



MIDWEST GLASS 2011 - ISSUE 1

A MINNESOTA GLASS ASSOCIATION
PUBLICATION

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Events

Arbitration Program

Tuesday, February 8, 2011

Annual Winter Social,

Saturday, February 26, 2011, Park
Tavern, St. Louis Park

Mini Conference

Thursday, April 7, 2011

Glass industry seminars and
dinner

Annual Golf Event Fund

Raiser, Thursday, June 23, 2011,
Saw Mill Golf Club and Gasthaus
Bavarian Restaurant

Evening with the St. Paul

Saints, Thursday, August 11,
2011, Midway Stadium

GlassBuild America 2011,

September 12-14, 2011, Georgia

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New MGA Officers, Board Members and Committee Chairs

The Minnesota Glass Association announced its newly elected officers and board of directors, effective January 1, 2011.

Officers include:

President: Jennifer Lang, President, Minneapolis Glass, Plymouth, MN

President Elect: Mike Schenian, City Auto Glass, South St. Paul, MN

Secretary/Treasurer: Gary Haider, Architectural Products Group,
Woodbury, MN

Past President: Myron Schapp, Red River Glazing, Fargo, ND

Directors for 2011 include:

Jack Beckman: All Auto Glass, Minneapolis, MN

Dan Garrett: Brin Northwestern Glass Company, Minneapolis, MN

Clint Hanson: Restoration Auto, New Brighton, MN

Jim Janssen: Sika Industries, Eden Prairie, MN

Matt Mauer: Boehnlein/Basco, Hudson, WI

Shawn Stariha: Glass Today, Roseville, MN

Patrick Tanner: Dorglass, Minnetonka, MN

The Auto Glass and Flat Glass committees follow developments in the industry and provide guidance on legislative activity and educational programming. Chairs for the committees were appointed at the January 5th meeting: Guy Selinske of American Glass and Mirror in Prior Lake, MN will head the Auto Glass Committee and Dan Garrett of Brin Northwestern Glass will head the Flat Glass Committee.

MGA members are encouraged to attend both Board and committee meetings. The Board normally meets on the first Wednesday of the month at 10:30 a.m. in the offices of Brin Northwestern Glass. The next Board Meeting will be: February 2, 2011. The Auto Glass Committee precedes the meeting and starts at 9:30; the Flat Glass Committee follows the Board meeting and starts at approximately 12:00.

The MGA is regional professional trade association representing the architectural and automotive glass industry in the Dakotas, Minnesota and Wisconsin. Members of the industry are encouraged to join; information is available on our website www.mnglass.org.

MGA Recognizes Outstanding Members

The MGA succeeds because of the work and commitment of its members. Individuals have stepped forward to take on leadership roles for their industry again and again since we were founded in 1977. Officers, Directors and Committee Chairs not paid; the work they do takes time and energy that could be devoted to the development of their own careers and companies. Minnesota is a measurably better place to run a glass company because of the MGA and the work these people have done.

We don't recognize our leaders often enough but we did take the time to do so recently.

Erica Chandler



Erica was presented with an Outstanding Service Award. She led the MGA as President in 2005 and 2008. Erica also served on the Board in the years preceding her first term as President and continued to serve as Board member and Past President in subsequent years. Her service and her spirit was an inspiration during difficult times for the MGA. Simultaneously her business, DEsigned Glass Inc. grew successfully and she attained honors in the glass industry and residential construction industry by attaining the Crystal Achievement and Trillium Awards. Erica represents the best in the industry.

Kevin Foley

Kevin was recognized posthumously with an Inspiration Award, the award was presented to Kevin's wife Heidi. He was serving as the MGA Secretary Treasurer when he passed away. Kevin purchased Auto Glass Today and quickly became involved in the MGA. Though relatively new to the business, Kevin quickly gained confidence and trust in an industry known for long serving members. He served on the Board for several years before becoming an officer. The outpouring of affection and respect at his loss underscored the inspiration he was to so many. We miss him and wish we could have known him longer.



