles with telematics systems would get access to mechanical data through a mobile device application. With vehicle owner authorization, independent repair facilities (those not affiliated with a manufacturer) and independent dealerships would be able to retrieve mechanical data from and send commands to the vehicle for repair, maintenance, and diagnostic testing.

The proposed law would require the Attorney General to prepare a notice for prospective motor vehicle owners and lessees explaining telematics systems and the proposed law's requirements concerning access to the vehicle's mechanical data. Under the proposed law, Massachusetts dealers would have to provide prospective owners with, and prospective owners would have to acknowledge receipt of, the notice before buying or leasing a vehicle.

Failure to comply with these notice requirements would subject motor vehicle dealers to sanctions by the applicable licensing authority. Motor vehicle owners and independent repair facilities could enforce this law through state consumer protection laws and recover civil penalties for greater treble damages or \$10,000 per violation.

This is a Massachusetts-specific law, but as we saw in Massachusetts's last right to repair battle, once it passes there — the horse is out of the barn, and the information is on the street everywhere. 🐎

For questions on the election or these matters, contact me at dbennett@nhada.com.

<https://www.nhada.com/blog/unpacking-the-2020-election>



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Year-End Reporting

And Other Important Compliance Items

LAUREN CARNES

NHADA GOLD PARTNER O'CONNOR & DREW, P.C.

[The following information was compiled for members by NHADA Gold Partners & tax advisors O'Connor & Drew, P.C. This information will apply generally to all dealerships, but you are advised to seek advice from your own counsel for your dealership's particular circumstances.]

COMPLIANCE CHECKLIST FOR W-2s, 1099s, AND CASH REPORTING:

1. Have you included the following items in each employee's final payroll, which will be included on the Form W-2?
 - Year-end Bonuses
 - Use of Demonstrators (see below)
 - Cost of Group-Term Life Insurance Coverage in Excess of \$50,000
 - Cost of Shareholder's Health Insurance Premiums and Other Fringe Benefits
 - Aggregate Cost of Employer-Sponsored Health Insurance Coverage to be included on W-2 (box 12, code DD) if file 250 or more W-2s . . . **However, Amount is Not Taxable**
 - Separate employer reporting requirements for "applicable large employers" (Forms 1094-C and 1095-C) under the Affordable Care Act are required for the 2020 tax year. Self-insured employers will need to file additional Forms 1094-B and 1095-B to report information about covered individuals.
2. Issue all appropriate 1099s and W2's to recipients and the Internal Revenue Service by February 1, 2021.
 - Report on Form 1099 - NEC – Nonemployee Compensation Paid to Unincorporated Service Providers
 - Report on Form 1099 - MISC – Rents Paid to Un-incorporated Lessors
 - NOTE: Reporting is not required for services under \$600
 - Report for attorneys – All Payments, whether or not incorporated. Payment for legal services, but not for the attorney's services, report on Form 1099 - MISC; payment for attorney's fees, report on Form 1099-NEC.
 - Report on Form 1099-INT – Imputed Interest on Shareholder Loans
 - Use Form 1099-B for Settlement Payments (all payments)
3. All customers for whom you filed a Form 8300 ("Report of Cash Payments over \$10,000") during 2020 must receive a notification on your letterhead by January 31, 2021.
4. Employer's obligation under .9% additional Medicare tax
 - Applies to wages and compensation (including taxable fringe benefit) in excess of the threshold amount paid in a calendar year.

For the Year Ending December 31, 2021:

- For January 2021, continue to use daily inclusion amounts calculated under the Annual Average Look Back Method based upon your December 31, 2019 factory financial statements (the amount used in 2020).
- Once your December 31, 2020 factory financial statements are completed, you must recalculate your daily inclusion amounts under the Annual Average Look Back Method.
- Apply the new daily inclusion amounts beginning in the first reporting period for February 2021.

NOTE: Please see NADA Management Guide L.17, Federal Tax Treatment of Demos (June 2002).

BUSINESS TAX UPDATE

De Minimis Safe Harbor Election: This annual election allows for the expensing of low-cost assets up to \$5,000 for entities with audited financial statements, or \$2,500 for all other entities. Items within the scope of the de minimis safe harbor election are treated as deductible expenses and not depreciable capital assets.

