MINNESOTA GLASS ASSOCIATION

2008 - ISSUE 4

MIDWEST GLASS

A MINNESOTA GLASS ASSOCIATION PUBLICATION

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LETTER FROM THE PRESIDENT

Merry Christmas and Happy New Year,

As I sit here and think about what I want to talk about, I have thoughts about the economy and all the great people that make the MGA what it is like Randy Johnson and our Family's. It all comes down to how blessed in several ways we all are. How much a pleasant smile can help get threw stressful days and how a "Good Morning" or "Good Afternoon" can possibly make someone feel important that you took that second to recognize them. Life Lessons that I need to be reminded of and if you are shaking your head in agreement, you needed the reminder also.

As I get older and have really grown up in the glass business I try not to take anyone for granted and to appreciate my friends, partner, employees, competition, vendors and Family. However I do lapse. This year has been good for me and everyone has made that possible, I would like to just say "Thank You". I truly mean that to each and everyone.

We have turned the MGA around from my first year, 2003. Our accomplishments in the last 5 years have come full circle. Participation is the key to our success and promoting professionalism. I have had a great time serving all of you and developing the relationships that would not have been possible without the Minnesota Glass Association.

Keep up the hard work and build your professional relationships.

Erica Chandler

MIDWEST GLASS CONFERENCE & ANNUAL MEETING

The MGA held its Annual Meeting prior to the third annual Glass Conference on Thursday October 23, 2008. Members, non members and guests attended the event held this year at the University of Minnesota Conference Center in St. Paul.

The MGA is delighted to recognize and thank the sponsors of this year's event: Minneapo-



- February MGA Networking Event
- Aluminum Finishing and Extrusion Plant Tours
- Float Glass Plant Tour
- Pittsburgh Glass
 Works Product Expo



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AUTO GLASS TECHNICIAN OLYMPICS (AGTO)

An Installer's Perspective from Las Vegas

By Clint Hanson

Ok, truth of the matter is I am also an owner of an auto glass repair and replacement shop, and this is the first time I have competed at the Auto Glass Technician Olympics (AGTO).

I've been there twice before to watch my guys compete; watching from outside the competitor's area is a completely different experience. Before leaving Minnesota for Las Vegas, there was certainly a lot more to think about. How in the world am I going to get all my tools from MN to Las Vegas? Ok, that is not going to happen. How do I decide which tools to bring and not be stuck at the competition needing a tool that I had three of back home? One of the biggest challenges regarding tools is that they do not tell you the kind of cars you will be working on. In previous years they used Taurus', Mazda 6's, Equinox's and others. Once you have narrowed down the tools for the windshield replacement you also have to plan on making it to the finals, which may involve removing and installing a windshield. Every other year it has been a back glass.



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Clint moving a windshield into position.



Tony Shaw setting a windshield—scrutiny was intense.

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MIDWEST GLASS CONFERENCE & ANNUAL MEETING



President Erica Chandler Opens the Conference

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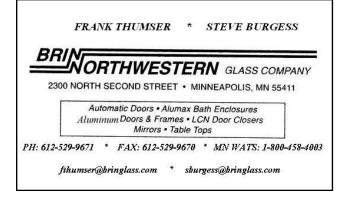
lis Glass Company and **Sika Corporation** sponsored the morning break, **Brin Northwestern Glass, Pilkington, and Pittsburgh Glass Works** sponsored the luncheon.

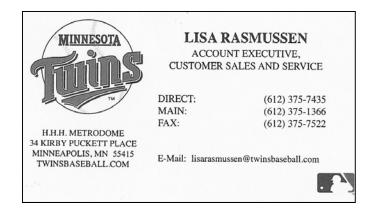
Members began the day attending the Annual Meeting where they heard President Erica Chandler and Executive Director Mike Schmaltz review the past year's events, a summary of the Association's financial standing and reports from the Auto Glass and Flat Glass Committees. Schmaltz also reported on the updating of the Bylaws which will be covered in a separate article.. The election of officers and Board members was conducted at the meeting. Past President Gary Jacobson will step down from the Board at the end of 2008. Members elected Jennifer Lang as President for 2009; Myron Schapp was voted President-Elect and Kevin Foley was elected as Secretary-Treasurer. Board Members Joyce Johnson and Eric Solland were re-elected to two year terms. Continuing to serve through 2009 are Erica Chandler as Past President and Board Members Steve Burgess, Jack Beckman, and Mike Schenian.