Michael J. Rothman Appointed as Minnesota Commissioner of Commerce

Minneapolis, MN – January 5, 2010. Winthrop & Weinstine, P.A. has announced that shareholder Michael J. Rothman has just been appointed by Governor Mark Dayton as Minnesota's new Commissioner of Commerce. Mr. Rothman will be leaving the firm, and the position begins effective January 12, 2011.



Mr. Rothman has been a shareholder with Winthrop & Weinstine since 2002, and co-chaired the firm's Insurance & Financial Services practice group. Prior to joining the firm, he practiced law in California, and served as a staff member for the Minnesota Senate and as a law clerk for the Minnesota Court of Appeals. He has also taught as an adjunct professor at the University of Minnesota Law School in Insurance Law and Regulation.

Department of Commerce

The Department of Commerce regulates the insurance industry and consequently enforces segments of unfair claims practices law that directly affect auto glass companies. The MGA and its members have interacted with the Department frequently over the years and have worked directly with the various Commissioners.

The Minnesota Department of Commerce's mission is to ensure equitable commercial and financial transactions and reliable utility services by: regulating and licensing business activity in more than 20 industries; investigating and resolving consumer complaints; advocating the public's interest before the Public Utilities Commission; and administering various state programs.

Insight

Mr. Rothman's litigation work began when he worked on the insurance insolvencies of Mission Insurance Companies and Executive Life, two of the largest in U.S. history. He represents clients at the trial and appellate levels in both federal and state courts, as well as in mediations and arbitrations.

The Department of Commerce has been described as a passive regulator. Governor Dayton said that Rothman "brings a dedicated commitment to leading what has been, from many reports, a troubled agency," According to the Pioneer Press, Mr. Rothman said "his goals at Commerce will be protecting consumers and promoting business growth."

Mr. Rothman was one of the attorneys who worked on the Mark Dayton recount team and has been described as a DFL activist. He also represented the successful candidate in the 2006 St. Louis County Attorney recount. According to the Insurance Journal "Governor Dayton's appointment of Michael Rothman as the next commissioner of the Minnesota Department of Commerce demonstrates his commitment to continuing a common sense approach of insurance oversight and regulation," said Steve Schneider, vice president, Midwest Region of the American Insurance Association.

Other media sources indicate that Mr. Rothman has worked both sides of insurance issues representing both insurers and consumers.

Personal

Mr. Rothman received his J.D. from the University of Minnesota Law School and his B.A. from Carleton College. He is a founding board member of the Minnesota Urban Debate League, establishing academic debate programs in urban schools. Mr. Rothman is a member and sits on other community advisory boards and organizations. He resides in Minnetonka, MN, with his wife Shari Latz Rothman, a professional harpist, and their three children. Among his interests, Mr. Rothman coaches hockey, softball, T-ball and soccer.

The MGA thanks Winthrop & Weinstine, P.A. <http://www.winthrop.com/>, for permission to use website materials in this article

Recent MGA Events

Selling to the Construction Industry

Joe Egan, Owner Egan Connection, LLC spoke to



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members on October 21. With over 40 years of construction industry business development, customer relations, conflict resolution and contract negotiation experience, Joe was able to present easy to follow - every day tactics that are required for effective relationship building. The presentation also included the emotions involved in those relationships which included customer's expectancy, relief and resulting passion to give you the next contract. Laura Moore and RJF Agencies arranged for Joe's presentation and hosted the event in their offices.

Sales & Use Tax in Construction

On November 18, Teri Grahn, the Sales and Use Tax Specialist at HLB Tautges Redpath spoke to members about the correct application of these taxes and how to be ready for an audit. Audits have been on the increase as states seek to overcome revenue shortfalls. Teri has been with HLB since 2003, previous to that she was with the MN Department of Revenue for 9 years working in the tax compliance area and was a sales tax auditor. At HLB Tautges Redpath her duties include research, consulting, filing of refund claims, return filing, compliance procedures, nexus studies and reverse audits. We can thank Paul Longsdorf of HLB Tautges Redpath for arranging the presentation.



