



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

A MINNESOTA GLASS ASSOCIATION
PUBLICATION

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Thursday, April 7, 2011
Glass industry seminars and dinner
- **Annual Golf Event Fund Raiser**, Thursday, June 23, 2011, Saw Mill Golf Club and Gasthaus Bavarian Restaurant
- **Evening with the St. Paul Saints**, Thursday, August 11, 2011, Midway Stadium
- **GlassBuild America 2011**, September 12-14, 2011, Georgia World Congress Center in Atlanta

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**MGA SPRING CONFERENCE SCHEDULED FOR
APRIL 7 SPONSORED BY MGA MEMBER
MYGRANT GLASS COMPANY**



The Minnesota Glass Association is sponsoring a Spring Glass Conference on Thursday, April 7. We have exceptional speakers lined up for a compact event. You would normally have to travel to a national event to hear a group of speakers of this caliber. Details on the event follow below and a registration form is available at the end of this newsletter and on our website www.mnglass.org.

This is a two “track” event; the first track is arranged to accommodate participants with interest in **glazing issues**. They can spend the afternoon in two great sessions, then have dinner and network with peers. The second track is focused on the needs of **auto glass professionals** and will go into the evening. Those companies that are engaged in both can attend both sessions for one low price. Glazing company owners, managers, estimators and service coordinators will benefit from participation in the first track and auto glass owners, managers, customers service₁

representatives and installation technicians should plan on attending track two..

Particulars

When: Thursday April 7, 2011
Registration: 1:30 p.m. - Track 1
4:15 p.m. - Track 2
Location: Radisson Hotel Roseville
2540 North Cleveland Ave.
Roseville, MN 55113
Registration: \$45 MGA members \$65 all others (**a single price for one or both tracks**)

Speakers



Lee Granquist SE, PE, President of Larson Engineering

Mr. Granquist will be speaking on critical building envelope issues and brings an incredible range of experience to the topic. Lee is a nationally recognized expert in glass and glazing issues and has designed many high-rise curtain wall projects. His design experience includes:

- Getty Center – Los Angeles, CA \$1 billion project with 12 major buildings The Getty Center utilizes a split system, unitized aluminum curtain wall and conforms to southern California's seismic standards.
- Petronas Towers – Kuala Lumpur, Malaysia The 1,476 foot, 88-story Petronas Towers serve as anchors for the Kuala Lumpur City Center, skyward. Highlights were a two-level, 135-foot pedestrian skybridge that connects the two towers together some 600 feet in the air.
- Disney Concert Hall – Los Angeles, CA Frank O. Gehry designed Disney 2,500 seat Concert Hall. The dynamic exterior was achieved through the use of architectural stainless steel panels and 40,000 square feet of glazed aluminum curtain wall
- Auto Glass Participants can begin with Carl Tompkins presentation or with Dinner. The timing of the event is designed to allow owners, managers sales professionals hear Carl. Installation technician can complete their work day, attend the dinner and then attend Bob Beranek's presentation.



Carl Tompkins, Sika Corporation

Mr. Granquist will be followed by Mr. Carl Tompkins of Sika Corporation. Carl travels internationally representing Sika, a well-known adhesive and sealant manufacturer and supplier to the commercial construction and automotive industries. He is a frequently speaker at national events; and is well versed on a wide range of business issues. In this challenging economy you have fewer resources; you have to do more with less. Are your chosen activities effectively moving you toward your goals? Are you helping others in your company attain their goals? Attendees can step back and size up choices at a dynamic presentation.

Dinner

Following Carl's presentation there will be a buffet dinner with an opportunity to network with your peers.

MGA MEMBERSHIP INCENTIVES

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

Incentives

- The recruiting member who signs up a prospect will receive \$100 off their own dues or free golf for one person at the annual golf outing for each member recruited. If you sign up four members you have paid for a foursome!
- All new members will be allowed to send one person from their firm to all educational events at no cost during the first year of membership.

Don't forget our Holiday Stationstore program, decreased event cost etc. which continue year after year.

