



# M I D W E S T   G L A S S 2 0 1 1 - I S S U E   4

A MINNESOTA GLASS ASSOCIATION  
PUBLICATION

## Inside This Edition

### Events

**December 7 Annual Meeting and Bowling Party - Networking Event**  
Park Tavern, St. Louis Park  
5:00 start

**February: Winter Social**

**March: Auto Glass Technical Program**

March 18 - 20: BEC Conference, Paris Hotel, Las Vegas

**April: Viracon Tour - High Performance Glass Review**

**June 28: Golf Fundraiser, Stillwater**

- **MGA Annual Meeting & Networking Event**
- **GlassBuild America - Wrap Up**
- **Auto Glass Week**
- **AGRSS® Council Inc. to Become Auto Glass Safety Council**
- **Common Questions about NGA-to-AGRSS® Certification Transfer**
- **MGA Member Stylmark Appoints Cathi Bullis as CFO**
- **NGA Announces New Chairman of the Board**
- **Reporting Employee Use of Company Vehicles**
- **RISK TIP - Require Proof of Coverage when Renting or Equipment**
- **Disaster Recovery Plans**
- **IRS Issues Guidance on Tax Treatment of Cell Phones**
- **NGA Toolbox October 2011**

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### MGA Annual Meeting

The annual meeting of the Minnesota Glass Association will be held on Wednesday, December 7, 2011 at 5:00 p.m. at Park Tavern Bowling and Entertainment Center, 3401 Louisiana Ave S, St Louis Park MN. Please join us for a brief review of 2011 highlights and events. We welcome employees, suppliers' industry sales representatives and other guests for a networking event followed by a bowling party. There is **no charge** but please register on the form on page 14.

*Please join us and invite your industry friends and guests for a fun winter break*

### GlassBuild America - Wrap Up

*National Glass Association*

The 2011 edition of GlassBuild America is in the books and it will be remembered for many things including its amazing exhibits, some of which were awarded "Best in Show," and its positive crowds throughout the 3-day event. Exhibiting companies from all over the world displayed some of the most innovative and exciting products available on the market today.

Minnesota MGA President Jennifer Lang attended and said “While attendance this year in Atlanta was down from previous years, those who exhibited were positive about the future and excited about new products they introduced. National and International shows like GlassBuild are always a great chance to see first-hand the new products and current trends in the industry; not to mention an invaluable opportunity to reconnect with vendors, customers and industry professionals. I especially enjoyed seeing all of the new trends in decorative pattern, laminated and painted glass.”



MGA President Jennifer Lang, Minneapolis Glass Company

The annual GlassBuild America Welcome Reception, co-sponsored by Quanex Building Products and NGA was a huge success with nearly 900 people packing the ballroom, proving that this event is the absolute best networking opportunity around.

GlassBuild America 2011 will also be remembered for the incredible educational opportunities and professional forums that took place. The Glazing Executives Forum kicked off the week with a powerful keynote speech by Serious Energy CEO Kevin Surace. His insights had attendees buzzing long after the event was complete.

On Tuesday, two major education events took place. The 2nd annual Window & Door Dealers Forum brought together many of who are working hard to make a difference in their industry.

The 1st Annual NGA Architects Forum offered an eclectic group of speakers and highly-rated education. This new program is sure to grow and will be an absolute must for architects to earn education credits in the area of architectural glass. Headlining speaker Edward Mazaria did not disappoint as his presentation not only energized the crowd, but was relayed worldwide on several Twitter feeds.

On Wednesday, 3 seminars took place beginning with a standing room only Building Integrated Photovoltaic event, followed by updates on Decorative Glass and Window & Door Performance Standards. Overall, the education opportunities provided at GlassBuild America delivered!

GlassBuild America would like to thank all participants for recognizing the value of seeing and learning about current products, networking with other industry professionals, and taking advantage of important updates provided at the seminars and forums. They also appreciated the support and commitment of the exhibitors and sponsors that help provide participants with a “not to be missed” experience year after year.

Next year GlassBuild America returns to Las Vegas, NV – September 12-14. We’ll keep you up to date throughout the year with e-updates, product spotlights and more as we gear up for THE SHOW OF SHOWS in Las Vegas.

## **Auto Glass Week**

Auto Glass Week™ was the largest and most successful auto glass event in years. The name and hype sounded aggressive as we heard terms such like “Where the Industry Comes Together” as the event drew near. All of the major industry associations joined to make it work. It brought 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 location. The International Window Film Tint-Off and Conference also was held concurrently.