Teri Grahn

OSHA Announces Top 10 Violations for 2010

by Henry Wilter in Health (<http://goarticles.com/category/health>) (submitted 2010-12-14)

This year OSHA issues over 94,000 citations for safety related violations. At the National Safety Council's 2010 Congress and Expo, OSHA announced the top 10 safety violations, which accounted for nearly half of the total violations, for the year.

While this year's list is nearly identical to last years, with the big four (scaffolding, fall protection, hazard communication, and respiratory protection) remaining unchanged, it still serves as an invaluable resource for the public workforce. Read through the list and decide whether or not you have been guilty of the following safety violations.

OSHA's Most Cited Safety Violations of 2010

1. Scaffolding: 9,093 violations - Scaffolding violations and accidents are most commonly attributed to improper use that results in the plank giving way, the employee falling off, or an object falling on top of the person.
2. Fall Protection: 6,771 violations - Fall protection violations occur whenever a person is 4 feet above the ground without proper safety measures. Fall protection must be provided at four feet in general industry, five feet in maritime and six feet in construction.
3. Hazard Communication: 6,378 violations - Manufacturers and movers of hazardous materials must evaluate, label, and provide MSDS for each product.
4. Respiratory Protection: 3,803 violations - Respirators help to protect against unhealthy breathing environments. This can be caused by insufficient oxygen, dust, vapors, gasses, fiberglass and more.
5. Ladders: 3,072 violations - 8 percent of all occupational fatalities are due to falls.

Cory Jacobson
Sales Representative

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GLAXIS®
Electronic hub enabling secure business-to-business communications along the auto glass value chain

GTS™ Services
Glass business operating software and Internet marketing services

Aquapel®
Patented glass treatment lasting up to 6x longer than silicone-based products

6. Control of Hazardous Energy - Lockout/Tagout: 3,321 violations - "Lockout-Tag out" refers to locking the on/off power switch while working with high current electrical devices.

7. Electrical - Wiring Methods: 3,079 violations - Electrical hazards are present for those who work directly and also indirectly with or near dangerous electrical lines.

8. Powered Industrial Trucks: 2,993 violations - Many employees are injured by driving powered industrial trucks off of loading docks, into ditches or by being struck by trucks while working.

9. Electrical - General: 2,556 violations - Working with electricity is always hazardous. Many employees are injured during routine electrical maintenance and install.

10. Machine Guarding: 2,364 violations - Any machine part, function, or process that may cause injury must be labeled and safeguarded.

That concludes our list of the top 10 OSHA violations and their causes. OSHA 10 hour (<http://www.easysafetyschool.com/courses/osha-outreach/osha-10-hour-training.asp>) training is an excellent way to prevent hazards and maintain safe, compliant working conditions. This article has been brought to you by Easy Safety School (<http://www.easysafetyschool.com>) a provider of online and on-site OSHA training courses.

About the Author

This author is an OSHA Authorized online safety trainer and consultant.

IRS Announces 2011 Standard Mileage Rates

WASHINGTON — The Internal Revenue Service today issued the 2011 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes. Beginning on Jan. 1, 2011, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- 51 cents per mile for business miles driven
- 19 cents per mile driven for medical or moving purposes
- 14 cents per mile driven in service of charitable organizations

The standard mileage rate for business is based on an annual study of the fixed and variable costs of operating an automobile. The rate for medical and moving purposes is based on the variable costs as determined by the same study. Independent contractor Runzheimer International conducted the study.

A taxpayer may not use the business standard mileage rate for a vehicle after using any depreciation method under the Modified Accelerated Cost Recovery System (MACRS) or after claiming a Section 179 deduction for that vehicle. In addition, the business standard mileage rate cannot be used for any vehicle used for hire or for more than four vehicles used simultaneously.

Taxpayers always have the option of calculating the actual costs of using their vehicle rather than using the standard mileage rates. Revenue Procedure 2010-51 contains additional details regarding the standard mileage rates.

Safe Drive Away Time - Reinforced

MGA members who install auto glass are AGRSS registered - they know the importance of advising a driver

 ■ Residential & Architectural Products ■ 3010 Rice Mine Rd. • Tuscaloosa, AL 35406 P.O. Box 40228 • Tuscaloosa, AL 35404-0228	PHONE (205) 345-1013 (800) 772-7737 FAX Corporate • Residential Products (205) 345-1510 (800) 255-7320 Glass Products (800) 755-9427 Architectural Products (205) 759-3820 (800) 443-6261 E-MAIL: coral@coralind.com WEB: www.coralind.com

or holding a vehicle until it is safe to drive.

