



MIDWEST GLASS 2010 - ISSUE 3

A MINNESOTA GLASS ASSOCIATION
PUBLICATION

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MGA Annual Meeting

The annual meeting of the Minnesota Glass Association will be held on Wednesday, November 3, 2010 at 10:30 a.m. at Brin Northwestern Glass, 2300 N 2nd St. Minneapolis, MN 55411.

The annual meeting will be held concurrently with the regular Board of Directors meeting. The purpose of the Annual Meeting is to keep members informed about the association, provide an open forum for questions and answers and to finalize the Officer and Board member elections. Ballots for the election have been sent to all primary members, please send them in or bring them to the meeting. We encourage you to attend. Please call with any questions.

The existing Board and terms are listed below:

Position	Incumbent	Company	Term Ends
President	Myron Schapp	Red River Glazing	Dec 2011
President Elect	Jennifer Lang	Minneapolis Glass	Dec 2012
Past President	Jennifer Lang	Minneapolis Glass	Dec 2012
Secretary/Treasurer	Gary Haider	Architectural Prod.	Dec 2011
Board Member	Jack Beckman	All Auto Glass	Dec 2011
Board Member	Clint Hanson	Restoration Auto	Dec 2011
Board Member	Joyce Johnson	Johnson Sales	Dec 2010
Board Member	Mike Schenian	City Auto Glass	Dec 2011
Board Member	Eric Solland	Indianhead Glass	Dec 2010
Board Member	Patrick Tanner	Dorglass	Dec 2010

Events

October 21, [Increasing Your Sales](#)

November 18, [Sales Tax Use Forum](#)

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Dakotaland Autoglass

F. Barkow Inc.

- President Elect - Mike Schenain
- Board Member - Patrick Tanner, Dorglass
- Board Member - Jim Janssen, Sika
- Board Member - Dan Garrett, Brin Northwestern
- Board Member - Matt Mauer, Boehnlein/Basco
- Board Member - Shawn Stariha, Glass Today

Increasing Sales

Joe retired in 2005 after thirty five years with the Egan Companies who provide mechanical, electrical, building automation and curtain wall construction services. Joe started as a plumber then became an estimator, project manager, director of marketing and sales, company officer, owner and trustee of the Employees Stock Ownership Plan. Joe presently is sole proprietor of his consulting company called Egan Connection, LLC. Much of his involvement over the past 40 years has been in business development, customer relations, conflict resolution and contract negotiation on many large projects including power plants, hospitals, manufacturing facilities and office buildings.

Registration materials are included here and on our website.

The need for this program came from MGA members. The pressure on state government to find revenue is extreme and they have hired hundreds of new auditors to go out and find it. Members have been told that Minnesota plans on conducting audits of every business every two to three years. Many of you have reported audits already.

county sales tax that may apply to your transactions; these are on top of the state sales tax. If you are a flat glass business you must understand and apply the correct tax scheme; some transactions are subject to sales tax; others are subject to use tax. There are other issues:

- Recent law changes
- Taxable labor
- Selling to exempt entities
- Dealing in other states
- Common mistakes

We are fortunate to have Teri Grahn as a presenter on this issue. Teri has been the Sales and Use Tax Specialist at HLB Tautges Redpath since 2003. Previously, she worked with the Minnesota Department of Revenue for nine years 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. Registration materials are included here and on our website.

Employee vs. Independent Contractor – Seven Tips for Business Owners

IRS Tax Tip

As a small business owner you may hire people as independent contractors or as employees. There are rules that will help you determine how to classify the people you hire. This will affect how much you pay in taxes, whether you need to withhold from your workers paychecks and what tax documents you need to file.

Here are seven things every business owner should know about hiring people as independent contractors versus hiring them as employees.

1. The IRS uses three characteristics to determine the relationship between businesses and workers:
 - a. Behavioral Control covers facts that show whether the business has a right to direct or control how the work is done through instructions, training or other means.
 - b. Financial Control covers facts that show whether the business has a right to direct or control the financial and business aspects of the worker's job.
 - c. Type of Relationship factor relates to how the workers and the business owner perceive their relationship.
2. If you have the right to control or direct not only what is to be done, but also how it is to be done, then your workers are most likely employees.
3. If you can direct or control only the result of the work done -- and not the means and methods of accomplishing the result -- then your workers are probably independent contractors.
4. Employers who misclassify workers as independent contractors can end up with substantial tax bills. Additionally, they can face penalties for failing to pay employment taxes and for failing to file required tax forms.
5. Workers can avoid higher tax bills and lost benefits if they know their proper status.
6. Both employers and workers can ask the IRS to make a determination on whether a specific individual is an independent contractor or an



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employee by filing a Form SS-8, Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding, with the IRS.

