

Summer Outing Volleys a Big Win!

By Sue Schauls

Waterloo, Iowa - June 9, 2012 - The first ever sand volleyball tournament at the Iowa Auto Recyclers annual Summer Outing was a huge success along with all the other events of the weekend. Record attendance for attendees, vendors and sponsors swelled the crowd to over 280 at the evening Beach Party hosted at and by Waterloo Auto Parts on Grandview Avenue in the city of Waterloo, Iowa.

Following a day of speakers and the annual Trade Show, held at the Five Sullivan Brothers Convention Center in downtown, the evening events included a havrack ride yard tour, dinner, dance and auction to raise funds to support the Scholarship program and the PAC fund.

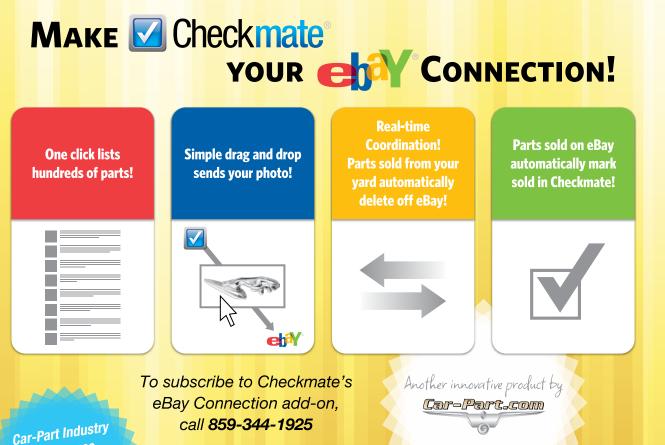
Thank you Denny & Nancy, Brad & Shelly, Jeremy & Bethany.

Our Thanks and appreciation go to the OSBORN FAMILY owners of WATERLOO AUTO PARTS for hosting the spectacular BEACH PARTY event. The Osborn family and staff at Waterloo Auto Parts went above and beyond to

entertain our members and guests in style, beach style! The "Best Dressed Volleyball Team" was awarded to Pat's Auto Salvage, also of Waterloo and for the Volleyball Tournament CHAMPION, the winner is... WATERLOO AUTO PARTS! Congratulation and THANK YOU!

Summer Outing...continued on page 14





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THE IOWA RECYCLER NEWS

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Articles and letters suitable for publication will be published in the next scheduled newsletter as space permits. Material should be sent to the Executive Director, Sue Schauls. Articles may be edited for length.

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From the Iowa Automotive Recyclers Board

Teleconference IAR Board of Directors Wednesday, May 16, 2012 - 5:00PM

President Brent Nugent called the meeting to order at 5:06 p.m. Members present were: Brent Nugent, Sue Schauls, Mike Swift, Jodi Kunde, Tracy Hurst, Brad Osborn, Joel McCaw, and Jeff Smid.

New Business:

Sue asked for a vote on an IAR membership for Piper's. After some discussion, Mike S. made a motion to accept Piper's Auto Salvage (Bloomfield) as a Direct Member to the IAR. Brad seconded the motion; motion carried. Sue plans to visit Piper's on Thursday, May 17th.

Jodi reported on scholarships to be given this month. The scholarship committee received 7 applications. There was some discussion on the amount to be spent, funds available and the high number of applicants. Jodi will notify the





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219 Main Street • Cedar Falls, IA 50613 Phone: (319) 268-4242 • Fax: (319) 268-4211 Toll-free: (866) 907-4242 winners of the scholarship at the end of this month although checks do not go out to the colleges until August. Mike S. made a motion to award \$750 to each of the 7 applicants and to assign half of the auction proceeds from the upcoming Summer Outing to the scholarship fund. Tracy seconded the motion; motion carried.

Jodi gave a short report on PAC fund activity since the last meeting. Sue said Jim Piazza would be giving us a priority list of donations he recommends to be made this election year.

Summer Outing:

After a short update on the upcoming event, Sue suggested the board have a meeting prior to the start of the Summer Outing on Friday, June 8th and invite the Direct Members. Sue further suggested the meeting be an open discussion on legislative topics. The board agreed this would be a great idea and the time was set for the meeting to be from 5:00-6:30 p.m. Sue will send out invitations to the Direct Members.

Sue encouraged the board members to get in their registrations and make motel reservations and also to encourage others to do the same. Sue has booked another block of rooms at the Quality Inn which is next to the Ramada Inn where the meeting will be held.

Invitations will be sent to local repair and body shops to attend for free the Friday Night event featuring the vendor show.

Meetings:

The next board meeting will be Friday, June 8th 5:00-6:30 p.m. at the Summer Outing in Waterloo.

There was a motion by Brad to adjourn with a second from Jodi. The meeting was adjourned at 6:13 p.m.

Respectfully submitted, Jeff Smid, Secretary

IAR Board Meeting Friday, June 8, 2012 - 5:00PM

President Brent Nugent called the meeting to order at 5:00 p.m. Members present were: Brent Nugent, Sue Schauls, Mike Swift, Brad Osborn, Tom Snyder, Tom Quandt, Tracy Hurst, Andy Wilken, Joel McCaw and Jeff Smid.

Brad made a motion to reimburse Sue the amount to cover her broken windshield. There was a second by Mike S.; motion carried.

