

MIDWEST GLASS - 2009 - ISSUE 1

A MINNESOTA GLASS ASSOCIATION PUBLICATION

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UPCOMING EVENTS

- Pittsburgh Glass Works Auto Program, April 16
- Cardinal Plant Tour, April 30
- Stylmark & Extrusion Plant Tour, May 12
- Annual Golf Fund Raiser, June 25
- Family Night with the St. Paul Saints August 6

MGA 2009 Program Lineup

The MGA has lined up a wonderful series of programs for the coming year - see below for a summary and read on for more details.

Bob Beranek - Auto Technician Training - Registration form on Page 8

We will begin on April 16 at the PGW Auto Glass warehouse in Coon Rapids with a training session by Bob Beranek. Bob's is well known to the MGA having presented a training program last year and at our 2007 Midwest Glass Conference. His reputation goes well beyond the upper Midwest; Bob has developed and delivers auto glass training across the country. The program will focus on two important areas: Technician Sales Training and Preparing for the AGRSS Validation. Technicians attending will receive continuing education credit for their NGA Certification. The Registration form for this event is included in this edition of Midwest Glass. Maps and directions are available on the MGA website.

Cardinal Float Plant Tour - Registration form on page 9

April 30 brings a tour of the Cardinal float plant in Menomonie, WI. Most of the glass you work with every day, either auto or flat, starts out in a float plant. You will feel the heat as you walk around the float tank and see raw materials transformed into a continuous ribbon of

(Continued on page 3)

Mix & Mingle

Snow and ice conspired to put a chill on our first event this year.

We were off to a great start with over 70 registered to attend the event - glass professionals were coming in from the Dakotas, Wisconsin and across Minnesota. As the event neared, forecasts predicting a major storm threatened. Just what do you do? We have all seen storm predictions fall apart as it passes to the south or the north - this time it came right on in. We decided to proceed and don't regret the decision because over thirty members and guests came in spite of the weather.



over thirty members and guests came in spite of the weather.

(Continued on page 4)

MGA

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Visit us online at

www.mnglass.org

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 together on shared concerns.

Calculating Dues

In the last Midwest Glass issue we reported on a Bylaws revision. There had not been a review since the late 1980s. The review of the Bylaws included extended discussions on membership types; this review naturally led to an evaluation of dues and dues calculation. Dues are the primary source of revenue for the association; consequently, they are very important as they enable us to provide membership programs and services.

Members calculate their own dues rate on their initial application and with renewal. On the whole, this method operates very well. Following the evaluation of dues payments, the Board, at this juncture is affirming its expectation that dues will be paid at the appropriate level. In fairness to all members, noticeable miscalculations will be challenged.

Scam Update

In recent weeks, Glass Magazine editors have received numerous notifications about ordering scams hitting the industry. Make sure you and your employees can spot the red flags for fraud. Visit <http://www.glassmagazine.com/article/retail/scam-alert> for a great summary of ongoing scams.

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MGA 2009 Program Lineup (continued)

(Continued from page 1)

glass. As it comes to the end of the line it is cut into individual pieces that are sent to other locations for additional processing. Cardinal offer a glimpse at state of the art large scale manufacturing. We will travel by deluxe motor coach to Menomonie and back, a boxed dinner will be served on the return trip. A registration form for this event is included in this edition of Midwest Glass and on our website. Attendance is limited so sign up soon.

Stylmark and Crown Extrusion Plant Tour

Aluminum products go hand in hand with glass in almost every flat glass application. We will start the day with a visit to Crown Extrusions' 119,000 square-foot facility located in Chaska. Since 1968, Crown Extrusions has functioned primarily as a custom extruder with a diverse customer base. They have invested in the most advanced technology available to bring you a better product. Their facility houses three presses:

6" Billet, 1250 Ton - 7" Billet, 1650 Ton - 9" Billet 4,000 Ton

From Crown, we will proceed to Stylmark's facility in Fridley. Stylmark has been a leading manufacturer of high quality aluminum and steel products for over 50 years. Stylmark offers a variety of products that are custom tailored for interior glass and glazing applications, including WallMaker® systems, mirror frames and wardrobe doors. Stylmark's state-of-the art manufacturing capabilities allow for fabrication, anodizing, curving and assembly all under one roof.

This is an opportunity to understand what it takes to produce some to the products you use. This knowledge will better enable you to handle customer needs. Stylmark will provide lunch for attendees at program. The date announced in our

(Continued on page 10)

Erica Chandler Honored as One of "30 Under 40"



Past President Erica Chandler is in the news again. Glass Magazine published it's annual review of rising young glass professionals the February edition; she was one of two Minnesotan's to win a position in that review.