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

NGA MEMBERSHIP OPPORTUNITY

As the largest trade association for the glass and window and door industries, the NGA represents thousands of businesses worldwide, including members of our chapters. As a chapter member, you are eligible for the membership price on all NGA products, including training, manuals, and certification. We would like to extend you a special membership opportunity that would give chapter members the best of both local and national membership: training, seminars, networking, conventions, and much more.

In 2011, you will pay just \$150 for your first year NGA membership (50% off the lowest NGA membership rate.) For complete details, visit <http://www.glass.org/join-dual-membership.html>. When you join the NGA, you will be listed in the NGA Membership Directory and on www.glass.org. You will also gain access to NGA Cost-Cutting Member Services, including discounts on shipping, insurance, bankcard processing, and consulting.

Visit the website for a complete list of chapter benefits and Join the NGA today! Contact me if you have any questions: akirkman@glass.org.


We look forward to welcoming you to the NGA family.

CERTIFICATES OF INSURANCE? – FAQ'S

Summarized and Edited by Patrick D Kennedy, Vice President, Kraus-Anderson Insurance.

What is a "Certificate of Insurance"?

A certificate of insurance is a document that provides information about insurance policies. Millions of insurance

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certificates are issued every year, primarily in the United States. The majority of certificates are issued upon policy renewal to provide this information to third parties. These third parties are known as certificate requestors/holders. Generally speaking, certificates list one or more lines of insurance, the limits associated with those coverages, and the insurer providing coverage.

Certificates of insurance may be viewed as a summarized reflection of an insurance policy and are only informational. The policy is the definitive source for its provisions, not the certificate. If any party, in addition to the First Named Insured, desires a copy of a cancellation notice in the event the policy is cancelled, that party should be expressly endorsed onto the policy as a cancellation notice recipient.

What Certificates of Insurance Does Acord Publish??

ACORD publishes the following certificate of insurance forms:

- ACORD 20 - Certificate of Aviation Liability Insurance
- ACORD 21 - Certificate of Aircraft Insurance
- ACORD 22 - Intermodal Interchange Certificate of Insurance
- ACORD 23 - Automobile Certificate of Insurance
- ACORD 24 - Certificate of Property Insurance
- ACORD 25 - Certificate of Liability Insurance
- ACORD 27 - Evidence of Property Insurance
- ACORD 28 - Evidence of Commercial Property Insurance

Why do Agents Issue Certificates of Insurance?

Policyholders may request a certificate of insurance for many reasons. Some of the more common are:

- They are a tenant, and a building owner is requesting information about the existence of liability insurance coverage
- They are the mortgagor of a building, and are requesting information about the existence of property insurance coverage upon closing or renewal of that coverage
- They leased equipment and the owner of equipment wants information about the existence of property insurance coverage while equipment is in possession of the client
- They need evidence of workers compensation insurance in order to obtain a contract.

What's the Difference Between a "Certificate" and a "Policy"?

A Certificate of Insurance is NOT an insurance policy, and does not serve to provide, endorse, amend, extend or alter in any way the terms of an insurance policy. Only an endorsement, rider or amendment to the policy can effect changes in coverage. Additionally, reference to a contract between the client and a third party on a certificate does not provide coverage.

Why are there Separate Certificates for Property Insurance and Liability Insurance?

Typically, a property insurance policy obligates the insurer to notify the mortgage holder in the event of policy

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cancellation. A typical liability insurance policy obligates an insurer to notify only the first named insured and no one else of policy cancellation, unless the policy is endorsed to provide notice to another party. For this reason, ACORD working groups recommended publishing separate certificates.

What were the recent formatting changes that led to new releases of all Certificates in late 2009?

The updates associated with the regulatory requirements involved two areas:

1. The disclaimer text found near the top of the certificates (immediately below the form title)
2. The cancellation text found near the bottom of the certificates.

Because of its importance, this document focuses on the cancellation text revisions. For reference, here is a comparison of the old text and the new text:

Old Text

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL ___ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

New Text

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

Why are the Acord 27 & 28 Titled “EVIDENCE” FORMS?