7. You can learn more about the critical determination of a worker's status as an Independent Contractor or Employee at IRS.gov by selecting the Small Business link. Additional resources include IRS Publication 15-A, Employer's Supplemental Tax Guide, Publication 1779, Independent Contractor or Employee, and Publication 1976, Do You Qualify for Relief under Section 530? These publications and Form SS-8 are available on the IRS website or by calling the IRS at 800-829-3676 (800-TAX-FORM 800-TAX-FORM).

Risk Tip: Conduct a Corporate Risk Management Program Self-Appraisal

By Patrick D Kennedy, Vice President, KRAUS-ANDERSON INSURANCE

If you answer "no" to four or more of these questions, your risk management program probably needs help.

1. Are your insurance carriers rated at least A-VIII by A.M. Best?
2. Have you reviewed the insurance certificates from vendors and subcontractors for compliance with contract terms such as: Best's rating; limits of liability; coverages and additional insured wording?
3. Do you annually assess your "Total Cost of Risk" and communicate the results to your key staff and vendors? (Premiums, Deductibles, Experience Modifier impact and Administrative Costs)
4. Do you explore pricing of coverages at various deductible/retention levels?
5. Do you utilize a Workers Compensation 'Best Practice' Claims Management system so you know you are driving your long term costs in the right directions?
6. Do you insist that your 'Insurance Team' works together as Allies for the ultimate benefit of your bottom line? [Owner, CFO, Safety Director, Agent, Supervisors and support staff]
7. Have you developed a 'Risk Transfer' strategy that includes clear Do's & Don'ts so it can be easily communicated and implemented by your 'Insurance Team'?
8. Do you review underwriting submissions with your Broker to assure that your risks are appropriately differentiated from your competitors and not just a 'cookie cutter' submission done on Accord forms?
9. Do you have a written broker/agent "Services Agreement" that is evaluated annually?
10. Have you conducted a broker competition or validated your broker's services in the last 3 years?

New Glass Industry Member

We are delighted to announce a new addition to the glass industry. Past President (2 Terms) Erica Chandler of DEsigned Glass gave birth to a daughter Averie Erica on August 17. Averie weighed in at 7lbs 5oz and was 19 ½" tall; I understand she and Erica are doing well today. Averie joins two older brothers Levi and Alexander. Please join everyone in congratulating Erica on the new addition to her family.



American Rack Inc.

John Weise of F. Barkow announced in August the creation of a new company, American Rack Inc. The new company is a sister company to F. Barkow. They will operate out of the F. Barkow facility in Milwaukee,

which will fabricate both product lines.

The new product is an affordable van glass rack called the Commander, an aluminum rack that can be installed in two hours. The rack has a 1,000 lb capacity per side and various sizes are available for different models. The product can be installed in the field by the glass shop or in Milwaukee by American Rack for an additional cost.

F. Barkow contracted with an engineering firm to assist in the design and testing of the van rack. They also are considering the development of pick-up racks in the near future. See www.americanrackkit.com for more information.

Mygrant Opens New Distribution Center in Fridley

Mygrant Glass Co. opened a new distribution facility in Fridley, this August. The 60,000-square-foot facility is located at 5100 Main St. NE, Fridley, Minn., 55421.

The location will service most of Minnesota, as well as parts of Wisconsin, and is managed by Rick Stein.

Penalties on Late IRS Form 1099 Filings to Increase

Firms that are late filing, or fail to file, IRS Form 1099s due on or after Jan. 1, 2011, will face increased fines, due to a provision in the Small Business Jobs and Credit Act (H.R. 5297) passed by the House on Sept. 23. Fines increase to:

- \$30 per late information return if you correctly file within 30 days (by March 30 if the due date is February 28), up from \$15 per form; the maximum penalty is \$250,000 per year, up from \$75,000 (maximum penalty of \$75,000 for small businesses, up from \$25,000).
- \$60 per late information return if you correctly file more than 30 days after the due date but by Aug. 1, up from \$30 per form; the maximum penalty is \$500,000 per year, up from \$150,000 (maximum penalty of \$200,000 for small businesses, up from \$50,000).
- \$100 per late information return if you file after Aug. 1 or you do not file required information returns, up from \$50 per form; the maximum penalty is \$1.5 million per year, up from \$250,000 (maximum penalty of \$500,000 for small businesses, up from \$100,000).

Change to Minnesota Auto Glass Tinting Statute

Effective August 1st 2010, the statutes in Minnesota regarding tinting were changed. The new language makes it illegal for an installer to apply film that is not in compliance with Minnesota regulations. Most Minnesota glass replacement firms do not install film but may become involved when replacing existing windows that are tinted. This new law would hold the installer (not just the vehicle owner) liable.

