

READING & RESPONSE

AUGUST 2007

From the NIADA convention in Nashville, Tennessee

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["Click It or Ticket"
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By: Larry Hecht, Hecht & Hecht Insurance Agency Inc.

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The proportion of unbuckled deaths at night is considerably higher than the nearly as alarming 44 percent of passenger vehicle occupants who were not wearing their seats belts and were killed during daytime hours across the nation that same year.

That's why state and local law enforcement and highway safety officials launched an aggressive national "Click It or Ticket" seat belt enforcement mobilization to crack down on low seat belt use and to reduce highway fatalities – with a new emphasis this year on convincing more motorists to buckle up – day and night.

Clearly more drivers at night than during the day are taking the attitude that "it will never happen to me," but the risk of a fatal crash actually goes up significantly at night. Beginning mid-May, there will be increased enforcement across the nation to ensure that all passengers, in all vehicles, are buckled up – day and night.

Regular seat belt use is the single most effective way to protect people and reduce fatalities in motor vehicle crashes. In 2005, 77 percent of passenger vehicle occupants in a serious crash who were buckled up survived the crash. When worn correctly, seat belts have proven to reduce the risk of fatal injury to front-seat passenger car occupants by 45 percent – and by 60 percent – in pickup trucks, SUVs and mini-vans.

Yet nearly one in five Americans (19 percent nationally) still fail to regularly wear their seat belts when driving or riding in a motor vehicle according to NHTSA's observational seat belt studies.

[Seat belt checkpoints] Stepped-up law enforcement activities are being conducted during the national "Click It or Ticket" enforcement mobilization campaign. The mobilization is being supported by a projected \$10 million in paid national advertising, and additional advertising in each state, to encourage all motorists, but especially motorists at night, to always buckle up.

Seat belts clearly save lives. Unfortunately, too many folks still need a tough reminder. That's why law enforcement is out in force buckling down on those of us who are not buckled up. Wearing your seat belt costs you nothing, but the cost for not wearing it certainly will. So unless you want to risk a ticket, or worse - your life, remember to buckle up day and night – "Click It or Ticket."

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Ethics should start from the top down in any organization. Being honest and open is the only way to succeed at business. As a CEO or top manager, how can you avoid ethics problems within your business? The Better Business Bureau offers the following tips:

- * Bring your highest sense of ethics to your business and lead by example. Demonstrate high ethical standards of behavior toward your customers, suppliers, shareholders, employees and communities in which you do business. Be honest in all your dealings.
- * Develop an ethics policy. Make certain that your policy starts at the top level so that company management sets an important example for all employees. Set up training programs that will assist employees in carrying out established ethics policies. Although an ethics policy may not stop unethical behavior, it may give people something to think about and provide a measurement against which to assess their behavior.
- * Establish an internal communication system that allows employees to express concerns directly to top management if they suspect wrongdoing or are uncomfortable with current practices. Consider appointing an ombudsman.
- * Treat your employees with respect and fairness.
- * Reward your employees for ethical decision making and actions.

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Hecht & Hecht	The risk of a fatal crash actually goes up significantly at night. <p style="text-align: right;">(2) True _____ False _____</p>
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More than 15,000 passenger vehicle occupants died in traffic crashes between the nighttime hours of 6:00 p.m. and 5:59 a.m. during 2005, according to the National Highway Traffic Safety Administration (NHTSA) – and 59 percent of those passenger vehicle occupants killed were NOT wearing their seat belts at the time of the fatal crash.

The proportion of unbuckled deaths at night is considerably higher than the nearly as alarming 44 percent of passenger vehicle occupants who were not wearing their seats belts and were killed during daytime hours across the nation that same year.

That's why state and local law enforcement and highway safety officials launched an aggressive national "Click It or Ticket" seat belt enforcement mobilization to crack down on low seat belt use and to reduce highway fatalities – with a new emphasis this year on convincing more motorists to buckle up – day and night.

Clearly more drivers at night than during the day are taking the attitude that "it will never happen to me," but the risk of a fatal crash actually goes up significantly at night. Beginning mid-May, there will be increased enforcement across the nation to ensure that all passengers, in all vehicles, are buckled up – day and night.

Regular seat belt use is the single most effective way to protect people and reduce fatalities in motor vehicle crashes. In 2005, 77 percent of passenger vehicle occupants in a serious crash who were buckled up survived the crash. When worn correctly, seat belts have proven to reduce the risk of fatal injury to front-seat passenger car occupants by 45 percent – and by 60 percent – in pickup trucks, SUVs and mini-vans.

Yet nearly one in five Americans (19 percent nationally) still fail to regularly wear their seat belts when driving or riding in a motor vehicle according to NHTSA's observational seat belt studies.

[Seat belt checkpoints] Stepped-up law enforcement activities are being conducted during the national "Click It or Ticket" enforcement mobilization campaign. The mobilization is being supported by a projected \$10 million in paid national advertising, and additional advertising in each state, to encourage all motorists, but especially motorists at night, to always buckle up.

Seat belts clearly save lives. Unfortunately, too many folks still need a tough reminder. That's why law enforcement is out in force buckling down on those of us who are not buckled up. Wearing your seat belt costs you nothing, but the cost for not wearing it certainly will. So unless you want to risk a ticket, or worse - your life, remember to buckle up day and night – "Click It or Ticket."