The ACORD 27 and 28 forms are certificates of insurance designed for delivery to parties that have a financial interest in the property covered by the policy listed on each. These parties are typically lending institutions and the lending community prefers the title “Evidence of...” as contrasted with “Certificate of...”. Regardless of the “Evidence” reference in the title, these forms are certificates of insurance, and as stated in the forms, and as required by regulation, are issued as a matter of information only.

LEGISLATIVE UPDATE & MISCELLANEOUS BILLS OF INTEREST

Remi Stone

Legislation that may affect you is summarized below.

It’s All About The Budget

Legislators are consumed with balancing the budget before moving on to policy bills. The last month has been devoted to setting spending targets for the state government budget to identify areas for funding and for cutting. The budget deadline is March 25. Most expect to see the policy committees to swing in to action the first week of April.

EPA Lead Mandate – Chapter 2

Gov. Mark Dayton signed his first new law Feb. 17. The law, most of which is effective Aug. 1, 2011, will give residential remodelers, building contractors and other



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construction specialists more time to post their lead certification qualifications on a website, as required by the Environmental Protection Agency. Sponsored by Rep. Karen Clark (D-Minneapolis) and Sen. Ted Lillie (R-Lake Elmo), the law amends the effective date of last year's law that requires proof of lead certification as a requirement before issuing a building permit. [HF166/ SF139*](#)/CH2

Contractor Registration

The issue of employee misclassification is the topic of a Department of Labor & Industry task force. While not yet introduced as a bill, the group is floating legislation to redefine "construction services" for the purpose of identifying who is or is not an employee on construction sites and to require persons who perform construction services to register with the state.

Evidence of Construction Financing & Retainage

Senator Rest (D – New Hope) introduced SF 859 (HF590) – Evidence of Construction Financing and SF 861 (HF 589). Both bills were referred to the Jobs Committee.

Building Jobs Coalition

ASA-MN continues to participate in the Building Jobs Coalition. This year the Coalition is pursuing a variety of initiatives to stimulate construction activity. Among the issues being discussed are banking regulation reform, environmental review streamlining, non-conforming use variance language, vacant building tax base adjustments, and TIF extensions. Specific initiatives supported by the Coalition include:

- Lifting the moratorium on nuclear power construction
- Small Business Loan Guaranty Program
- Temporary reductions in sewer and water connection fees
- Alternative energy sector investments
- Higher Education Asset Preservation Account (HEAPRA) construction projects
- Construction sector bonding bill provisions

Construction Codes 180-day Effective Date – HF 1076 / SF 634 – provides a six month window after the of publication of new construction codes in the State Register before the new codes become effective.

Construction Contractor Registration – HF 1170 / SF 852 – establishes a detailed definition of construction contractors and construction services. It requires those providing construction services on or after January 1, 2012 to register with the Department of Labor and Industry.

WORKER CLASSIFICATION: GETTING IT RIGHT

By Gretchen J. Kelly, CPA, CCIFP, HLB Taugtes Redpath, Ltd.

In recent months we've seen an increase in audits related to the misclassification of employees as independent contractors. The Government Accountability Office estimates that as many as 20 percent of employers misclassify employees as independent contractors. This has created a significant underpayment of employer taxes. The Internal Revenue Service (IRS), Congress and state



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unemployment agencies view this as a growing problem and are paying much more attention to the issue.

Some employers may classify employees as independent contractors to avoid employment related taxes such as Federal Insurance Contribution Act (FICA), Federal Unemployment Tax Act (FUTA), state unemployment insurance, as well as workers' compensation insurance and other employment related benefits. But often, employers simply make mistakes when determining worker classification.

Generally, a person is a common-law employee if the employer has the right to control and direct the worker's performance. An independent contractor, on the other hand, follows certain direction or control, but only as it relates to the results. The IRS, as well as many other agencies, provides guidance on determining worker status; however, every situation is unique and judgment needs to be used in evaluating the facts and circumstances. The IRS considers three types of *control* when evaluating whether an employee/employer relationship exists.