Americas	
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The gathering became a natural focal point for the announcement of industry changes as decision makers came together in one place. Over 1000 registered for the meetings, seminars and exhibits at the event in Memphis, Tennessee.

AGRSS was one of the first organizations to meet and attendees heard the first bit of news to come out of the events. The Auto Glass Replacement Safety Standards (AGRSS®) Council Inc. announced that the group will change its name to the Auto Glass Safety Council. The name more readily conveys the fundamental purpose of the nonprofit group (see *AGRSS® Council Inc. to Become Auto Glass Safety Council* in this issue for more information.)

The AGRSS Standards Committee has made several changes and will submit the revised Standard to ANSI for a release incorporating them. Overall there have been only a few changes to the Standard over the last ten years. One is related to retention and adhesive systems; while the original standard required that lot numbers and expiration dates be printed on appropriate products, the revision will provide that technicians only use systems that are labeled accordingly. Another requires auto glass shops in compliance with the Standard to notify customers of safe drive-away times both before and after an installation is complete. We hope to see approval of AGRSS 2012 in the next few months.

The Repair of Laminated Auto Glass Standard (ROLAGS) committee also met and planned to vote on and get the standard to ANSI by the end of the year.

Attendees saw a familiar face in a new position as Dan Mock worked with Paul Gross of Harmon Solutions Group to introduce a concept called Pro Glass Alliance. The increasing dominance of Safelite as a third party administrator was understood to be the driving force behind this change. Allstate's planned move from Lynx to Safelite highlighted the need for independents to find other ways to compete.

Pro Glass Alliance was described as a collective buying co-op. Members would benefit from improved purchasing power and a service offering differentiated by AGRSS registration, local control, first call 24/7 scheduling etc. The specifics of the business plan were not reviewed in detail at the public meeting.

State Farm has not made any changes to its O&A Program for six years according to Melissa Kern who spoke to a capacity crowd. The changes announced came soon on the heels of the announcement; participants were required to sign the new agreement by October 12, 2012.

The new program created two participant levels; the basic Offer and Acceptance level and a new Select level. To qualify for the new level a company must 1. Have 365 days in the program at the first level; 2. Have a claim volume of sixty claims in a three year period; 3. Have electronic invoicing capability. Once those criteria have been attained other quality competence and pricing performance indicators will be considered. Select level providers will be offered to policyholders with no vendor choice.

State Farm also changed to an hourly labor rate from the flat rate it used in many areas. Part pricing has been reduced; specific rates have been mailed to shops directly. Lynx will continue to manage claims.

It was good to see many MGA members and others from the area at Auto Glass Week™. Our drive to do better speaks well for the industry. The organizers can be proud of a producing a first class event.

### **AGRSS® Council Inc. to Become Auto Glass Safety Council**

*AGRSS Release Sept. 15, 2011*

The Auto Glass Replacement Safety Standards (AGRSS®) Council Inc. announced that the group will undergo a name change. Effective January 1, 2012, the not-for-profit group will be known as the Auto Glass Safety Council.

"We're really excited about the name change," said AGRSS Council president Debra Levy. "We believe it more accurately reflects our true mission—auto glass safety in every respect."

“Developing standards is one aspect of the organization,” said Levy, “but it is so much more, including an auditing and validating function, along with an auto glass technician certification and educational programs.”

Levy said the AGRSS Board of Directors conducted a number of consumer and insurance focus groups before voting to change its name and “the change to the Auto Glass Safety Council name was clearly the right choice.”

A joint task group composed of marketing committee members and members of the Board of Directors are hard at work on a new logo and an orderly roll-out of the new name.

The Auto Glass Replacement Safety Standards (AGRSS) Council Inc. is a not-for-profit organization dedicated to the safe replacement of auto glass. AGRSS was founded and is supported by companies in the auto glass replacement industry that keep safe installation as their primary goal. The Council is also accredited by the American National Standards Institute (ANSI) – a standard development organization – and has developed North America’s only auto glass replacement standard, the AGRSS Standard (ANSI/AGRSS 002-2002). The AGRSS Standard addresses procedures, education and product performance for the proper replacement of auto glass.