This past December a Klein-Dickert shop in Wisconsin witnessed the importance of this requirement. The work had been done in shop during 12 degree weather. The driver left the shop and rear-ended another vehicle shortly thereafter.

According to Glasbytes the Green Bay area general manager Jim Short said "Both airbags deployed, and the glass stayed in completely."

Minnesota MGA members have seen cars they worked on after accidents that occurred weeks or months later. Fortunately proper installation methods enabled the windshield retention systems to perform as designed. The odds of an accident occurring during in the hours just following an accident are small. That will not matter if you are the driver or if you installed the glass.



Membership Development Incentives

Minnesota is one of the best great states to run a glass business. If you don't believe it, talk to your peers in other states. The MGA and members have worked hard to create this environment and continue to do so. We need to continually increase our membership - the Board approved incentives that will make it easier to recruit and join.

Incentives

- The recruiting member who signs up a prospect will receive \$100 off their own dues or free golf for one person at the annual golf outing for each member recruited. If you sign up four members you have paid for a foursome!
- All new members will be allowed to send one person from their firm to all educational events at no cost during the first year of membership.
- Don't forget our **Holiday Stationstore** program. Holiday Stationstores has been a proud partner of the MGA for 5 years. Any association member that opens a new Holiday Fleet account between now and June 30th, 2011 will receive a total of **7 cents** per gallon discount for the first 90 days. That is an extra 3 cents per gallon discount. At the end of 90 days, your discount will be 4 cents per gallon discount. An excellent value in today's economy. Don Keis, Fleet Sales Manager, Holiday Stationstores, 952-830-8889



STATIONSTORES

Every MGA member made a significant investment - time and money - in the MGA because you believe in our purpose and objectives. We can best reach those objectives with a strong membership base. Make the most of your MGA investment - help increase our numbers.

The Key Points in a Credit Application – Part 1

This is the second in a continuing series of articles focusing on the subject of business credit. Our first article discussed the change world of business credit, especially over the past several years. Sound credit policies and procedures are important to mitigating your company's risk with regard to the extension of credit.

One of the key tools in credit risk assessment is a thorough credit application. The purpose of the credit application is to obtain as much information as necessary for you to assess the potential liability of granting credit terms to an existing and/or new customer. The following are a few of the key areas you may want to consider when creating a credit application.

Disclaimer: The following is provided for informational purposes only and does not constitute legal advice. All sample language is provided for guidance only. You are urged to consult with your legal counsel as you create and implement a credit process.

Legal Status of the company: Is this company a corporation, LLC, partnership or sole proprietorship?

It is important to understand the legal structure of an applicant. The legal status will determine who is responsible for the debt. For example, a sole proprietor is liable for the debts of the entity while a partnership may be responsible based on the partners or individual partners. Corporations are legal entities that exist under the authority of the state where they are incorporated. Corporations can sue or be sued in its name. Corporations are registered with the state and annual reports can be obtained from the Secretary of State. Public corporations are required to file annual and quarterly reports as well as other reports such as a change in auditor, bankruptcy or other significant events, with the Securities and Exchange Commission (SEC).

Many states have the capability to check the status of a corporation electronic through a state website, usually with the Secretary of State's office. A quick check can that the entity is indeed registered with the state and that a Certificate of Authority has been issued. It can let you know if the entity is in good standing (active, inactive or suspended), the full legal name, date of incorporation, the name of the registered agent (in case you ever need to serve legal documents to the entity) and, depending upon the state, the names and addresses of the corporate officers and directors.

Any time a company changes its legal status, you should be requiring a new, signed credit application. The same is true with mergers and/or acquisitions. You may want to consider language in your credit application that the applicant agrees and is required to inform you of any change in legal status.