In Portland the fine for a seat belt violation is \$97.00. In addition to the bruise on ones ego, it is a mark on ones driving record. Although most insurance companies do not count this in the same manner as a moving violation it is up to each insurance company to decide. Portland and surrounding counties have an alternative for first time offenders. If you have not attended a safety belt class in the past TEN YEARS, you may attend the TRAUMA NURSES TALK TOUGH safety belt class prior to your court date and your citation will be dismissed.

The Trauma Nurses Talk Tough class is about the medical consequences of not using a seat belt. This two-hour class, is presented weekly at various locations -- the cost is \$20.00. You receive a Certificate of Completion at the end of each session and this along with your citation must be returned to the Circuit Court by the court appearance date.

For more information, please visit www.nhtsa.dot.gov. Hecht & Hecht Insurance Agency Inc. provides dealer insurance throughout the Northwest. Call us with questions or when we can be of assistance. We can be reached in Portland at 503-542-1131 or 800-609-0979 or by e-mail info@hechtinsur.com.

How Can Your Company Avoid Ethics Problems? From the Better Business Bureau

Recently, the topic of corporate ethics has graced the pages of newspapers and magazines all across the country. CEOs of businesses of all sizes are now realizing that the only way to have a successful company is to act and conduct business in an ethical manner.

Ethics should start from the top down in any organization. Being honest and open is the only way to succeed at business. As a CEO or top manager, how can you avoid ethics problems within your business? The Better Business Bureau offers the following tips:

- * Bring your highest sense of ethics to your business and lead by example. Demonstrate high ethical standards of behavior toward your customers, suppliers, shareholders, employees and communities in which you do business. Be honest in all your dealings.
- * Develop an ethics policy. Make certain that your policy starts at the top level so that company management sets an important example for all employees. Set up training programs that will assist employees in carrying out established ethics policies. Although an ethics policy may not stop unethical behavior, it may give people something to think about and provide a measurement against which to assess their behavior.
- * Establish an internal communication system that allows employees to express concerns directly to top management if they suspect wrongdoing or are uncomfortable with current practices. Consider appointing an ombudsman.
- * Treat your employees with respect and fairness.
- * Reward your employees for ethical decision making and actions.

* Meet with your accounting staff to reinforce the highest reporting and accounting standards and expectations. When the line between doing what is right and what is legal is not clear, move back to what you know is right.

* Know what is going on in your company. Routinely walk around and talk to your employees directly. Get a feel for what they are doing. Be accessible and interested.

Extra, Extra, Read All About It!

OIADA member on top 50 list

According to the June 2007 issue of Auto Dealer Monthly, OIADA member Tom Garza of Thomas Auto Sales in Hillsboro is one of the largest volume independent dealers in the United States. According to the ADM report, Garza's three stores moved 2,800 units in 2006, placing it at number six on the top 50 list. The largest volume was City Auto Sales in Memphis, Tennessee with more than 4,800 units. To qualify, the dealership(s) could not be publicly owned and the list was compiled from dealers who responded to a one-page submission form. Congratulation to Tom Garza and Thomas Auto Sales

OIADA executive named president of small business group

OIADA Executive Director Darrell Fuller has been elected for a third time to serve as president of the Oregon Small Business Coalition (www.oregonsmallbusinesscoalition.com). OSBC is comprised primarily of associations representing "main street" businesses such as restaurants, farmers, homebuilders and auto dealers. The group works together on legislative issues of mutual interest. The coalition is also active during election years by interviewing candidates for elective office and awarding endorsements to pro-business candidates of both parties. A few years ago Darrell served two consecutive terms as OSBC, making this his third term.

**READING & RESPONSE FORM
AUGUST 2007**

- | ARTICLE: | QUESTION |
|------------------------------------|--|
| From NIADA | A Delivery Confirmation Agreement is the final document a purchaser Convention signs. It confirms, in writing, that the purchaser has inspected the vehicle, asked any questions about financing and the contract, and agrees to purchase the vehicle.
<p style="text-align: right;">(1) True _____ False _____</p> |
| Hecht & Hecht | The risk of a fatal crash actually goes up significantly at night.
<p style="text-align: right;">(2) True _____ False _____</p> |
| Ethics – Better
Business Bureau | Ethics should start from the bottom up in any organization.
<p style="text-align: right;">(3) True _____ False _____</p> |
| Extra Extra | The OSBC stands for Office of Standard Business & Compliance.
<p style="text-align: right;">(4) True _____ False _____</p> |
| Hecht & Hecht | Regular seat belt use is the single most effective way to protect people and reduce fatalities in motor vehicle crashes.
<p style="text-align: right;">(5) True _____ False _____</p> |
| Extra Extra | According to the June 2007 issue of Auto Dealer Monthly, OIADA member Tom Garza of Thomas Auto Sales in Hillsboro is one of the largest volume independent dealers in the United States.
<p style="text-align: right;">(6) True _____ False _____</p> |

for Aug. 2007 Continuing Education Packet # 8-07

NOW DROP DOWN AND SEE HOW YOU DID!

**READING & RESPONSE FORM
AUGUST 2007**

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