The first is *behavioral control*. Is the person required to comply with instructions about when, where and how to work; and/or, does the company have the right to control how the results are achieved? Examples include: what tools or equipment are used; where to purchase supplies or services; what routines or patterns must be used; what order or sequence to follow; and what reports are submitted.

The second is *financial control*. There is an expectation that an independent contractor assumes entrepreneurial risks. Examples include: an investment in their business; providing their own tools, materials and equipment; responsibility for making a profit or suffering a loss; providing services to the general public; and paying their own business and travel expenses.

The *third is the relationship* of the parties. Both the independent contractor and the company must perceive a business relationship rather than an employer/employee relationship. Also, consider whether or not the services provided are a key aspect of the business relationship, whether there is a continuing relationship and whether there is a written contract.

Employers should have a consistent process for determining worker classification and documenting the basis for reaching an independent contractor conclusion to be used in the event of an audit. We recommend a checklist containing the IRS factors. Below is a list of additional resources for further guidance.

Internal Revenue Services

- Brochure - www.irs.gov/pub/irs-pdf/p1779.pdf
- Form SS-8 - www.irs.gov/pub/irs-pdf/fss8.pdf
- IRS Internal Training - www.irs.gov/pub/irs-utl/emporind.pdf

Unemployment Insurance Minnesota - www.uimn.org/tax/hdbook/ind_contractor.htm

Minnesota Department of Labor and Industry - www.dli.mn.gov/ccld/ICECfaq.asp

For additional information, please contact Gretchen Kelly, CPA, CCIFP, at 651-407-5822 or gkelly@hlbtr.com.

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GLASS INDUSTRY DEVELOPMENTS & MILESTONES

Glass in Furniture - ASTM Moves to Develop Standard

If you follow popular glass industry blogs and news sites you have seen ongoing reporting of accidents and injuries involving glass in furniture. Concerns led to a demand for a standard. Work on a draft at the American Society for Testing and Materials (ASTM) have been ongoing since 2008. ASTM is an international standards organization that develops and publishes voluntary consensus technical standards for a wide range of materials, products, systems, and services. A draft is supposed to be ready in April.

This standard will primarily impact suppliers to the furniture industry. Companies involved in glass replacement will need to know and comply with the requirements to protect the public and to avoid product liability issues.

Russ Huffer Retires

Apogee Enterprises, Inc. announced that Chairman and Chief Executive Officer Russell Huffer will retire, pending the naming of a successor. Apogee Enterprises, Inc., headquartered in Minneapolis, is the corporate parent to well known glass industry companies Viracon and Harmon.

The board of directors of Apogee will immediately initiate a national search for Huffer's successor. He will remain CEO until the search is completed. Huffer, 61, is also stepping down from his position as chairman, effective immediately. Huffer will continue to serve on the board of directors until a new CEO is named.

Huffer was elected Apogee chairman in June 1999, after having been elected president and CEO in January 1998. He joined Apogee in 1986 as vice president and general manager of Viracon, Apogee's largest subsidiary and the leading fabricator of coated, high-performance architectural glass for global markets. As chairman and CEO, Huffer has overseen the strategic realignment of Apogee from its roots in the after-market auto glass industry to a provider of value-added glass solutions for commercial buildings and framing art.

Frank Archinaco Passes Away

A former president and C.E.O. of PPG's Automotive Glass and Services, Frank Archinaco passed away on Feb. 17, 2011, in Sewickley, Pa. Frank is well known to long time Minnesota auto glass professionals following a stint in Chicago where he oversaw the Minnesota market. Frank went on to a varied and distinguished career with PPG. His Minnesota relationships continued when he returned to lead PPG as vice president of automotive and aircraft glass. In 1997, he was elevated to senior executive vice president for the PPG Industries.

AGRSS® Business Development Director Dan Mock

Launches Blog on AGRSS.org

AGRSS Council Inc. business development director Dan Mock has begun writing a blog on www.agrss.org. The new blog, "AGRSS-Ive Updates," will feature updates from Mock about his work with the AGRSS Council Inc., ideas for promoting the AGRSS Standard, and more.