"You wouldn't know it to talk to this business owner, but Chandler admits to being befuddled with glass specs when she first landed in the industry after high school. "It overwhelmed me for the first few days. I thought there were a million different types of glass: DS, SS, 16^{ths}, 8^{ths}. My boss handed me a binder to read through and it was like looking at Greek." In time, she grew to love the endless possibilities glass offers. "I fell in love with flat glass. The different things you could do with it, to me, were just awesome.

Erica is Co-owner of Designed Glass in Burnsville. As one of 30 under 40, the article gave her age - you will have to go there to find out. ***Congratulations Erica!***

One-word description of the glass industry: "Amazerful" - One-word description of self: "Genuine"
 Family: Partner Dale; five sons Nilo 14, Martin, 12, Adam, 11, Leevi, 9, Alexander, 8. If a movie were made about your life, who would you cast to play you?: "Heather Locklear, because "she has the perfect amount of everything I have."

(Continued from page 1)

The setting for the event "The View" restaurant turned out to be perfect. The food was great and the atmosphere was just right for our purposes. All other MGA events in recent years have had a specific purpose; usually educational, a tour or other outing. This is the first time we have sponsored a networking opportunity without other activities. Other associations conduct networking events with varying degrees of success. It turns out that glass people have a lot to talk about and like to mingle.

Given the success in spite of the weather we will be repeating with networking event in the future. Watch for the announcement and join us next time.



A Last Resort: Reductions in Workforce

What to consider when contemplating a workforce reduction.

BY KARI ROSAND SCANLON, PHR, RJF AGENCIES, INC.

With frequent layoff announcements by some of the nation's largest employers and bleak economic forecasts, many company leaders are exploring business survival strategies and staffing needs, including whether a reduction in workforce is necessary.

In order to answer this question, company officials must carefully consider the long-term implications versus the short-term benefits. Officials can avoid jumping to conclusions by verifying their current status and future requirements.

Verify Budgets

Scour financial statements for accuracy and eliminate unnecessary expenditures. Consider freezing or decreasing budgets, including payroll, or changing employee benefits. Create a best-case and worse-case scenario for cash flow. Then, compare the timeframes to determine if your concerns are short-term or long-term. Factor in increased unemployment costs, potential for an unexpected loss of productivity and future recruitment costs for reestablishing your workforce.

Verify Talent

Determine your future talent needs and identify employees who meet these requirements. Instead of hastily basing decisions on seniority, contemplate current successes and future potential of all employees. Include all positions in your analysis. Employees expect sacrifice at all levels. Prevent claims of wrongful discharge or discrimination by sharing the logic behind your business reasons with employees. Offer resources such as an Employee Assistance Program or outplacement services to exiting employees and surviving employees to ease the transition.

Verify Legal Requirements

Review the legal requirements of employment agreements and contracts with customers, contractors, unions. Ensure termination clauses are executed correctly. Keep in mind employment statutes, such as Worker Adjustment and Retraining Notification (WARN) Act, FMLA, USERRA and COBRA.

Verify Customer Relations

Although it is difficult to measure, weigh the opinions of current and likely customers, who may seek other partners who they perceive as more able to guarantee fulfillment of orders and follow-up services. Create a marketing message that anticipates concerns and encourages customer loyalty.

Verify Your Timeline

Plan carefully to determine if the reduction in workforce should be temporary or permanent, and if it should occur at once or over a period of time. According to an article posted on westaff.com, "Companies that lay off 15 percent or more of their workforce perform significantly below average in the following three years, according to one study, and companies that announce repeated layoffs do even worse."

In order to determine the relative success of a reduction in workforce, decision makers must determine its overall purpose and carefully consider its usefulness.

Kari Rosand Scanlon is a human resource consultant at RJF Agencies. She can be reached at 763-746-8219 or scanlonk@rjfagencies.com.

Provided by Laura Moore, MEHS, ARM, CIC, Risk Management Consultant (763) 746-8252
RJF Agencies, Inc.
6000 Nathan Lane N, Suite 400
Minneapolis, MN 55442

Viracon Awarded Excellence in Ethics Certificate

We are fortunate to have one of the nation's leading glass fabricators in nearby Owatonna. Viracon was in Midwest Glass this past year following a tour of their full-service facilities. Unfortunately, the most recent news many of us heard were of layoffs, the economic downturn has affected them as it has almost everyone in the glass industry.