The Statute reads as follows:

Section 1. Minnesota Statutes 2008, section 169.71, is amended by adding a subdivision to read:
Subd. 5. Glazing material; prohibitions on

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sale. (a) No person shall sell or offer for sale or use on any motor vehicle, windows or windshields that are composed of, covered by, or treated with material that fails to comply with the provisions of subdivision 4. No person shall apply or offer to apply, as part of a business transaction, material to motor vehicle windows or windshields that fail to comply with the provisions of subdivision 4.

(b) Violation of this subdivision is a misdemeanor.

(c) This subdivision does not apply to sale or offers for sale of a motor vehicle containing windows or windshields composed of, covered by, or treated with material that fails to comply with the provisions of subdivision 4.

Legal Notice and Disclaimer

The information in this article and throughout the newsletter has been prepared by the Minnesota Glass Association (MGA) for informational purposes and is not legal advice. The MGA will not accept requests for legal advice. You should not rely on any information contained herein in evaluating any specific legal issues you may have without seeking professional counsel.

One (United) Auto Glass Show in 2011

WASHINGTON, D.C. (September 23, 2010) – All of the major auto glass groups have announced they will join together in 2011 for one educational and exhibition event, Auto Glass Week™, to be held September 15-17, 2011, in Memphis, Tenn., at the Memphis Cook Convention Center and Memphis Marriott Downtown.

The 2011 event will bring together the Auto Glass Replacement Safety Standards (AGRSS) Council Inc., the Independent Glass Association (IGA), the National Glass Association (NGA), National Windshield Repair Association (NWRA), AGRR Magazine's Auto Glass Technician Olympics and the Walt Gorman Memorial Windshield Repair Olympics for one event in one venue. The International Window Film Tint-Off and Conference also will be held concurrently.

"This joint event is an incredible testament to the desire by all the groups to preserve and advance the auto glass industry as a unique industry," said a joint statement issued by the groups. "We all believe in the future of the auto glass industry."

Each organization has agreed that Auto Glass Week will be the sole auto glass event each of them are involved in during the year and the single event to which they direct their auto glass constituents. Auto Glass Week will be managed by AGRR magazine.

The Changing World of Business Credit

This is the first article in a series based on business credit. Whether your company is large or small, understanding the benefits and the risk of business credit is important to your overall success.

The largest asset for most companies is their accounts receivable (A/R). However, an A/R portfolio is only valuable (an asset) if it is collectible. As such it is no surprise that more and more companies are looking for better ways to manage their A/R, especially in the wake of our recent economic downturn. Managing A/R is important for large and small businesses alike.



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Mitigating the Risk

In most companies, extending credit is part of the business process. It can also be a risk. As with any inherent risk of doing business, you need to utilize tools to help assess the risk and to make decisions based on that assessment. So what are some of the key factors to consider when assessing a credit risk?

Credit Application: It all starts with the credit application. A sample credit application is available for downloading at www.nacm.org/resourcelibrary. Key components in a credit application are company demographics including legal names and DBAs, company type, number of employees, establishment dates, annual sales, type of business, Tax ID, website, owner information, bank references and trade credit references. It is also important to work with legal counsel to include the proper notifications pertaining to the Fair Credit Reporting Act and other regulations that apply to the access and use of credit information.

Financial Statements: Requesting financial statements from potential new clients is important in order to conduct the proper financial statement analysis.

Credit Granting Position: As a business, you need to determine your level of risk tolerance. Some things to consider are:

- Large/small financial exposure
- Primary/secondary suppliers
- One time/repeat customer
- High/low margin
- Secured/unsecured
- Seasonality

Obtain credit information: One of the best ways to analyze a credit application is to pull a commercial credit report. Commercial credit reports are available from a variety of resources including Experian, Equifax, Dun and Bradstreet and also from industry specific databases. Credit reports are available in a variety of different formats from simple scores/grades to full business profiles. Pricing also varies based on a variety of factors including the vendor, the type of report requested and volume of reports purchased. ASA Minnesota is offering access to credit reporting resources to its members through the local Minnesota NACM affiliate, NACM North Central, doing business as Forius Business Credit Resources.



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Industry Credit Groups: The National Association of Credit Management (NACM) and its state/regional affiliates offer industry credit groups. Credit groups provide members in the same field of business an opportunity to participate regularly in informative round table discussions of accounts, as well as share concerns about credit management procedures and techniques. Forius manages a number of construction and building related industry credit groups.

For additional information please contact Forius at 763-253-4300 or go to www.forius.com.