BET and BPT Tax: The New Hampshire Business Enterprise Tax (BET) is currently imposed at a 0.6% rate for 2020. Business Profits Tax (BPT) rate is 7.7% for 2020.

§179 Limitation: For 2020, the §179 limitation amount is \$1,040,000 for Federal (\$500,000 for NH). The §179 deduction is reduced dollar for dollar for qualifying property placed in service during the tax year that is in excess of \$2,590,000. This is an entity by entity limitation, not an aggregate limitation.

Bonus Depreciation: For 2020, taxpayers that have floor plan financing interest that is taken into account under section 163(j) business interest expense limitation are disqualified from taking bonus depreciation. However, see Reg 1.168(k)-2 and NADA Headlines (9/16/19) to see if you may still qualify for bonus depreciation for federal. NH does not conform to bonus depreciation.

Luxury Automobile Depreciation Limits: For vehicles placed in service in 2020, with a gross vehicle weight of under 6,000 lbs., the maximum first-year depreciation allowed is \$10,100 without bonus depreciation and \$18,100 with bonus depreciation.

Paycheck Protection Program (PPP) Loans: Presently, per IRS Notice 2020-32, no deduction is allowed for federal tax purposes for the payment of an expense that results in PPP loan forgiveness. The Treasury is expected to issue guidance soon for borrowers with expenses paid in one year and forgiveness received in a later year. Continue to monitor legislation for changes to this rule, as several Congress members have voiced support for deductibility of PPP expenses.

- Required withholding starts in the pay period in which wages and compensation paid to an employee exceeds \$200,000, regardless of filing status and wages paid to the employee by another employer.
 - An employee cannot request that additional amounts be withheld specifically for additional Medicare tax but can increase Federal income tax withholding with any excess income tax applied to other taxes due (including additional Medicare tax) upon the filing of the employee's income tax return.
5. Employers do not have an obligation to withhold taxes for the 3.8% Medicare Contribution tax. However, employees may elect to increase their Federal income tax withheld to account for these taxes to be applied appropriately upon filing their income tax return.

REPORTING FOR DEMONSTRATORS**For the Year Ending December 31, 2020:**

As of January 1, 2002, IRS Revenue Procedure 2001-56 sets forth the requirements for a dealer to report demonstrator vehicles provided to their employees. Be sure that appropriate amounts are included in each employee's gross wages. The total 2020 inclusion amount should be reflected in box 14 of each employee's Form W-2.

Continued on Page 20

Continued from Page 19

NEW HAMPSHIRE MINIMUM WAGE

Effective 08/21/2011, no employee shall be paid at an hourly rate lower than that set forth in the federal minimum wage law, which is currently \$7.25 per hour.

IMPORTANT PAYROLL LIMITS FOR 2020 & 2021

FICA Limit: For 2020, the maximum wages subject to FICA tax is \$137,700 (\$142,800 for 2021). Medicare wages have no limitation.

401(k) Contribution Limits: The maximum deferral under a 401(k) plan is \$19,500 for 2020. Additionally, any participant who will be age 50 or older as of December 31, 2020, may contribute an additional \$6,500 for 2020 as a "catch-up contribution."

Mileage Reimbursement Rate: The standard business mileage reimbursement rate for the year beginning January 1, 2021, has not yet been released by the IRS. The rate will likely be close to 2020s 57.50 cents per mile.

PUT LIFO ESTIMATE ON 12TH MONTH (DECEMBER) FACTORY STATEMENT

A reasonable estimate of the change in the LIFO reserve must be booked and appear on the 12th-month factory financial statement. For calendar year taxpayers, this would be the December statement. Failure to record a LIFO adjustment on the 12th-month statement could result in termination of the LIFO election and recapture of the LIFO reserve into income.

COMPLIANCE WITH THE ADDRESS DISCREPANCY, "RED FLAGS," AND SAFEGUARDS RULES

The Federal Trade Commission (FTC) has enacted three rules in recent years relating to protecting consumers against the threat of identity theft: the Address Discrepancy Rule, the "Red Flags" Rule, and the Safeguards Rule. Auto dealers are required to comply with each of these rules due to their involvement in finance and lease transactions. While these rules have been in effect for several years, it is important to note that compliance is an ongoing process as the FTC reserves the right to audit any organization within its jurisdiction at any time. As a result, any dealer that is not in full compliance with these laws should take the necessary steps to do so as soon as possible.