## **Common Questions about NGA-to-AGRSS® Certification Transfer**

### *AGRSS Release*

1. *I am an NGA-certified technician. Will I still be certified?*

Yes. All NGA-certified technicians will remain certified. On January 1, 2012, the name of that certification program will change and after that time you will be considered an AGRSS-certified technician, although AGRSS hasn’t yet finalized the exact name of the program.

2. *Can I still be certified through NGA?*

No. NGA will be using the AGRSS technician certification program as its official certification program.

3. *I have already paid my certification fee to NGA, will there be addition fees from AGRSS?*

No. AGRSS will honor the certifications of all those technicians who are certified until their certification would have expired under NGA. Those technicians will now get renewal notices from AGRSS.

4. *Can I still use my NGA patches and other items?*

Yes. Those items will gradually be phased out and replaced by new ones from AGRSS, but they can still be used until such time as we provide new ones. NGA members who desire will receive new stickers that note the AGRSS Certification is also the official certification program of the National Glass Association.

5. *I was going to sign up to get certified this week. What do I do now?*

Business as usual. Both AGRSS and NGA have worked hard to create a seamless transition. AGRSS has contracted with Miguel Rodriguez, NGA’s former certification manager, to assist in that transition. To sign up for certification up through the end of September, simply call the NGA offices and Miguel will lead you through the process. By October 1, you would contact the AGRSS office in Glen Ellyn, Illinois.

6. *All our techs are certified but we are not part of the AGRSS Registered Company program. Do we have to be an AGRSS Registered Company to have our techs certified?*

No. AGRSS will be offering technician certification to technicians working for all auto glass companies, whether an AGRSS Registered Company or not.

7. *Our company is an NGA-certified company. Do we have to be an AGRSS Registered Company to have company-wide certification?*

This is an area in which we do anticipate change. AGRSS does not anticipate keeping a “certified company” program that does not include being an AGRSS Registered Company. Our board is in the

process of working out the details now. It is our hope that every NGA-certified company that is not already AGRSS –Registered will become so.

8. *Our company is an AGRSS-Registered Company and we have NGA-certified techs. How will this affect us?*  
You are going to get the best of both worlds. Though not finalized, our board is working on a mechanism that will allow all techs that work for AGRSS Registered Companies to be certified easily and at little or no cost. Watch for more information in the next few weeks.
9. *If I have questions in the meantime, whom do I contact?*  
You can email them to [info@agrss.com](mailto:info@agrss.com) or call Miguel Rodriguez at 703/304-0598. After October 1, please contact Mary Hawkins at the AGRSS headquarters.
10. *Who is leading this change-over effort?*  
In addition to the AGRSS board and staff, the co-chairs of the AGRSS Education Committee and their committee members are working on this transition. The AGRSS Education Committee is co-chaired by Dale Malcolm of Dow and Jeff Olive of Glasspro. These men have long histories with both organizations and have been integral part of both the NGA certification program and the AGRSS' educational efforts.

### **MGA Member Stylmark Appoints Cathi Bullis as CFO**

Stylmark Inc. in Minneapolis promoted Cathi Bullis to chief financial officer. She will be responsible for leading Stylmark's financial and information technology initiatives. In addition to her new role, Bullis; will join Stylmark's board of directors as the first female director in company history.

"I am excited to be a part of this great organization and very excited by the tremendous opportunities ahead," said Bullis. "I look forward to working with Kevin Hogan and the employee-owners of Stylmark in realizing Stylmark's growth potential."

With over 18 years of accounting and financial experience in a variety of manufacturing industries; Bullis has held accounting and analysis positions at Value Rx and Stone Container Corp. She started at Stylmark as a business analyst and became controller in 2005.

"Cathi has led the finance function over the past three years and has been instrumental in financial analysis of the multiple companies we have acquired as well as being the key executive interacting with our external financial partners," says Kevin Hogan, president of Stylmark. "This promotion is recognition for the great work she has performed as well as the potential she has as a business leader for Stylmark."

### **NGA Announces New Chairman of the Board**

The National Glass Association (NGA) is pleased to announce the election of Chris Mammen to the office of Chairman of the Board.

Mammen, President of M3 Glass Technologies of Irving, TX, has served on the board since 2006. Mammen took the office of Chairman on September 14, 2011 at GlassBuild America® in Atlanta, GA. He will serve a one-year term.