The morning's event got underway with an address from Carl Tompkins of Sika. Carl was gracious enough to return for a third visit to the Midwest Glass Conference. Carl is well known as an energetic speaker, his vast business knowledge and experience was put to good use as he addressed the group on the differences between management and leadership. Everyone was surprised when wrap up speaker John Wodele's observations tied directly into Carl's remarks.

Carl was followed by simultaneous seminars by Max Perilstein and Chris Umble. Max, Vice President of Arch brought attendees up to date on a

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WELCOME NEW MEMBERS

Only 1 Auto Glass

Partners: Brad Hapka, Rick Colberg,

Doug Schoenborn

425 Etna Street Suite 42

St. Paul, MN 55106

(651) 323-7084



Restoration Auto Glass

Owner: Clint Hanson

99 Fifth Ave. NW, #100

New Brighton, MN 55112

651-288-0063



JOHN R. WEISE

PRESIDENT

F. BARKOW INC. 3830 N. FRATNEY STREET MILWAUKEE, WI 53212 PH: (800) 558-5580 FAX: (414) 332-8217 E-MAIL: JWEISE@BARKOW.COM

www.barkow.com • www.stonecarriers.com

F. BARKOW INC. TO COMMEMORATE 130TH ANNIVERSARY

Milwaukee, WI – F. Barkow Inc. will celebrate 130 years — five generations — of family ownership in Milwaukee, WI in 2009.

Founded in 1879, F. Barkow Inc. is the oldest manufacturer of glass carriers and glazing bodies in the United States. Current family owner and President John Weise will offer a variety of special anniversary offers for established and new customers throughout calendar year 2009. For all current members of the Minnesota Glass Association, Barkow is offering an 8% discount on van racks, pick up racks or interior racks through June 15, 2009. Please mention this article when ordering.

Weise said, "F. Barkow is proud of our long history as a family-owned business. We've survived every economic downturn imaginable, and credit our longevity to our long-held mission of providing the absolute best product, for the best value, of any manufacturer in the glass carrier business." For more information on F. Barkow, Inc., please call John Weise in Milwaukee at 1-800-558-5580, or visit the company's website at www.barkow.com.

3830 North Fratney Street Milwaukee, WI 53212 Phone (414)332-7311 (800)558-5580 2008 - ISSUE 4 Page 5

BYLAWS REVISED - SUMMARY REPORT

The MGA Bylaws had not been through a review since the late 1980's. Through the years, changes and amendments had been made; some of them were not documented.

The MGA Board took advantage of a unique and low cost opportunity to obtain the services of an attorney with extensive association experience. Pat Plunkett, with Moore, Costello & Hart, P.L.L.P. provided the legal review and advised the Board on currant legal requirements affecting non-profit groups.

Board Member Myron Schapp lead the review committee and the Board through hours of discussions on the document. We restated our purpose or mission statement to better reflect the kind of organization we are today. Some changes were sustentative such as with inconsistencies in membership requirements between auto glass and flat glass members. Other changes were less material including numerous typographical errors which were corrected. Language was simplified wherever possible.

This review puts us in accord with current legal requirements and was approved by the Board in September. The changes were also reviewed at the Annual meeting. Members wishing a copy can obtain one by contacting the MGA.

DO YOU KNOW PCI DSS

PCI DSS - It stands for Payment Card Industry Data Security Standard, and is a worldwide security standard assembled by the Payment Card Industry Security Standards Council (PCI SSC).

PCI DSS originally began as different programs, it combines Visa, MasterCard, American Express and Discover plans. Its intention is to create an additional level of protection for customers by ensuring that merchants meet minimum levels of security when they store, process and transmit cardholder data. The standard was created to help organizations that process card payments prevent credit card fraud, hacking and various other security vulnerabilities and threats.