Information about the owners and/or officers: This should include names, titles and addresses. For individuals (sole proprietors) you should obtain their complete legal name, social security number, home address and telephone number(s). It is important to understand that a sole proprietor and an individual are considered one and the same with respect to liability.

The same is true of partnerships however usually the partnership agreement dictates the liability. Usually partners in a general partnership are each personally liable to the full extent of the partnership debts. Whereas general partners in a limited liability partnership are "jointly and severally" liable for the partnership's obligations and debts. In most cases, limited partners are only liable up to the amount of capital contributed to the partnership.

For corporations or LLCs, you should gather incorporation information (state and date of incorporation or formation) shareholders' and/or members' names, social security numbers, home addresses, telephone numbers as well as the names of all officers and directors/managers.

Federal Tax Identification Number (FEIN): If a company is doing business it must have a federal tax ID to file tax returns. If an applicant refuses or otherwise cannot provide the FEIN, that should be a signal there is probably a problem.

Type of Business: What type of business is the applicant? Require a general description of the business. This will help you to understand the applicant's business (retail, wholesale, manufacturer). It's also important to understand if the applicant has more than one business. Are you providing extending terms for one or multiple businesses?

Sales Tax Exempt: It is important to understand if an organization is tax exempt. Be sure to obtain a copy of the sales tax exemption certificate or letter of exemption prior to invoicing. Below is some sample language provided by the National Association of Credit



MINNEAPOLIS GLASS COMPANY
14600 28TH AVENUE NORTH • PLYMOUTH, MINNESOTA 55447
CUSTOMER SERVICE: (763) 559-0635

PAT ROESER
SALES
EMAIL: patr@minneapolisglass.com

DIRECT LINE: 763-577-9316
FAX: 763-559-8816

Management (NACM) with permission:

Sample language:

Sales tax permit #:

I certify that (applicant name) located at (address, city, state of applicant) is engaged as a registered

☐ Retailer ☐ Manufacturer ☐ Lessor ☐ Other

and is registered with the state and/or cities listed on the attached use tax exemption certificate, within which seller/debtor would deliver purchases

and that any such purchases are for wholesale, resale, ingredients, or components of new products to be resold, leased, or rented in the normal course of applicant's business. Applicant is in the business of retailing, manufacturing, leasing (renting) the following:

Description of Business:

I further certify that if any property so purchased tax free is used or consumed by the firm as to make it subject to a Sales or Use Tax, that applicant will pay the tax due directly to the taxing authority when state law so provides, or inform the seller/creditor for added tax billing. This exemption certificate shall be part of each order which applicant may hereafter give to seller, unless otherwise specified, and shall be valid until canceled by applicant in writing or revoked by the issuing authority.

Under penalties of perjury, I swear or affirm that the information on this form is true and correct as to every material matter.

Authorized Signature

Date

Title

=====

To be continued in Key Points in a Credit Application – Part 2

This information is provided by Forius Business Credit Resources. For additional information about business credit resources or industry credit groups, please call Forius at 763-253-4300 or visit www.forius.com.

Money Saving Trick: Identity Theft Services and Prescription Drug Cards

It's that wonderful time of year where we all try to put the final touches on our 2011 budgets while continuing to manage costs for 2010. As you continue to plan for the coming year, keep Creative Solutions Group and their Company & Employee Benefits Program in mind. This program is designed to deliver cost-saving services to NGA member companies and compelling benefits that can be passed to employees. As a member of the Minnesota Glass Association, you qualify for this program, along with all other NGA member services.

In addition to its Working Advantage, Drive America, and Core Health Insurance, Creative Solutions Group is now offering two new services for NGA and MGA members.

1. **Free Prescription Drug Card:** This program is helping millions of Americans save money on their prescription drugs. All you have to do is download your Free Prescription Drug Card and receive discounts of up to 85% at more than 58,000 national and regional pharmacies. This card is ready to be

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used immediately. Visit www.glass.freedrugcardsite.com for more information or to sign up today.