New executive officers are Chairman-Elect Bill Evans of Evans Glass Company of Nashville, TN, and Treasurer Robert Brown of Brown's Glass of York, PA. Steve Burnett of Walters & Wolf Curtain Wall will serve as immediate past chairman.

Board members returning for the 2010-2011 term are: Michael Albert, S Albert Glass Company, Inc., Beltsville, MD; Bryan Bush, City Glass Company, Omaha, NE; Mark Dawson, Glass Doctor, Waco, TX; Newton Little of ACE Glass Company, Inc., Little Rock AR; David Steele, The Window Gallery, Augusta GA; and Tom Trainor, Trainor Glass Company, Alsip, IL.

## **Reporting Employee Use of Company Vehicles**

*By Paul W. Longsdorf, CPA, HLB Tautges Redpath, Ltd.*

Many subcontractors provide vehicles to key personal, but struggle with the proper tax treatment. The general rules regarding taxability and the recordkeeping requirements are outlined here.

### **General Rule**

The personal use of an employer-provided vehicle is taxable to the employee. "Personal use" includes commuting, as well as local and out-of-town personal travel. Employees are expected to keep accurate records to substantiate both the business and personal miles driven in employer-provided vehicles.

### **Recordkeeping Requirements**

The standard for record keeping is that there be "adequate records or sufficient evidence" to support any credit or deduction claimed for business use of an employer-provided vehicle. Examples of acceptable substantiation would be account books, diaries, logs, receipts, bills, trip sheets, expense forms or statements by disinterested witnesses. Records must substantiate the time, date, price, purpose and cost of travel.

Written records made at or near the time the expense was incurred have more value than oral substantiation.


There are several exceptions to the recordkeeping requirement. Some common exceptions for contractors include the following:

- 1.If an employer has a written policy that vehicles cannot be used for personal use except for commuting purposes, the substantiation requirement is satisfied if the following conditions are met: (1) the vehicle is owned or leased by the employer and is provided to one or more employees; (2) the employer requires the employee to commute to and/or from work in the vehicle; (3) the employer reasonably believes that the employee does not use the vehicle for any personal purpose other than commuting; (4) the employer accounts for the commuting use by including the value of the benefit in the employee's gross pay; and (5) there is sufficient evidence that would enable the IRS to determine whether the use of the vehicle met the four preceding conditions.
- 2.Vehicles used entirely for an employer's business by means of a written policy statement barring all personal use except for de minimis personal use (e.g., stopping for lunch between business calls).
- 3.Vehicles considered as used entirely for personal purposes. When an employer includes the value of all the employee use of an employer-provided vehicle in the employee's compensation, the employer is excepted from the record keeping requirements. Employees, however, must maintain proper records to substantiate business use in support of deductions claimed for income tax purposes filed on Form 2106.

Qualified non-personal use vehicles. The following types of vehicles are exempted from both the record keeping and taxation requirement. (1) Clearly marked police and fire vehicles; (2) unmarked law enforcement vehicles when used for authorized purposes and operated by a full-time law enforcement officer; (3) delivery trucks with seating only for the driver, or only for the driver plus a folding jump seat; (4) flatbed trucks; (5) cargo carrier with over a 14,000-pound capacity; (6) school and passenger buses with over a 20-person capacity; (7) ambulances; (8) hearses; (9) bucket trucks; (10) cranes and derricks; (11) forklifts; (12) cement mixers; (13) dump trucks; (14) garbage trucks; (15) specialized utility repair trucks; (16) tractors; and (17) refrigerated trucks, and (18) certain pickup trucks and vans not over 14,000 pounds loaded gross vehicle weight.

### **Valuation of Personal Use of Employer-Provided Vehicle**

There are three special valuation rules that can be used

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to determine the value of vehicle use: annual lease value rule, vehicle cents per mile rule, and commuting valuation rule.

### *Notification*

Employers are required to notify employees of

- (1) the special valuation rule or rules they intend to use
- (2) the applicable substantiation requirements
- (3) the effect of failing to comply with the substantiation requirements, and (4) election not to withhold or change of election. The notice must be provided in a manner reasonably expected to come to the attention of all affected employees (e.g., a mailing or with employees' paychecks).

Notification to employees must be made by the later of January 31 of the calendar year the rule is to apply or 30 days after the benefit is first provided to the employee. Employers who provide adequate notification to employees need not notify employees of their intention to continue using a particular valuation rule in a subsequent year.