A company processing, storing, or transmitting payment card data must be PCI DSS compliant. Non-compliant companies who maintain a relationship with one or more of the card brands, either directly or indirectly risk losing their ability to process credit card payments and being audited and/or fined. Some companies must validate their compliance annually. This validation can be conducted by PCI DSS Qualified Security Assessors, however smaller companies have the option to use a self-certification questionnaire. Whether this questionnaire needs to be validated by a QSA depends on the requirements of the card brands in that merchant's region.

We have periodically advised members regarding scams and fraud. We recently learned that a shop was called by a company representing that they were their "merchant service provider". Using knowledge of the specific card processing machine she was using, they attempted to sell her another saying that it was needed to maintain her PCI compliance, she didn't buy it.

Know your provider and your status.





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CONTRACTORS BILL OF RIGHTS COALITION (CBRC)

The CBRC has continued to meet; members discussed the existing law and possible changes. Slow pay continues to be a major concern but subcontractors are either unaware of, or are reluctant to use remedies available under current law. Member organizations are working on education programs to ensure that members are aware of alternatives; Gary Thaden conducted a seminar on Contractor Rights at the Midwest Glass Conference.

The group also decided to meet with attorneys who actively represent subcontractors to get ideas from them on how to improve the law. Curt Smith and Aaron Thompson met with the CBRC drafting group to discuss specific recommendations.

Minnesota lien laws are regarded as being superior to those in many other states. In spite of this, members continue to hear frustration with liens as a payment remedy. Following a discussion of bonding as an alternative, it was determined that we should meet with representatives of bonding companies to get their input. Executive Director Mike Schmaltz has met with Bob Johnson of the Insurance Federation to identify those representatives and we are waiting on recommendations.

Once we develop our legislative proposal, it was suggested that we enlist the aid of the Attorney General – Consumer Affairs Division – Prompt payment will help diminish consumer problems and complaints.

The Minnesota Electronic Security and Technology Association (MNESTA) has joined the CBRC on Oct. 30. Russ Ernst is the representative of that group.

A general meeting will be scheduled following the development of legislative proposals and the scheduling with affected groups as discussed above.

MINNESOTA SUPREME COURT TO HEAR ASSIGNMENT ISSUE

The Minnesota Supreme Court has scheduled a hearing for 9:00 a.m., January 6, 2008. Three cases: *Star Windshield Repair* vs. Western National Insurance Co., The Glass Network and Auto Glass Express vs. Austin Mutual Insurance Co. and State Farm Mutual Automobile Insurance Co. vs. Archer Auto Glass have been consolidate for this hearing.

The hearing will review a long standing practice, supported by legal precedent, that policyholders can, following a loss, assign benefits to a service provider in property claims. The outcome of the case has implications that reach beyond the glass claims involved since a decision could impact other property claims in the future.

Three of the sitting justices have recused themselves, the four remaining will be joined by Hunter Anderson will serve as a fifth justice; his presence will prevent a tie on the final decision.

The Minnesota Court of Appeals earlier affirmed that general policy assignment prohibitions in Minnesota insurance policies apply also to post loss assignment of benefits. All three cases were initially argued and won in arbitration. The decisions were subsequently appealed to separate District Courts. Two of the decisions were overturned and in the third, the court concluded that the assignment of a post-loss claim was not precluded by policy language and that glass shops could seek payment directly from insurers. The glass shops in the former cases and the insurer in the latter appealed; they were consolidated by the Court of Appeals.

The matter is hotly contested; Amicus Briefs have been filed with the Court by the Insurance Federation of Minnesota and Progressive Insurance. Chuck Lloyd of Livgard & Rabuse P.L.L.P., will represent the glass shops in all three cases.