"My goal is to get the message out to as many industry professionals as possible on an ongoing basis," says Mock. "I want to create a spot where AGRSS-Registered companies are updated regularly on the benefits of their commitment to safety."

Mock has more than 36 years of experience in the glass industry. He most recently served as vice president of franchise relations and training for a major auto glass franchisor. Prior to joining the AGRSS Council Inc., he also was a long-time member of the AGRSS Board of Directors.

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.

MONEY SAVING TRICK

Calculate the # of days it takes your customers to pay

When was the last time you reviewed your collections strategy/policy? It is important to adapt your strategy to changes in the marketplace and to track the trend in the age of your receivables. Consider sending the accounts 2 weeks earlier if you're finding that customers are delaying payment by 2 weeks or more. If you want to calculate the average # of days it takes your customers to pay you, here's a simple formula:

$$\frac{\text{(Total Accounts Receivable/Total Credit Sales)}}{\text{(the \# of days in the sales period examined)}}$$

For example, if your total accounts receivable is \$150,000 and your total annual credit sales are \$1,000,000, your average days outstanding is $\$150,000/\$1,000,000 \times 365 = 55$ days. If your terms are 30 days, then clearly 55 days is too long and you need to be more proactive and stop financing your customers' purchases.

If you sell directly to the end user and your average days outstanding is more than 15 days beyond your payment terms (i.e. 45 days if your terms are 30 days), then you need to adjust your strategy. If you're further up the supply chain, as in manufacturing for example, your average days outstanding is likely higher as the money has to work its way up the chain and multiple delays along the way will affect you the most.

The NGA and WDDA have partnered with TransworldSystems to help you get paid more often and on time. For more information, contact Brian A. White, Senior Cash Flow Consultant, at brian.white@transworldsystems.com or 703-556-3424 ext 23.

THE KEY POINTS IN A CREDIT APPLICATION – PART 2

This is the third in a continuing series of articles focusing on the subject of business credit. Our previous articles discussed the change world of business credit, especially over the past several years and the key points in a credit application – part 1. Sound credit policies and procedures are important to mitigating your company’s risk with regard to the extension of credit.

The following is a continuation outlining some of the key areas you may want to consider when creating a credit application.

Americas	
Joseph Renzi Business Manager-Americas DINITROL Products	DINOL Americas U.S Sales Office 8520 Cotter Street Lewis Center, OH 43031 Phone: 740-548-1656 Fax: 740-548-1657 Mobile: 740-815-7414 E-mail: joseph.renzi@dinolus.com Website: www.dinitrol.com

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

Authorization for Bank References to Release Information: It is important to obtain proper authorization to contact the applicant's bank. It is an incorrect assumption to believe that because an applicant provided information about its banking relationships that you have an automatic right to obtain information.

Sample Language:

The applicant hereby authorized the bank references listed herein to release all information requested. It is understood that all information will be kept secure and confidential.

Security Interests by Banks, Insurance and Other Creditors: Be cautious to confirm if there are any liens or security interests on the applicants account receivable, inventory and/or equipment. If there are, be sure to gather the names, addresses and contact information of the secured parties.

Sample Language:

The following is a list of all creditors of the undersigned who hold liens or security interests in the assets of the undersigned. Please list the name(s) for creditor(s), a brief description of secured asset(s) and the amount of debt.

Financial Information: Financial data is a critical component in evaluating credit worthiness. For small companies, financial statements can sometimes be difficult to obtain and many do not have audited financial reports. If small businesses make up a large portion of your client base, it can be helpful to include an "easy to complete" balance sheet and financial statement form as part of the credit application.

For larger companies, financial statements should be available. If the applicant is a corporation, a balance sheet may be available from tax returns. Regardless of large or small, it is important to obtain financial information signed by an authorized officer and attach the information to the credit application.

A section should be included in the credit application requiring the applicant to provide updated financial information upon request.

Sample Language:

Attached to this credit application is the most recent financial statement of the applicant. The undersigned agrees to provide to seller/creditor updated financial information upon request, and to provide the seller/creditor annual financial statements, in a timely manner, as a condition of the continuation of credit.