2. Identity Theft Services: Receive a special rate on the 24/7 Resolution and Proactive Services. Resolution Coverage includes coverage up to \$25,000 for lost wages, filing fees, etc. and one on one fraud specialist from start to finish. Services for medical, military, children, divorce, estate, travel, relocation, disaster and more. Full Family Coverage for one year is just \$29.95. Get 2 year coverage for just \$39.95. For more information call 1-877-848-7333 or to register visit www.safeguardmyidentity-kf.net.

A complete list of Creative Solutions Group services can be found on the NGA website: <http://www.glass.org/cost-cutting-creative-solutions-group.html>. Contact the NGA if you have any questions about the benefits you receive by being a MGA member: membership@glass.org or 866/342-5642 ext. 151 and MGA at www.mnnglass.org.

EPA's Lead Safe Practices Rule – Round 2

Brace yourself. The feds aren't through with you just yet.

The EPA is set to announce in a few short months a new slate of rules associated with the lead safe practices regulations that took effect last July.

The proposed rules would require dust-wipe testing for lead dust generated by renovations covered under the EPA's Renovation, Repair and Painting Program (RRP) rules implemented in 2010. With a few exceptions, the rule requires that the test results be furnished to residential building owners. For certain jobs that involve demolition, destruction or use of high-speed equipment such as power sanders, the regulation requires the renovator to demonstrate through dust-wipe testing that dust-lead residues are below the levels permitted by regulation. The proposed rule covers most pre-1978 housing and "child-occupied facilities," such as schools

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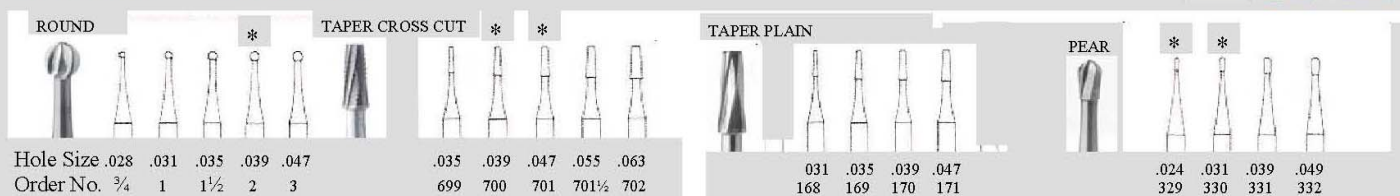
Our every day low price is \$1.49 per bur with quantity pricing available. We pay shipping with credit card or prepayment (minimum purchase 48 burs).

Special offer:

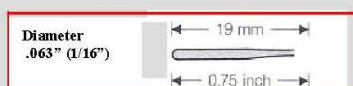
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72 burs \$1.35 each

102 burs \$1.29 each



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and daycare centers.

So, what does this mean to you? Quite a bit, actually. Here are a few of the many ramifications for our industry:

- EPA's clearance testing rule makes the contractor (a.k.a., window and door dealer) responsible for cleaning pre-existing lead hazards in the home, blurring the lines between dealers and LBP abatement firms;
- Window and door dealers may be subjected to a variety of state and local regulatory mandates arising from the EPA's granting of enforcement authority to government bodies at those levels; and,
- You may be subject to certain new liability issues once you, as the contractor, inform a homeowner/tenant of a lead hazard remaining in the building following a renovation.

As usual, EPA's new rules, while well-intentioned, add another onerous burden on the backs of window and door dealers. As a result, the industry is actively pursuing changes to the rule. The WDDA and NGA submitted comments on behalf of thousands of dealers last August and we intend to meet at the White House with key staff from the Office of Information and Regulatory Affairs soon.

Given the regulatory policy direction of the Administration, we face a daunting challenge; but we remain vigilant in our fight to bring reason to these policies. More details can also be found at the EPA website or by contacting the EPA at National Program Chemicals Division, Office of Pollution Prevention and Toxics, Environmental Protection Agency, 1200 Pennsylvania Ave., NW., Washington, DC 20460-0001; (202) 564-0484; (Federal Register: July 7, 2010 [Proposed Rules], Page 38959).

To become more involved with the NGA's and WDDA's policy initiatives, or to learn more, contact David Walker at dwalker@glass.org. Visit www.wddalliance.org and www.glass.org for more information.