Address Discrepancy Rule: The deadline for implementing the Address Discrepancy Rule was November 1, 2008. This rule requires consumer reporting agencies to issue a notice of address discrepancy to any user of a credit report when the address provided to the consumer reporting agency substantially differs from the address on the credit report. The dealership must implement and document in writing, policies, and procedures to reasonably conclude that the consumer report relates to the consumer for whom the dealership requested the report.

Red Flags Rule: The Red Flags Rule went into effect on November 1, 2008; however, the FTC delayed enforcement of the Rule until January 1, 2011. This rule is a

requirement for any organization that opens an account with a customer in which the payments are deferred. Dealers are required to develop, implement, and maintain policies and procedures to prevent, detect, and respond to identity theft. Penalties range from \$2,500 to \$11,000 per violation, and that does not factor in the extensive legal fees that could result from the threat of a lawsuit. As with the Safeguards Rule, the Red Flags Rule requires that the dealer document the entire compliance effort, which can be summarized by the following steps:

1. Appoint a Compliance Officer
2. Perform a risk assessment in which you identify the "covered accounts" and the "red flags" that could indicate the potential of identity theft within those accounts
3. Develop policies and procedures that detect and respond to the red flag
4. Document the policies and procedures in a written Identity Theft Prevention Program
5. Employee training
6. Agreements with service providers
7. Senior management's approval
8. Annual compliance reports

Safeguards Rule: The Safeguards Rule has been in effect since May 23, 2003. This rule's main objective is to outline the policies and procedures in place to safeguard non-public customer information. These policies and procedures must be outlined in an Information Security Program. If you are not in compliance, you should still do so even though you are past the May 2003 deadline. The Information Security Program must be in writing and must include the following five specific components:

- Designate a compliance officer(s)
- Identify and assess foreseeable risks to customer info
- Design and implement internal controls
- Detail agreements with service providers
- Monitor and evaluate compliance

Monitor Compliance: The requirement to monitor and evaluate compliance is an ongoing process. It is important to regularly evaluate the policies and procedures in place to ensure that your dealership is in full compliance with the Safeguards Rule. The Written Information Security Program should be revised when necessary. Compliance does not end with the Written Information Security Program.

NOTE: O'Connor & Drew has developed a Safeguards Rule Compliance program for auto dealers. Materials are available as a self-install kit including CD and materials written by the Association of F&I Professionals (AFIP), or as a full-service program, which includes installation and compliance review by accountants from O'Connor & Drew. For additional information on the comprehensive plan, call Frank O'Brien at O'Connor & Drew, (617) 471-1120.

ADDITIONAL RESOURCES AVAILABLE

For more information on any of the above topics, NHADA members may be referred to NHADA Gold Partner O'Connor & Drew's Lauren Carnes at lcarnes@ocd.com or 617-471-1120 as a member service. Past NHADA bulletins and much more are posted at nhada.com. ▲

Carbon Monoxide Issues in Member Service Departments



BRIAN DUPLESSIS

LOSS PREVENTION COORDINATOR

When cold weather sets in, service departments often close their garage doors. This has an immediate impact on the shop's air quality, 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 is a colorless, odorless, tasteless gas, and one of the most common industrial hazards.

Mild Poisoning Symptoms Severe Poisoning Symptoms

Nausea
Dizziness
Headaches

Brain Damage
Heart Damage
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 severe 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. Occupational Safety and Health Administration 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.

NHADA Loss Prevention 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 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 use exhaust hoses 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 by email at bduplessis@nhada.com

<https://www.nhada.com/blog/carbon-monoxide-issues-in-member-service-departments>



Everything You Need to Know About 'As-Is' Sales in New Hampshire



LISA LAVOIE

RELATIONSHIP MANAGER

You don't want to get into trouble with the Federal Trade Commission to fail to post or not follow the Federal Trade Commission Buyer Guide – a most basic rule of selling cars. These FAQs may help.

The FTC has fined dealers for failing to post the FTC Buyer Guide – the most basic rule of selling cars. NH is among a handful of states that requires a second As-Is form (RSA 382-A:2-316).