Excellence in Ethics Certificate

On the brighter side, a March 10 news release announced that they recently earned the American Subcontractors Association (ASA) Excellence in Ethics Certificate for 2009.

We are honored to receive this certification," says Elaine Erickson, contract review supervisor at Viracon. "Viracon strives to constantly practice business ethics and values every day, and we are proud that we have accomplished just that and have been recognized for it."

Viracon will remain eligible to receive ASA's Excellence in Ethics Certificate in 2010 and 2011 by continued adherence to practices described in the 2009 application.

"This certification is extra gratifying because Viracon has successfully met the qualifying criteria and can document its adherence to ethical business practices through several letters of recommendation," says Erickson. "Everyone can take pride in the fact that they played a part in us achieving this."

Garret Henson Honored as one of "30 under 40"

Viracon's Garret Henson joins MGA's Erica Chandler as one of the 30 under 40 honored by "Glass Magazine" in its February 2009 edition. Garret is the Director of Sales, Western Region. Glass Magazine wrote:



"After 15 years in various selling positions for Viracon, Henson continues to be excited and challenged by his job. "When you're sitting on an airplane and you tell people you put glass on buildings, it doesn't sound that exciting. But every building is unique and every customer's expectation is different, so it's always so fresh. Our industry is always changing so it's not like you're doing the same thing over and over. Yes, glass is glass, but there continues to be so many different things you can do with it." Henson was

encouraged to apply for a job by Viracon's founder and owner, Jim Martineau, and continues to be challenged by his mentor Brad Austin, senior vice president of sales and marketing."

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Government Activities Update

Economic issues dominate the news regardless of the media and it will be the primary focus for every governmental entity this year.

Minnesota's projected budget deficit during the upcoming budget biennium, July 1, 2009 to June 30 2011, is estimated to fall in a range of \$5 billion and perhaps as high as \$7 billion. To balance the budget during the current period the governor applied existing reserve funds and an additional \$271 million in spending cuts. Nationally, we are hearing talk of nationalizing banks; anyone suggesting this as little as a few months ago - even as a remote possibility - would have been regarded as a raving lunatic.

This scenario forms a lens through which all legislative action will be seen. Every unit of government will be under pressure to deliver services with fewer people and resources. Any work you do that is linked with the government: permits, licensing, etc. will be affected. Interest groups are actively campaigning for their constituency. The state teachers union is running television ads supporting education funding. Long standing political alliances are under pressure as demonstrated by the work of Supreme Court Chief Justice Magnuson to increase funding, putting him at odds with Governor Pawlenty. Leaders of every persuasion across the state have it made it very clear...this is the worst budget deficit the state has ever faced and everything is on the table.

So why doesn't Minnesota spend its way out of an economic downturn? The state cannot print money like the federal government can, so it must borrow in order to deficit spend. Contrary to widely held beliefs, Minnesota's constitution does not specifically call for a balanced budget; however, it does limit the state's borrowing. According to the constitution, the state is authorized to borrow money within a budget period but must repay that loan during that same period, thereby in effect requiring a balanced budget. We have some room to maneuver; we can avoid the restriction and borrow to repel an invasion or suppress an insurrection - perhaps we should be preparing for an invasion from Iowa or Manitoba.

Supreme Court Hearing

The Minnesota Supreme Court heard *Star Windshield et. al. v. Western National et. al.* on January 6. Justice Alan Page led the court and was accompanied Hunter Anderson an Isanti County District Judge, and three other Supreme Court Justices. Three standing justices recused themselves earlier.

Simply put, a favorable decision will allow auto glass dealers to contest pricing now imposed by third party administrators in arbitration. The arguments centered on the applicability of broad anti-assignment policy clauses to post loss assignments of benefits. Chuck Lloyd, in representing the glass industry, made the point that the anti-assignment clauses were to protect insurers from exposure to risk from parties with which they have no contract. Long standing precedent however (going back to the 1880s) specifically allows assignment of benefits following a loss.

There were numerous questions from the bench throughout the hearing as justices explored the matter and sought to clearly understand the issues and relationship between the policy language, public policy and legal principles. Chuck Lloyd was very well versed on the applicable law, relevant cases, court decisions and practices in the industries involved. He spoke with passion and was able to handle questions from justices in a coherent manner. When they interrupted him, he was able to respond, and then calmly continue his argument.

We are optimistic about the outcome but we will have to wait for the decision. The Supreme Court can take as long as a year to issue a decision, best guess is that we will hear from them in spring or early summer.