Viracon Expands into Latin America

Viracon, Inc., North America's leading architectural glass fabricator, announces an expansion into Brazil and Latin America. Viracon has acquired 100 percent of the stock of Glassec Vidros de Seguranca Ltda, the leading architectural glass fabricator in Brazil. Glassec will become part of Viracon and be called Glassec Viracon.

"Glassec has built a tremendous business in Brazil, and its business strategy aligns closely with that of Viracon – serving complex commercial projects with high-quality, energy-efficient glass," says Greg Silvestri, Viracon's president. "We look forward to working with the Glassec team to learn more about this key emerging market and help bring Viracon's capabilities to these markets."

Founded in 1991, Glassec has become Brazil's leading architectural glass fabricator and is known for its high-quality glass fabrication, on-time deliveries and strong technical support. The company's 100,000 square-foot fabrication facility is located 90 minutes outside of Sao Paulo, Brazil and has 250 employees.

Viracon has pursued an aggressive international strategy in recent years and currently has a growing presence in Asia, Australia and the Middle East. The company recently won the Minnesota Governor's International Trade Award for its excellence in international business.

Viracon is based in Owatonna, Minnesota. Viracon produces high-performance glass products, including tempered, laminated, insulating, silk-screened and high-performance coatings, for North American and international markets. The company is a subsidiary of Apogee Enterprises, Inc. (NASDAQ: APOG).

For additional information, call 800-533-2080, email glass@viracon.com or visit www.viracon.com.

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ARBITRATION SEMINAR

Tuesday, February 8, 2011 4:30 - Registration 5:00 - 8:30 Program	Broadway Bar & Pizza Banquet Room - 612-529-7745 2025 West River Road Minneapolis, MN 55411
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Pizza Buffet Will be Served

WHAT THIS IS ABOUT

Arbitration is used in Minnesota to resolve pricing disputes (short payment) between glass shops and insurers. Though arbitration is a straightforward method of resolving price disputes with insurers, you have to know what you are doing. You can use it to protect your bottom line.

OUR SPEAKER - CHUCK LLOYD

Hear the top industry legal authority speak on Minnesota's No-Fault Arbitration. Chuck represented glass companies all the way to the Minnesota Supreme Court to preserve this process and regularly represents companies in arbitration. He also represents many companies both in Minnesota and across the country on other glass business issues. Chuck is a regular contributor to industry publications and has spoken multiple times at both the IGA annual convention and at NGA Conferences. Clients trust his experience, his judgment and his integrity to guide them in avoiding and resolving disputes, particularly on matters that involve complex factual and legal issues.

WHAT YOU WILL LEARN

- Minnesota No Fault Law & How it Applies to Auto Glass Price Disputes
- The American Arbitration Association - Rules & Procedures
- What to do Before You File a Claim
- Filing a Claim and Keeping on Top of the Process
- What You Need to Present and Prove in Arbitration
- Collection of Judgments Obtained in Arbitration
- Miscellaneous Issues that may need to be covered.

This Seminar has been arranged by the Minnesota Glass Association and Minnesota Chapter - Independent Glass Association and is open to independently owned glass companies.

Seminar Fees	Association Members \$25 per Attendee	Non-Members \$50 per Attendee
REGISTER BY MAIL		To pre-register, this form with full payment must be received by February 1, 2011 . Notice of cancellation or changes must be mailed or faxed to 763-413-1131 by February 1, 2011 . On site registrations will be on a space available basis.
Primary Contact Name	Company Name	MGA Member MIAGA Member Non Member
Address	City	State Zip
Phone/FAX	Email	
Additional Attendee	Additional Attendee	
Additional Attendee	Additional Attendee	

Mail to: MGA, 16112 Wake Street NE, Anoka, MN 55304



MGA is:

The Association advocates for and promotes member success in the architectural and auto glass industries. Through Training and Education, the Association supports Professionalism and High Ethical Standards; unifying members to speak as one for Safety, our Environment and Fair Competition.

Our Mission:

"To develop and maintain a strong and vital organization that improves the image of the industry through promotion of reasonable regulations and adherence to and promotion of ethical business practices."



Minnesota Glass Association

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