Below please find some FAQs relative to the FTC and NH laws.

How do I post the FTC Buyers Guide?

The FTC requires that the Buyers Guide must be posted prominently and conspicuously on or in a vehicle when a car is available for sale. This means it must be in plain view, and both sides must be visible. You can hang the guide from the rear-view mirror inside the car or on a side-view mirror outside the car. You also can place it under a windshield wiper. The guide also can be attached to a side window.

A guide in a glove compartment, trunk, or under the seat is not conspicuous because it is not in plain sight.

Can I remove the FTC Buyers Guide for a test drive?

You may remove the guide for a test drive, but you must replace it as soon as it is over.

Do I have to display a FTC Buyers Guide if I am selling a vehicle at an auction that is open to dealers and consumers?

Yes. According to the FTC staff, before your used vehicles are offered for sale, sold, or made available for inspection at an auction that is open to consumers, you must prepare and display an FTC Buyers Guide as required by the rule. If the vehicle is sold to a consumer, you must comply with the other requirements of the rule, just as if you had sold the vehicle from your regular place of business. If your used vehicle is sold at the auction to another dealer, you need not comply with respect to that particular vehicle.

Can I sell a vehicle As-Is and also sell or include a service contract?

The FTC Staff Compliance Guidelines state: When a dealer enters into a service contract with a consumer within 90 days of selling the vehicle, federal law prohibits the dealer from disclaiming implied warranties on the systems covered in that service contract. For example, if you are a dealer who sells a car As-Is, the vehicle typically will not be covered by implied warranties (assuming that state law permits As-Is sales). But if you also enter into a service contract covering the engine for six months, you automatically provide an implied warranty on the engine.

Furthermore, the New Hampshire Attorney General's office stated in its 2006 Consumer Source Book that, "... if a dealer violates the Buyers Guide rule, it provides strong and persuasive evidence that the practice also constitutes an unfair or deceptive practice as defined by New Hampshire's Consumer Protection Act." Finally, court cases in other states have interpreted the UCC to provide that a dealer cannot avoid implied warranties in an

NEW HAMPSHIRE LAW DOES ALLOW DEALERS TO SELL VEHICLES THAT ARE UNSAFE FOR THE ROAD TO RETAIL BUYERS.

“As-Is” sale where that dealer sells a service contract within 90 days of the sale.

Is the signature line optional on the FTC Buyers Guide?

Yes, the signature line is optional on the FTC Buyers Guide but not on the NH As-Is form.

Does NH require an As-Is disclosure form in addition to the FTC Buyers Guide?

Yes.

Is the signature line mandatory on the NH As-Is Form?

Yes. RSA 382-A:2-316 (4) To properly sell a vehicle As-Is in New Hampshire, dealers must have the buyer sign a statement which clearly informs the buyer, before the time of sale, in concise and straightforward language that: (a) The goods are being sold on an As-Is or “With All Faults” basis; (b) The entire risk as to quality and performance of the goods is with the buyer; and (c) If the goods prove defective after purchase, the buyer, not the manufacturer, distributor or retailer, shall assume the entire cost of all necessary servicing or repair (RSA 382-A:2-316). This statement must be on a document other than the Buyers Guide as the FTC prohibits changes to the Buyers Guide.

What would turn your As-Is sale into an implied warranty?

When a vehicle is sold As-Is, the dealership personnel must be very careful to avoid any and all statements that would imply the vehicle “is in great shape,” “gets good gas mileage,” and “is a really good car.” The consumer could use statements such as these in an attempt to negate the As-Is document that he/she has signed.

Can I sell a vehicle that doesn’t pass inspection to a retail customer?

New Hampshire law does allow dealers to sell vehicles that are unsafe for the road to retail buyers. However, you cannot issue a 20-day plate to an unsafe motor vehicle. There are precise disclosure requirements for this type of sale.

These forms must be completed to complete the sale legally.

(1) The Notice of Sale of Unsafe Motor Vehicle form (RMDV 950). The Department of Safety (DOS) requires

the submission of a completed copy of an official DOS unsafe motor vehicle form. RMDV 950 can be obtained directly from the DOS.