The MGA has moved, the new address is 16112 Wake St. NE, Anoka, MN 55304 Phone 763-413-0805 Fax 763-413-1131 2008 - ISSUE 4 Page 7

IRS MILEAGE RATES CHANGE IN 2009

IRS Announces 2009 Standard Mileage Rates

The Internal Revenue Service has issued the 2009 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, 2009, the standard mileage rates for the use of a car (also vans, pickups, or panel trucks) will be:

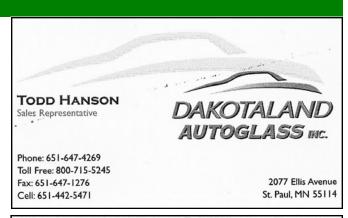
- 55 cents per mile for business miles driven
- 24 cents per mile driven for medical or moving purposes
- 14 cents per mile driven in service of charitable organizations

The new rates for business, medical and moving purposes are slightly lower than rates for the second half of 2008 that were raised by a special adjustment mid-year in response to a spike in gasoline prices. The rate for charitable purposes is set by law and is unchanged from 2008.

The business mileage rate was 50.5 cents in the first half of 2008 and 58.5 cents in the second half. The medical and moving rate was 19 cents in the first half and 27 cents in the second half.

The mileage rates for 2009 reflect generally higher transportation costs compared to a year ago, but the rates also factor in the recent reversal of rising gasoline prices. While gasoline is a significant factor in the mileage rate, other fixed and variable costs, such as depreciation, enter the calculation.

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.





PPG autoglass

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CLICK. LEARN. SUCCEED.

NATIONAL AUTO GLASS CONFERENCE

Don't miss the most important auto glass event of the year! Register NOW for the National Auto Glass Conference, Feb. 18-20, 2009 in Orlando.

The 2009 Conference has been revamped to feature a special emphasis on best practices for multi-branch locations. Presented by the NGA's Auto Glass Retail Committee, it features dynamic and informative speakers and panelists, interactive workshops on timely topics and informal networking opportunities.

You'll hear form some of the brightest minds in the industry as they address the most important and relevant issues facing today's multi-branch companies. Our keynote speaker, performance expert and author Randy Pennington, will explain how to turn your company's uniqueness into a competitive weapon. You'll engage in peer-to-peer sharing in a series of breakout sessions designed to tackle the most pressing challenges facing your business. You will leave Orlando with actionable ideas that you can implement as soon as you return to your shop.

For more information, call 866-342-5642, ext. 134.

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Tony Shaw under the watchful eyes of Judge Bob Beranek



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Competition is tight at AGTO; you need an almost perfect score (255 total points) to make it to the finals. This year you needed to have 252 points to qualify. One guy had 254 points, another 253 points and there were four guys that had 252 points. So, two very unlucky contestants were denied the opportunity to get into the finals because they completed their installation just a bit slower than the two contestants that were just a bit faster; those are the rules. To make this even more interesting the guy who placed first last year came in sixth, and the guy who placed third last year did not finish and ended up 24th out of 24 contestants. I say all this to relay to you that every point

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counts, you have to be at the top of your game. In the AGTO they want you to do it "their way", so if you are not in the habit of doing that, you will have a hard time making it to the top. Again, those are the rules and if you want to earn the \$10,000 prize and the bragging rights to say you are the 'world's best technician' you will have to play by 'their rules'.

So once you have your tools, the techniques and have the rules memorized, you are ready to head to the land of bright lights and give it your best shot. It only comes around once a year. After you arrive and register, you head to the contestants meeting wearing your best work uniform. There you meet the judges, get your picture taken and go through a little interview; you are now ready to compete.

Each person is different, are you more nervous the months before the competition? Is it when you are face to face with the judges? Or will it be the wait for your heat to start? For me I had to lie down and relax before my heat. I watched the guy that finished third last year not even finish, I was awestruck. It really hit me when I had three judges constantly coming over to my station for about 10 minutes, I could not stop sweating. Once that was over I regained my composure, I knew what to do and I kept telling myself, just do your best install, its second nature.

Waiting to see your score posted is like waiting for your final grade, or maybe waiting to see if you were on the A or B team. Those hours are long. I didn't make the cut. I was disappointed but I knew two mistakes cost six points and my score ended up where I calculated it would. My employee Tony Shaw on the other hand was at the top of his game, placing second and went to the finals I was on the outside rooting for my team the following day.