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An employer who fails to provide the requisite notice may use a special valuation rule only if the employer receives a statement from the non-notified employee by January 31 of the year following the year for which the notice was not provided. The statement must indicate that the employee knows (1) that the employer intends to use a particular valuation rule for that year, (2) the applicable substantiation requirements, and (3) the effect of a failure to comply with such requirements. Employees should use the same valuation rule that the employer uses unless an employee wants to determine the



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value by using general facts and circumstances.

### **Commuting Valuation Rate**

Under this rule, a flat \$1.50 each way (\$3.00 per round-trip commute) can be charged to employees if the following criteria are met: (1) the vehicle is used in connection with the employer's business; (2) the employer requires the employee to commute to and/or from work in the vehicle; (3) the employer has a written policy prohibiting personal use other than commuting and de minimis personal use and the employee does not use the vehicle for any other personal use and (4) the employee is not a "control employee" (see Definitions).

If more than one employee commutes in a vehicle, each rider is to be charged the \$1.50 each way. A vehicle that is generally used each workday to transport at least three employees to and/or from work in an employer-sponsored commuting pool is deemed to meet the business use requirement described above.

### **Annual Lease Value Rule**

Personal use of automobiles made available for more than commuting purposes can be computed using this rule. It is a four-step process. First, the fair market value (FMV) as of the date the automobile is first made available for personal use must be established. If the employer owns the vehicle, the purchase price, which includes sales tax, if any is paid, and title fees associated with the purchase, is the FMV. The FMV of a leased automobile is either the retail value that is reported by a nationally recognized pricing source or the manufacturer's suggested retail price less eight percent. Once the FMV is established, the IRS provides a table which can be used to establish the annual lease value (ALV). This ALV is to be used for a four-year period. A copy of the table can be found in Table 3.1 of Publication 15-B on the IRS website.

*Step two* is to calculate the difference between personal and business mileage and to create a fraction that represents business use. The difference between the total miles and the personal miles driven by the employee is the numerator. The denominator is the total miles driven by the employee. Step three determines the value of business use by multiplying the ALV by the mileage fraction. Step four is to calculate the value of the benefit to be included in the gross pay of the employee by subtracting the business use from the ALV.

The ALV includes maintenance and insurance but not gasoline. If the employer pays for gasoline used to drive personal miles, the value must be added to the value of the vehicle benefit included in the employee's gross income. The gasoline value is an additional 5.5 cents per mile if the gasoline is provided in kind, or the actual cost if the employee is reimbursed for the cost of gasoline.

### **Vehicle Cents-per-Mile Valuation Rule**

The vehicle cents-per-mile rule allows the value of personal use to be calculated by multiplying the number of personal miles driven by the standard mileage allowance. The standard mileage rate is provided by the Internal Revenue service in a Revenue Ruling or Procedures and is to be applied prospectively to the taxable year following the date of publication of the Ruling or Procedure. The 2011 rate is 51 cents per mile January - June and 55.5 cents per mile July - December. This standard rate includes gasoline, insurance and maintenance. If the employer does not supply gasoline, the rate may be reduced but by no more than 5.5 cents or amount specified in any applicable Revenue Ruling or Revenue Procedures.

The cents-per-mile method may be used to value employee use of an employer-provided vehicle only if (1) the employer reasonably expects that the vehicle will be regularly used in its trade or business throughout the calendar year (or a shorter period during which the employer owns or leases the vehicle); or (2) the vehicle is driven at least 10,000 miles in a calendar year, and it is used primarily by employees.

In addition the fair market value of vehicles on the date it is first made available to any employee for personal use cannot exceed the maximum recovery deductions (as adjusted for inflation) allowable under Code Section 280F for the first five tax years the auto is in service. In 2011, the figure was \$15,360 for autos and \$16,300 for trucks and vans (passenger autos built on a truck chassis, including minivans and sport-utility vehicles



built on a truck chassis).

If an employer has an automobile fleet of 20 or more vehicles and the vehicles are regularly used for business, a special fleet-average rule may be used for calculating the Annual Lease values of the automobiles in the fleet.

For additional information, please contact Paul Longsdorf, CPA at (651)407-5831 or [plongsdorf@hlbtr.com](mailto:plongsdorf@hlbtr.com).