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www.bringlass.com

Auto Glass Week: Save the Date!

AUTO GLASS WEEK™



Where the Industry Comes Together

Auto Glass Week™ 2011 will be held in Memphis, Tenn. on September 15 - 17, 2011. This will be the auto glass event of 2011 with all the major auto glass groups coming together to bring you one great meeting at the Memphis Cook Convention Center and Memphis Marriott Downtown.

The 2011 event will bring together the Auto Glass Replacement Safety Standards (AGRSS) Council Inc., the Independent Glass Association (IGA), the National Glass Association (NGA), National Windshield Repair Association (NWRA), AGRR Magazine's Auto Glass Technician Olympics and the Walt Gorman Memorial Windshield Repair Olympics in one convenient location. The International Window Film Tint-Off and Conference also will be held concurrently.

For more information, visit www.autoglassweek.com.

See you in Memphis next September!



MINNEAPOLIS GLASS COMPANY

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“INCREASING YOUR SALES IN AN UNCERTAIN ECONOMY”

DATE: Thursday, October 21, 2010

LOCATION: RJF Agencies, 7225 Northland Drive North, Minneapolis, MN 55428, (763) 746-8000

TIME: 8:00 Registration with continental breakfast

8:30-10:30 Program, followed by 30 minutes of Q & A

PRESENTER: Joe Egan, Owner, Egan Connection, LLC. Joe offers over 40 years of construction industry business development, customer relations, conflict resolution and contract negotiation. He has experience on many large projects including power plants, hospitals, manufacturing facilities and office buildings.

OVERVIEW: Attendees will be presented with easy to follow - every day tactics that are required for effective relationship building. The presentation will also include the emotions involved in those relationships which on the positive side include your customer's expectancy, relief and resulting passion to give you the next contract. Negative side emotions include your customer's anger, frustration and rejection from future bid list.

Who Should Attend

- Business Owners
- Sales Professionals

- VP's of Construction
- Marketing Personnel

- PM's / Estimators
- Bid and Proposal dept.

***MGA Members, Bring a Guest at the Member Rate!**

****SAVE when you register by September 21, 2010**

Register via Fax 763-413-1131, Email info@mnglass.org or mail

Please remit to MGA, 16112 Wake St. NE Anoka, MN 55304.

For more information contact the office: 763-413-0805 email: info@mnglass.org Fax: 763-413-1131



Registration Form

— Please Respond by October 14 —

Attendees (please provide complete contact information for Guests)		*MGA Member	*MGA Member	Non Member	Non Member
Company		by 9/21	after 9/21	by 9/21	after 9/21
Phone Fax		\$35 p.p.	\$50 p.p.	\$75 p.p.	\$100 p.p.
Email					
Street		Total - Please remit to MGA \$			
City/St/Zip					



SALES AND TAX USE FORUM

States are short on revenue; tax audits have become more intense and frequent. Understanding correct application of tax law in construction related sales is complicated; learn how to be prepared and avoid costly errors and penalties.

DATE: Thursday, November 18, 2010
 LOCATION: Mendakota Country Club, 2075 Mendakota Dr, Mendota Heights, MN 55120, ph. 651-454-2822, mendakotacc.com
 TIME: 7:30 Registration with continental breakfast
 8:00 Presentation
 Q & A to follow

PRESENTER: Teri Grahn has been the Sales and Use Tax Specialist at HLB Tautges Redpath since 2003. Previous to that she was the 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.

OVERVIEW: * When does use tax apply * Interstate tax issues * Common errors
 * Intrastate tax rates & reporting * Recent changes * How to handle an audit

<ul style="list-style-type: none"> • Business Owners • C.F.O.'s 	Who Should Attend <ul style="list-style-type: none"> • VP's of Construction • Marketing Personnel 	<ul style="list-style-type: none"> • PM's and Estimators • Bid and Proposal dept.
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***SAVE when you register by October 18, 2010**
****MGA Members, Bring a Guest at the Member Rate!**

Register via Fax 763-413-1131, Email info@mnglass.org or standard mail

Please remit to MGA, 16112 Wake St. NE Anoka, MN 55304.

For more information contact the office: 763-413-0805 email: info@mnglass.org Fax: 763-413-1131



Registration Form

— Please Respond No Later Than 11/15 —

Attendees (please provide complete contact information for Guests)		MGA Member	MGA Member	Non Member	Non Member
		by 10/18	after 10/18	by 10/18	after 10/18
		\$35 p.p.	\$50 p.p.	\$75 p.p.	\$100 p.p.
Company					
Phone					
Fax					
Email					
Street		Total - Please remit to MGA \$			
City/St/Zip					



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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