The law also requires a written acknowledgment from the customer of the customer’s rights under this law. You must ask the customer if he/she wants a safety inspection. If the customer requests a safety inspection, following the inspection, you must notify the customer of what repairs are necessary to bring the motor vehicle into compliance with safety inspection laws and note the failed items on the RDMV 950 form. You may charge the customer for the safety inspection. If the customer declines an inspection, make sure that they circle (do not) on the line that states, “I (do) (do not) desire a safety inspection to be conducted.”

If the vehicle does not pass the emissions test, you must give the consumer a Notice of Sale of Vehicle that does not pass OBD II Emissions Testing (RMDV 950A).

(2) The As-Is form (mentioned above).

How should an unsafe vehicle be removed from your lot?

NHADA recommends that you have the customer trailer or tow the vehicle from your business. To discourage the practice, you should simply make towing the vehicle part of the sale. ▲

If you have a question about “As-Is” sales in New Hampshire, please call the Association office at (800) 852-3372.

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 Best Auto & Truck LLC, Hooksett, NH
 Extra Care Auto Repair Berlin LLC, Berlin, NH
 Laconia Harley-Davidson, Meredith, NH
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 Kezar Automotive, LLC, Chichester, NH
 NH Work Trucks, Belmont, NH
 DDA Professional Truck Services, Leasing &
 Transport, Londonderry, NH
 Accomplished Auto, Concord, NH
 Healey Auto Repair, Rochester, NH

Garry's Service Center, Concord, NH
 Johnson's Auto Care, Inc., Center Conway, NH
 603 Automotive of Portsmouth LLC, Portsmouth, NH
 AutoFair Central Services, Manchester, NH
 Key Chrysler Dodge Ram of Portsmouth,
 Portsmouth, NH
 Pellerin Automotive LLC, Enfield, NH
 Thistle Mobile Service LLC, Weare, NH
 Chrysler Dodge Jeep Ram of Claremont,
 Claremont, NH
 Route 77 Motors, Inc., Weare, NH
 Key Chrysler Dodge Jeep Ram of Rochester,
 Rochester, NH
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Upcoming Continuing Education Webinars 2020-2021



KALEENA GUZMAN

PROFESSIONAL DEVELOPMENT AND MAJOR EVENT SPECIALIST

2020 Webinars

December: Rolling Hazardous Material Online Certification Course

2021 Webinars

(Italic = specific date pending)

January-December: Rolling Hazardous Material Online Certification Course

January: Accounting Basics

January 21: The Duh! Approach To Management and Supervision:
Dispelling Common Leadership Myths

February: Bridging Leadership

February: Cyber Security

March: Accounting Next Level

March: Conflict Resolution Through Effective Communication

March 16: NH Title & Regulations

April: Service Advisor- Dealing with difficult customer situations

May 12: NH Title & Regulations

July 7: NH Title & Regulations

September 8: NH Title & Regulations

November 10: NH Title & Regulations

<https://www.nhada.com/training#>



For more information or to request a webinar topic please reach out to Kaleena Guzman at kguzman@nhada.com.

Keys to a Successful Second Injury Fund Claim



DEBORAH HANDRAHAN AIC-M

MEMBER SERVICES COORDINATOR

Prior to the Americans with Disabilities Act, the Second Injury Fund (SIF) was established to encourage employers to hire individuals with preexisting permanent physical or mental impairments. The SIF is still in existence today.

The SIF offers a way to recover funds if an employee with a preexisting qualifying condition sustains a qualifying work-related injury. Each year, NHADA WCT identifies potential SIF claims and prepares them for submission to the State of New Hampshire Dept. of Labor (DOL). If the DOL accepts a claim, NHADA WCT will recover 50% of qualifying indemnity and medical expenses over \$10,000.00. After 104 weeks, 100% of qualifying indemnity and medical expenses are recovered.

NHADA WCT has recovered \$6,288,548.00 since 1990. Those funds have been placed directly back into the corresponding claims; therefore, reducing the overall expense of that claim.

Keys to successful SIF claim:

- Employer must have written documentation of the preexisting condition prior to the work-related injury.
 - The preexisting condition does not have to be work-related and does not have to include the same body part as the work-related injury.
 - The SIF Form can be found here: <https://f.hubspotusercontent30.net/hubfs/4829685/SIF%20Form%202019.pdf>
- The SIF form can only be completed at the time of hire.