The financial section of an application can also ask about whether the applicant has ever filed bankruptcy, been involved in involuntary bankruptcy proceedings, an assignment for the benefit of creditors or a composition agreement, which are all insolvency proceedings.

Trade Reference Information: Be sure to require reference information including reference name, address, main contact, telephone numbers and other contact information and the average or high monthly purchases amount. Before contacting references to verify or seek additional information it may be prudent to receive authorization to do so. As discussed in the bank reference section above, because reference information is

provided, you shouldn't assume implied permission. Contacting references without permission can be interpreted as an infringement of a business relationship.

Sample Language:

Applicant authorizes seller/creditor to contact the financial and trade references (including those listed herein) and any credit reporting agencies to obtain credit information.

Equal Credit Opportunity Act (ECOA) Notice: The ECOA prohibits a business credit grantor from discriminating with respect to the extension or renewal of credit based upon race, color, religion, national origin, sex, marital status or age. It is important that credit applications, credit policies and procedures, credit or sales staff, do not ask questions that could be interpreted as discriminatory.

You are required to provide notice of the action taken on a credit application within 30 days of its receipt. You are also required to provide a notice of the applicant's right to a statement of reasons why an application was not accepted.

Sample Language:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission (FTC).

Fair Credit Reporting Act (FCRA): Do not assume that the FCRA only pertains to consumers. The FCRA requires that the seller/creditor obtain written permission from the principal officers or a corporation to allow the release of consumer credit reports on the officers prior to obtaining a credit report.

It is important to consult with your attorney to obtain the necessary language and signature authorizations to obtain permission to pull a consumer credit report and to use the information obtained as part of the credit extension or renewal of the business and trade credit process.

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

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Join Us For...



MGA Spring Glass Conference

The MGA is excited to present a group of exceptional speakers to address issues and trends that affect you. Avoid the time and travel cost normally required to participate in events like this. You and key employees can learn and network with others who share your concerns.

When: Thursday April 7, 2011
 Registration: 1:30 p.m.
 Location: Radisson Hotel Roseville, 2540 North Cleveland Ave., Roseville, MN 55113
 Registration: MGA Members \$45 Non Members \$65

This is a two track event - attend one or both for a single low price!
Dinner is included with your choice.

1:45 - 4:15 Track #1 - Glazing Professionals, Contractors, Manufacturers, Architects and Designers
Lee Granquist, SE, PE, President Larson Engineering - Critical Building Envelope Issues



- ✓ Overall Design Problems & Common Mistakes
- ✓ Evaluating Existing Installation Problems
- ✓ Hot & Cold Weather Issues
- ✓ Material Selection
- ✓ Water Infiltration & Mold Concerns
- ✓ Code Requirements & Specifications

4:30 - 5:30 Track #1 & Track #2 - A dynamic presentation to help you and associates attain goals!
Carl Tompkins, Sika Corporation "Activities that Count"



- ✓ How the human psyche affects change
- ✓ Establishing goals that support effectiveness
- ✓ Adjusting activities
- ✓ Create checks-and-balances
- ✓ Establish rewards
- ✓ Helping others achieve goals

5:30 - 6:15 Track #1 & Track #2 - Networking and Buffet Dinner

6:15 - 9:30 - Track #2 - Keep Up with Developing Trends in Auto Glass
Bob Beranek, President, Automotive Glass Consultants



- ✓ Critical adhesive issues
- ✓ Recent developments in auto glass technology
- ✓ AGRSS validation audits of shop - how they are going and what you need to do to be ready.
- ✓ Meets AGRSS & NGA Continuing Education Requirements



Register via Fax 763-413-1131 or 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



Registration Form

Please Respond by April 1

Attendees :: Attach another sheet for names if needed	MGA Member (s) \$45 p.p.	Non - Member (s) \$65 p.p.
	Due \$	Due \$
Company	Please remit to MGA	
Phone	___ I have enclosed a check or ___ Charge me: ___ VISA ___ MC	
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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.”



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