CBRC Legislative Draft

The Contractors Bill of Rights Coalition (CBRC) has a draft bill and our lobbyists are working on identifying the best authors. The bill amends Minnesota statute 337.10. In summary, as drafted the bill will benefit subcontractors by:



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The Minnesota Glass Association Presents
Technician Training with Bob Beranek
AUTO GLASS TECHNICIAN SELLING SKILLS
& PREPARING FOR AN AGRSS AUDIT

April 16, 2009 - 4:00 – 7:30 p.m.
Location - Pittsburgh Glass Works
9225 East River Road, Coon Rapids, MN 55433

Registration Per Attendee		
	Members	Non-Members
Before 4/9/09	\$50.00	\$75.00
After 4/9/09	\$60.00	\$85.00

Bob Beranek



Bob is the president of Automotive Glass Consultants. His career in the glass industry began as an installer with Auto Glass Specialists in LaCrosse, WI. He developed the AGS Installer Training School and was responsible for testing potential products, adhesives and sealants. Bob is a Master Auto Glass Technician, a recipient of the NGA Len Stolk Award, and an AGRSS Board Member. He has developed numerous training programs for organizations such as: NGA, PPG, I-Car, IGA, General Motors, Chrysler, Ford Canada and Vitro America. Bob also serves as an expert witness and is a regular contributor to AutoGlass and AGRR.

Technicians will receive Continuing Education Credit for NGA Certification

Technician Sales Training - Auto Glass Techs are in a great position to sell to both new and existing customers. While in the field they can see selling opportunities and often have unrivaled customer relationships that should be formally encouraged. Bob will review: Customer contact basics; Determining needs; Professionalism from a customer’s perspective; Closing and Handling objections.

Food and Refreshments will be served

Preparing for the AGRSS Validation - AGRSS audits are on their way! Auditors will be visiting shops; part of the audit includes conversations with technicians. You are registered and have done training already - even so technicians could be uncomfortable about this new encounter. This is a perfect opportunity for you and your technicians to prepare for that visit.

If you can't send everyone...then send your lead technicians who can bring the information back to your other installers.

Attendee	Company	Member Rate	Non-Member Rate

Name			Company		
Address			City	State	Zip
Phone & Fax			Email		
Payment Type : <input type="checkbox"/> Cash <input type="checkbox"/> Check			<input type="checkbox"/> VISA <input type="checkbox"/> Master Card		
Card Holder Name			Card Holder Address		
Credit Card Number			City	State	Zip
Expiration Date	v-code	Amount	Control #	Comments:	

Registration: Complete by mail (MGA, 16112 Wake Street NE, Anoka, MN 55304) email (info@mnglass.org) or fax (763-413-1131) with payment. On site registrations will be limited to space available.



JOIN US FOR MGA'S TOUR OF THE
CARDINAL GLASS IND. FLOAT PLANT
 THURSDAY APRIL 30, 2009

See one of the industry's most fascinating manufacturing processes at a state of the art facility. Join us for an informative and fun afternoon!

—Schedule—

Depart 1:30 from Dsigned Glass
 1941 West Burnsville Parkway
 Burnsville, MN 55337
 (952) 895-1095

3:00 – 5:30 – Cardinal Tour

5:45 – 7:00 return to Twin Cities

Fees include:

- ✓ Transportation by Deluxe Motor Coach from Twin Cities to Menomonie & Back
- ✓ Refreshments on the bus
- ✓ Float Plant Tour
- ✓ Boxed Dinner on the return by the Zanzibar

Fee Per Attendee - MGA Members - \$45.00 Non-Members \$65

REMIT FORM AND PAYMENT ON OR BEFORE APRIL 23, 2009

Register Here			
Attendees			
Company			
Address, City, State, Zip			
Phone	EMAIL	TOTAL DUE	\$

___ I have enclosed a check for registration fees or ___ Please charge my credit card: ___ VISA ___ MasterCard

Name on credit card _____

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Expiration ___/___ CID # _____ Signature _____

PLEASE REMIT Payment (Payable to MGA) TO:
MGA 16112 Wake Street NE Anoka, MN 55304 Office: (763) 413-0805 Fax : (763) 413-1131
www.mnglass.org

Crystal Achievement Awards



Glass Magazine is now accepting nominations for the fourth annual Crystal Achievement Awards! For 2009, we've added several new categories for the commercial, retail and fabrication markets, and we want to hear about the best products and services the glass industry has to offer. To make sure your company is included in this prestigious awards program, visit www.glassmagazine.com/CAA2009 to review instructions for submissions, check out the judging process and submit your nomination. The deadline for nominations is May 14, 2009.