- If an employer becomes aware of an employee sustaining an injury or illness outside of work, a doctor's note or a handwritten note by either the employee or the employer will suffice as written knowledge. It must be descriptive, dated, and in the employee's medical file prior to the work-related injury.

- NHADA WCT must put the Fund on notice within 100 weeks of the work-related injury.
- Indemnity and medical expenses must exceed \$10,000.00
- The preexisting condition must be permanent and serious enough to cause a hindrance to employment opportunities.
- The employers written documentation of the preexisting condition must predate the work-related injury.
- The combination of the preexisting condition and the work-related injury must result in a more significant disability than the work-related injury alone.
- NHADA WCT must submit the claims to the DOL for approval by Sept. 1.

Deb Handrahan, Member Services Coordinator, may contact you if we feel you have a claim that would qualify for SIF reimbursement. It is necessary for us to get notarized documentation of the employer's knowledge of the preexisting condition for submission. This will require a review of the injured employee's personnel and medical files. ▲

If you have any questions regarding the SIF, please contact us at 800-852-3372 or email dhandrahan@nhada.com.

How to Exceed Hygiene Expectations in the ‘New Normal’

ENDORSED NHADA PLATINUM PARTNER STAPLES

Many things have changed over the past several months, and one major change is people’s expectations about hygiene and cleanliness. Now, more than ever, people want to know that the places they go to are as hygienic as possible — especially the restroom.

Kimberly-Clark Professional recently surveyed more than 500 consumers about their biggest away-from-home hygiene concerns as well as solutions to address them. The study focused on a range of environments – large office buildings, health care facilities, hotels, educational institutions, groceries, high-traffic and food service establishments. Among the key findings:

- Approximately 8 in 10 consumers say the condition of the restroom reflects how much an employer cares about guests and/or reflects the company’s image. This was true across all the away-from-home environments.
- Three-quarters said that if the restroom isn’t clean, they don’t believe the rest of the facility is either.

The takeaway? To gain consumer trust, it’s essential to adopt solutions that provide peace of mind and demonstrate that you’re doing all you can to maintain the highest levels of hygiene. Here are some of the survey findings and recommendations to address them.

Finding: What’s the most important restroom amenity?

Touchless systems¹ – hands down; 95% of large office building employees said these systems were very important to establishing confidence in the cleanliness and hygiene of a restroom.

- Recommendation: Touchless systems help reduce the risk

of cross-contamination, or the transfer of germs and bacteria from one person, object or place to another.

Finding: Don’t blow your good hygiene practices!

One in three consumers see jet air dryers in public restrooms as a high germ risk. It’s no wonder when you consider that jet air dryers can:

- Increase germs on fingers up to 42%²
- Have up to 1,000 times more bacteria on their surfaces, compared to paper towel dispensers²
- Recommendation: The science is clear. Paper towels are the most hygienic option for hand drying.

Finding: Brand recognition boosts hygiene perceptions

84% of consumers view familiar brands as an important signal of a clean and hygienic environment.

- Recommendation: Get credit for delivering quality restroom solutions that consumers know and trust. Studies have shown that trusted brands increase overall perceptions of cleanliness and improve tenant and visitor satisfaction.

This article is brought to you by Kimberly-Clark Professional. The NHADA Staples program offers easy access to Kimberly-Clark Professional dispensers and products. Scott Brand towel and tissue dispensers and products are also available. Your Staples dedicated Facility Solutions Expert can assist you in discovering the best solution for your business. Contact Jeff.Friedgen@Staples.com for assistance. ▲

Survey methodology

The survey of 512 consumers, age 18 and older in the U.S. and Canada, was conducted online from May 28-30, 2020. The respondents were



employed or familiar with one or more of the following away-from-home environments: large office buildings, health care offices, acute health care facilities, senior care facilities, hotels, high-traffic locations, educational institutions and food service facilities. The margin of error was plus or minus 4.3%.

¹Consumers were surveyed about items in public places that would enable a clean and hygienic experience. They were asked about the importance of a list of “touchless” items for establishing confidence in the cleanliness and hygiene of a facility’s restrooms. The following elements, if selected, were considered “touchless” systems: touchless soap dispensers, touchless hand towel dispensers, touchless hand sanitizer units, touchless trash cans, paper disposable seat covers, touchless faucets and automatic doors.