## **RISK TIP**

### **Require Proof of Coverage when Renting or Loaning Your Equipment to Others**

*by Patrick Kennedy, Vice President, Kraus-Anderson Insurance*

Trade and Specialty Contractors often have relationships with other contractors in which they borrow or rent equipment to one another on a short-term basis. However, standard contractors equipment policies exclude coverage for equipment that has been loaned or rented to others, which means your own insurance will not cover damage to your equipment that is under someone else's control.

Additionally, the borrower's CGL policy almost certainly excludes coverage for damage to "personal property in the insured's care, custody or control," which means no coverage in that policy either, even if the borrower is legally liable for the damage to the equipment.

Fortunately, most Contractors' Equipment Insurers are willing to cover equipment 'borrowed or rented from others' by their insured. Some Contractors' Equipment Policies automatically include 'equipment borrowed or rented by the insured' as "covered property". But many policies only provide this coverage if the appropriate endorsement is requested, attached and paid for by the borrower/renter.

As such, Contractors who rent or loan construction equipment to others should require, in writing, that the borrower/renter provide proof that coverage for this exposure is in place. Such 'proof' is typically in the form of a COI (Certificate of Insurance). This helps insure that your asset is insured for theft, damage or destruction while in the 'care, custody or control' of the borrower/renter.

## **Disaster Recovery Plans**

*Jeff Meek, John A. Knutson & Co. & Dave Bell, Cyber Solutions.*

### **Why is it important?**

You don't know when a natural disaster or a system failure may occur. It is important to plan for and regularly test the disaster plan you have in place.

### **Create**

Form the team that will be responsible for creating, maintaining and implementing the disaster recovery in the event of business interruption.

Time is essential, if you have a well developed plan in place, you will minimize the time to get back into operation. How quick can you restore day to day operations if your office suffered a disaster? Identify the risks to all key departments of the business:

- Which jobs are essential – where could they be relocated – who could manage this?
- What tools do you need to recover, computer, backups, personnel, equipment, and phone system?
- Insurance coverage and list of essential items to give them for speed in recovery
- List of key employees to contact immediately
- List of all employees
- Written copies of the plan offsite

## Update

Practices change, procedures change, personnel changes, you must build into your plan regular updates to assure it can be flawlessly implemented. Train your employees to assure the plan can be carried out as desired.

## Review

The best laid out plans are not effective if they are not tested. This may involve a test during business hours.

## Helpful Suggestions

- Regular off-site rotation of backups
- Mirrored websites
- Make the security of your network key
- Test it, Test it, Test it

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## **IRS Issues Guidance on Tax Treatment of Cell Phones; Provides Small Business Recordkeeping Relief**

### *Internal Revenue Service*

The Internal Revenue Service has issued guidance designed to clarify the tax treatment of employer-provided cell phones.


The guidance relates to a provision in the Small Business Jobs Act of 2010, enacted last fall, that removed cell phones from the definition of listed property, a category under tax law that normally requires additional recordkeeping by taxpayers.

The Notice provides guidance on the treatment of employer- provided cell phones as an excludible fringe benefit. The Notice provides that when an employer provides an employee with a cell phone primarily for noncompensatory business reasons, the business and personal use of the cell phone is generally nontaxable to the employee. The IRS will not require recordkeeping of business use in order to receive this tax-free treatment.

Simultaneously with the Notice, the IRS announced in a memo to its examiners a similar administrative approach that applies with respect to arrangements common to small businesses that provide cash allowances and reimbursements for work-related use of personally-owned cell phones. Under this approach, employers that require employees, primarily for noncompensatory business reasons, to use their personal cell phones for business purposes may treat reimbursements of the employees' expenses for reasonable cell phone coverage as nontaxable. This treatment does not apply to reimbursements of unusual or excessive expenses or to reimbursements made as a substitute for a portion of the employee's regular wages.

Under the guidance, where employers provide cell phones to their employees or where employers reimburse employees for business use of their personal cell phones, tax-free treatment is available without burdensome recordkeeping requirements. The guidance does not apply to the provision of cell phones or reimbursement for cell-phone use that is not primarily business related, such arrangements are generally taxable.

- Details are in the memo and in Notice 2011-72, posted on <http://www.irs.gov>.
- \* Small Business Jobs Act - <http://www.irs.gov/businesses/small/article/0,,id=230307,00.html>
- \*\* memo - <http://www.irs.gov/pub/foia/ig/sbse/sbse-04-0911-083.pdf>
- \*\*\* Notice 2011-72 - <http://www.irs.gov/pub/irs-drop/n-11-72.pdf>



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## **Members...Sign Up for the FREE Holiday Savings Program!**

The MGA continuously works to attain a variety of objectives; advocating for shared interests, education, and helping you to run a profitable operation. One program that addresses this last objective is the Holiday Gas Program.