Two hours to Remove and Replace a back glass on a Mazda 6! Any employer would be furious if his guy took and two hours to R&I a back glass. But those are the rules. I will keep my political view out of the story though I long to let the world know what they are. Four of the best auto glass technicians in the world are now competing for a \$10,000 check and the bragging rights as 'world's best auto glass installer'. These guys are at the top of their game, but mistakes did happen. One guy did not have an 8mm socket to remove a sail panel molding, another set the glass to soon and ended up sliding the glass ³/₄ of and inch, yet another got some urethane on the sail panel and did not have the correct cleaner to get it cleaned properly.



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The guys all finish and the waiting begins.

The scores are tallied and Tony Shaw from Restoration Auto Glass placed 4th, obviously disappointing, no prize for fourth. Brendan Picard placed 3rd earning the bronze medal and \$500. Rob Grace of Cindy Rowe Auto Glass placed 2nd earning the silver medal and \$1,000. Randy Chadwick of Glasspro Inc. took 1st earning the gold medal, \$10,000 and the right to brag that he is the world's best auto glass installer.

Overall, it was a great experience to see how we compare to installers from all over the country. I would say that all of these guys are great technicians; it really opened my eyes to see what a good installer is and what a great installer is. I can only imagine the competition getting tighter in the years to come.

Many blessings in your endeavors,

Clint Hanson is a new MGA Member and the owner of Restoration Auto Glass, in New Brighton, MN

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variety of issues affecting the flat glass segment of the industry. He tracks developments with his regular blog "From the Fabricator Glass and Aluminum Insights". Chris Umble, Vice President, Strategic Initiatives, LYNX Services brought auto glass attendees up to date on LYNX and the METRYX data base which enables insurers to verify auto glass shop credentials.

An Awards Luncheon followed the morning's events. MGA President Erica Chandler and Executive Director Schmaltz took the opportunity to recognize officers and Board Members for their work during the year. President Chandler presented retiring member Gary Ja-



Chad Elliot, Conference Speaker Carl Tompkins & Jim Janssen

cobson with a plaque commemorating his service as a Past President. She went on to Present Executive Director Mike Schmaltz with an award for his service and commitment to the industry.

The luncheon was followed by concurrent presentations by Bud Oliver of Mitchell and Gary Thaden of Minnesota Mechanical Contractors Association (MMCA). Bud manages the editorial processes, database content, production, industry relations and the creation of the NAGS parts and pricing; an area of vital interest for auto glass companies. Gary Thaden is the lobbyist and legal advisor for the MMCA. He has extensive experience with the "Contractors Bill of Rights" and spoke on contract rights under Minnesota Law.

John Wodele wrapped up the event with an address "The World is Changing". You may have first heard of John in connection with his role as key advisor and spokesperson for Governor Jesse Ventura. John alternately educated and amused the audience with his knowledge of economic forces, sociological developments, and Minnesota politics. An enjoyable and spontaneous part of the day unfolded as Johns remarks followed-up on those of Carl Tompkins. John provided data, statistics and action points that complimented the points that Carl made earlier in the day on management and leadership. The day and the conference ended well.

We are on the web!

MINNESOTA GLASS ASSOCIATION

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The Minnesota Glass Association is an alliance of flat and auto glass merchants. Together with our suppliers we act and speak as one to promote success in a free market. We support fair competition, ethical behavior, profitable operations and strongly promote consumer safety and awareness.

We can only succeed in this endeavor if you participate. We strongly encourage members to voice their opinion - on these pages and at our meetings. Contact the MGA or an MGA Board Member - let us know what you think and what you would like from your Association. If you are not a member please consider joining - individual success is more likely if we work

JOIN THE MGA—AN APPLICATION IS ON THE NEXT PAGE

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Quarter Page	3.625 x 4.875	\$45	\$75	\$150		
Eighth Page or Business Card	3 x 2.15	\$35	\$50	\$75		

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Minnesota Glass Association

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Please note our new contact information