(Continued from page 7)

- Prohibiting pay if paid clauses
- Eliminating residential construction exclusions
- Requiring interest payments and recovery of legal costs on late progress and retainage payments
- Requiring lenders to notify contractors and subs of defaults on loans and allows suspension of work until the default is cured. Failure to provide such notice will subordinate the lenders interest to the contractor.

Other Legislative Activity

Legislative proposals have multiplied as economic woes affecting the industry have combined with the offerings we would normally see. A number of bills that could affect builders and their subs are moving through the system; some have passed committees.

(Continued from page 3)

email to members has changed and the tour will now be on the morning of May 12. The number of attendees will be limited - watch for the announcement and register right away.

MGA Golf & Saint Paul Saints

The Minnesota Glass Association will be presenting two events this summer; the first is our traditional Golf Fundraiser in June; then in August we will host a St. Paul Saints Baseball outing.

Our golf event timing and location will not change - we will be at the Sawmill Golf Club in Stillwater and dinner will follow at the Gasthaus Bavarian Hunter as in past years. The date for the event is June 25, 2009. This event has been a big hit, and we expect it to be one again with over 100 golfers attending. Save the date and join us for another fun event.

The St Paul Saints outing will be on Thursday, August 6, 2009. This event will be open for employees, families and will offer non-golfers an opportunity to have fun at an MGA event. If you have been to a Saints event you know it will be a good time. The St Paul Saints event will include a pregame meal in the Hard Ball Café and a reserved seat in the grandstand for each attendee. This will be an inexpensive opportunity to treat your employees to fun summer activity.

Credit and Collections Series

The Flat Glass Committee and the MGA Board has been working to develop a Credit and Collections learning series for presentation in the fall. We are putting it together in cooperation with the American Subcontractors Association. The subject matter is critical to business operations and the amount of material that needs to be covered led us to break it into more than one event. We will bring in credit professionals from other companies, credit information bureaus as well as attorneys and collections specialists to present the programs. The MGA wants the program to suit your needs and to provide tools you can use.

This is an opportunity to help us shape the program so that we can do that. Think about problems you have and questions you would like to see addressed. What questions would you ask an attorney/credit bureau/collection company? Send me an email - mschmaltz@mnglass.org.

SIGN UP FOR THE HOLIDAY GAS PROGRAM...IT'S FREE TO MEMBERS

Free MGA Membership!

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 between now and April 30th, 2009 will receive a total of 6 cents per gallon discount for the first 90 days. That is an extra 2 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 - 800-745-7411

MGA Membership Application					
Company Name		Company Name			
Address		Address		Address	
Fax		Fax		Fax	
Primary Business - Check One <input type="checkbox"/> Flat <input type="checkbox"/> Auto Glass <input type="checkbox"/> Combination Auto & Flat <input type="checkbox"/> Trade Representative					
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.			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.		
Total Amount Due			Total Amount Due		
Payment Type <input type="checkbox"/> Check (made payable to MGA) <input type="checkbox"/> VISA <input type="checkbox"/> Master Card					
Phone			Phone		
Billing Address (if different than above)		Billing Address (if different than above)		Billing Address (if different than above)	
Number		Number		Number	
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					



Minnesota Glass Association

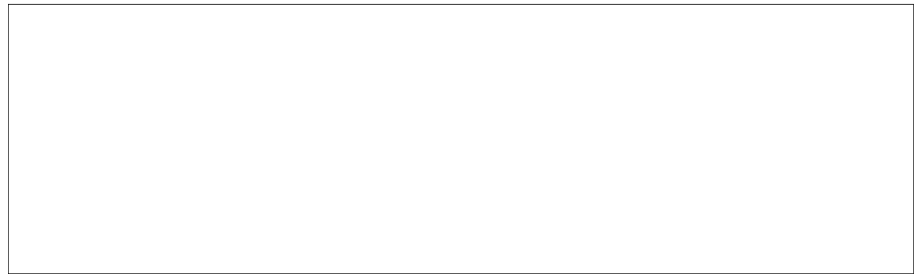
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Anoka, MN 55304

Phone: 763-413-0805

Fax: 763-413-1131

Please note our new contact information



MGA 2009 Program Lineup

- April 16** **Bob Beranek - Auto Glass Training at PGW in Coon Rapids**
- April 30** **Tour of Cardinal Float Plant in Menomonie, WI**
- May 12** **Stylmark Fridley Facility and Extrusion Plant Tour - New Date**
- June 25** **MGA Annual Golf Outing**
- August 6** **MGA Family Night with the St. Paul Saints**
- Fall 2009** **Credit & Collections Series - Details Coming**