### **This program has worked so well that the savings exceeds the MGA dues outlay for members.**

Many companies already participate in gas programs; the problem is that individually, very few dealers reach the volume needed to reach the savings level you will get in the MGA program.

Holiday Stationstores is a proud partner of the MGA. Any association member that opens a new Holiday Fleet account will receive a special bonus per gallon discount for the first 90 days. At the end of 90 days, your discount will be 4 cents per gallon discount. An excellent value in today's economy.

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***"EXCEEDING YOUR EXPECTATIONS"***



### **Forecast for Economy and Construction Industry**

David Walker

One of America's largest financial institutions sent a note to its clients in August saying, "The economy is only one shock away from falling into recession." Is this just hyperbole? And what exactly constitutes a "shock? Could it be an ongoing accumulative European crisis?

### **Why Customers Leave**

ContactPoint Solutions



Whether you want to admit it or not, your business makes mistakes. Maybe the quality of your work wasn't good (just one time, of course). Perhaps, your billing was incorrect and your customer was charged too much. Maybe, a job took too long, or there was something wrong with a product you sold your customer.



### **Truth In Advertising Brought To You**

Sharon Aby, Beyond Ideas

Google Truth In Advertising, and you have a reading list that will keep you busy for a month. Or if you attended the Window & Door Dealers Forum at GlassBuild a couple of weeks ago, you got all you need to know. Or more likely, you now know what you don't know. The WDDA sponsored it's 2<sup>nd</sup> Annual Forum.

For more information on these articles please visit <http://www.glass.org>

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## MGA Membership Application

Name - Primary Contact		Company Name	
Address		City	State
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Primary Business - Check One <input type="checkbox"/> Flat <input type="checkbox"/> Auto Glass <input type="checkbox"/> Combination Auto & Flat <input type="checkbox"/> Trade Representative			
Annual Dues Structure: <input type="checkbox"/> up to \$499,999                      \$300 <input type="checkbox"/> \$500,000-\$1,999,999                \$500 <input type="checkbox"/> \$2,000,000-\$4,999,999               \$800 <input type="checkbox"/> Over \$5 million                        \$1,000 <input type="checkbox"/> Associate Members                    \$300 <input type="checkbox"/> \$25 per location or name (please list separately)		Dues covers all employees. To list branch locations or additional company names under the same ownership on the MGA member list, please add \$25 per name/location, this will also include them on all MGA mailings.	
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Card Holder Name		Phone	
Billing Address (if different than above)		City	State
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Number	Expiration Date	V-Code	
By applying to become a member of the Minnesota Glass Association, our company and personnel agree to abide by the MGA Code of Ethics and bylaws. Auto glass installers must be AGRSS registered and certified.			
Please send and remit payment to: Minnesota Glass Association, 16112 Wake Street NE, Anoka, MN 55304			



# F-R-E-E Industry Networking Event!



## MGA Annual Meeting *followed by* Networking & Winter Social Event

***Wednesday, December 7, 2011***

The MGA invites members, suppliers, sales representatives and others in the industry to join us for a brief review of 2011 highlights followed by a networking event and bowling party.

5:00 - 6:00 p.m. Annual Meeting with FREE Hors d'oeuvres

6:00 FREE Bowling Party (no experience necessary)

Park Tavern Bowling and Entertainment Center

3401 Louisiana Ave S, St Louis Park MN, 952-929-6810

***Please Join Us...bring your employees, spouse and industry friends!***



**Register Today!**



Company \_\_\_\_\_

**Attendee (s)** Please print clearly, use additional sheet if needed.

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

Street/city/state/zip

EMAIL

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### Return Registration Form To:

MGA Office: (763) 413-0805 | Fax: (763) 413-1131 | [www.mnglass.org](http://www.mnglass.org) | [info@mnglass.org](mailto:info@mnglass.org)  
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**

16112 Wake Street NE, Anoka, MN 55304

Phone: 763-413-0805 — Fax: 763-413-1131

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**JOIN TODAY...Visit us at [www.mnglass.org](http://www.mnglass.org) and click on Membership**

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