²Redway, K. and Fawdar, S., 2008, November. A comparative study of three different hand drying methods: paper towel, warm air dryer, jet air dryer. In *European Tissue Symposium* (Vol. 1).

Staples.

Kimberly-Clark
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Corporate Holiday Gift Guide: Holiday Gifting Made Easy!



BRENDAN JAWORSKI

SALES REPRESENTATIVE, PRODUCTS DIVISION

It's been a tough year. Show your employees that you appreciate their hard work this holiday season with a thoughtful and useful gift! NHADA has made the gift search easy with these curated favorites. Rep your brand in style with these awesome branded products and apparel that your team will love!



<https://www.nhada.com/blog/corporate-holiday-gift-giving-guide>

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Custom Coolers
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 16oz Ceramic Coffee Mug Customized with Your Logo. Perfect for your favorite hot beverage!



<https://f.hubspotusercontent30.net/hubfs/4829685/Peterbiltmugs.pdf>




Custom Pet Products
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<https://www.garyline.com/product-listing/Pet-Product/9/181/0>

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<p>Burgess Repair, LLC 783 First NH Turnpike Northwood, NH 03261 Phone: (603) 942-8430 Owners: Paul & Stacey Burgess</p>	<p>ATG Manchester LLC 222 Frontage Road Manchester, NH 03103 Phone: (603) 421-9000 Owner: John Ritucci</p>	

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¹ Kastus registration with the US EPA is currently pending.

² Cold drinks available with the addition of FLAVIA CHILL.

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(2020 partners at the time of the printing deadline)

By the Numbers

2020 Unemployment Rates by Area

	August	Sept.	Oct.
United States	8.4%	7.9%	6.9%
New England	9.5%	8.4%	6.4%
Connecticut	8.1%	7.7%	6.1%
Maine	7.0%	6.1%	5.4%
Massachusetts	11.4%	9.8%	7.4%
New Hampshire	6.6%	5.8%	4.2%
Rhode Island	12.9%	10.5%	7.0%
Vermont	4.8%	4.3%	3.2%

Safety/OBD II Inspection Statistics

SAFETY Inspection Results	Sept. '20	Percent of Total	YTD '20	Percent of Total
TOTAL	134,533	100.0%	1,206,615	100.0%
PASS	111,465	82.9%	1,001,479	83.0%
CORRECTED	13,859	10.3%	122,700	10.2%
REJECTED	6,461	4.8%	55,929	4.6%
UNTESTED	2,748	2.0%	26,507	2.2%
OBD Inspection Results (20 yrs. old or newer)	Sept. '20	Percent of Total	YTD '20	Percent of Total
TOTAL	116,944	100.0%	1,046,305	100.0%
PASS	104,266	89.2%	927,250	88.6%
REJECTED	7,891	6.7%	78,766	7.5%
UNTESTED	4,787	4.1%	40,289	3.9%

Title Statistics Report November 2020

New Hampshire Department of Safety, Division of Motor Vehicles

	Current 12 months	Prior 12 months	% of change	Nov. '20	Nov. '19	20 YTD	19 YTD
TITLES ISSUED FOR NEW AND DEMO VEHICLES	119,164	130,081	-9.16	9,642	10,222	108,892	109,763
TITLE ISSUED FOR USED VEHICLES	243,578	272,917	-12.05	20,665	20,857	232,028	230,482
TOTAL TITLES ISSUED	362,742	402,998	-11.10	30,307	31,079	340,920	340,245
TITLES ISSUED WITH A LIEN				12,068	14,111	154,009	151,870
TITLES ISSUED WITH NO LIEN				18,239	16,968	186,911	188,375
SALVAGE TITLES ISSUED				985	644	12,483	14,338
SALVAGE TAGS				161	171	2,040	1,859
HEAVY TRUCKS MORE THAN 19 YEARS				22	35	1,591	386
HEAVY TRUCKS 19 YEARS AND LESS				121	129	1,591	1,465
TITLES ISSUED FOR TRAILERS				1,417	1,150	15,470	14,197
TITLES ISSUED FOR MOTORCYCLES				1,087	842	16,895	14,973
TITLES ISSUED FOR MOTOR HOMES				103	108	1,096	961▲



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