Legislative: There was discussion on setting the legislative agenda. Some points of interest were:

- Sales tax exemption for purchasing recycling equipment
- Property tax abatement
- Lost sales tax revenue on vehicles sold at salvage pools to unregulated buyers
- The need to continue to educate the public on the auto recycling industry

There was a motion by Tracy to adjourn with a second from Tom. The meeting was adjourned at 6:30 p.m.

Respectfully submitted, Jeff Smid, Secretary



President's Pitch

By Brent Nugent, IAR President

Hello Fellow Recyclers!

June has come and gone but not without good memories of going to Waterloo for a very fun and informative summer outing. Many thanks to Waterloo Auto Parts and Wheeler's for



being such grand hosts. Very nice facilities and great staff!

Also thanks to all of the associate members who came and special thanks to the Vander Haags and Van Gorps! They are a very important to our association as they were the beginning! Thanks again.

Always nice to see many new faceslooking forward to doing business with you.

Our auction was a huge success! We should be proud of our group for raising funds for PAC and the scholarship programs.

Looking forward to everyone coming to the east side of the state next year! We do things different in our "one of a kind" town of Maquoketa.....so get ready to challenge Waterloo Auto Parts in volleyball and also.....we are going to introduce wrench toss to the tourney.....more info to come. Make your reservations early as we are small but mighty town.

Pioneers of the Association can call us and we have a bed and breakfast that you might be interested in...

Brent Nugent, President Iowa Automotive Recyclers



From the Desk of the Executive Director

By Sue Schauls

The more things change the more they stay the same, as the saying goes. July of course is a month of change when it comes to Iowa Law. When the calendar changes to July the new fiscal year starts for the state of Iowa and with it some new laws go in to affect.



New Iowa Scrap Metal Theft Law

On April 19th Governor Branstad signed into law House File 2399, commonly known as the Scrap Metal Theft Bill. The legislation was in response to increased thefts for precious metals found in copper wire and catalytic converters.

Law Requirements

The new law will limit where illegitimate operators can sell their scrap metal and catalytic converters by requiring purchasers of scrap metal:

- To keep a confidential log or register of scrap metal purchases over \$50.
- Log purchases of catalytic converters detached from the motor vehicle where the total sale price is more than \$75.
- The scrap dealer must demand, receive and retain from seller the name, address, and place of business, if any, and a copy of either a valid driver's license, non-operator's ID card, military ID card, passport, or other governmentissued photo ID.
- After the initial transaction, dealers may only require name and place of business for subsequent transactions.
- · Payment must be made by either check or electronic



funds transfer.

 The log and sale records must be retained for a minimum period of two years and if requested for purposes of an investigation shall be made available to officials. Officials may not re-disseminate the information to a third-party.

Transactions Exempt From the Law

The following scrap metal transactions are exempt from this law's requirements:

- Transactions where the scrap metal dealer is selling scrap metal.
- Transactions where the scrap metal dealer knows the person selling scrap metal to be either an officer, employee, or agent of an established commercial or industrial business, operating from a fixed location, that may reasonably be expected to produce scrap metal during the operation of the business.
- Sales and purchases of motor vehicles are not considered scrap metal.
- Catalytic converters still attached to motor vehicles are not considered scrap metal.
- Sales of scrap metal where total sale price is \$50 or less.
- Sales of detached catalytic converters where total sale price is \$75 or less.

Penalties

A person who violates this law, or a person who conducts a scrap metal transaction by or on behalf of a scrap metal dealer who violates this law is subject to a civil penalty as follows:

- First time violation a civil penalty of \$100.
- Second violation within 2 years a civil penalty of \$500.
- Third or subsequent violation within two years a civil penalty of \$1000.

OTHER LOCAL LAWS REGULATING SCRAP METAL TRANSACTIONS - This new law supersedes and pre-empts all other scrap metal theft local ordinances except for Des Moines' ordinance regulating sales and purchases of scrap metal.

New Body Shop Iowa Sales Tax Exemption On Consumables

Iowa Acts 2012 Senate File 2342, effective May 25, 2012, created a new sales and use tax exemption for "property Ithatl is entirely consumed in connection with the performance of an auto body repair service purchased by the ultimate user." Because this exemption became effective upon enactment, the Department is providing the following guidance for auto body repair shops and their suppliers in advance of actual rule making.

What Items Are Exempt? Examples of "property Ithatl is entirely consumed in connection with connection with the performance of an auto body repair service" are abrasives, battery water, body filler or putty, bolts, nuts, washers, buffing pads, degreasing compound, floor dry, masking tape, paint, polishes, sandpaper, solvents, and thinner. The Department will develop a more comprehensive list for the administrative rules.

Claiming the Exemption - To claim the exemption, auto body repair shops should submit to their suppliers a completed lowa Sales Tax Exemption Certificate: http://www.iowa. gov/tax/forms/31014.pdf. The Exemption Certificate should indicate the purchaser is doing business as a "Retailer." For the reason the purchaser is claiming exemption, auto body repair shops should check the "resale" box.

at all times in the vehicle to which it applies. At such time the vehicle is no longer used for the transport of the passenger or operator that is the subject of the exemption, the exemption expires and may not be used on any replacement vehicle purchased after July 3, 2012. The owner of the vehicle to which the exemption applied must return the vehicle to conformance with the minimum standard of transparency within 60 days of expiration of the exemption.

Move Over Law Changes

Motorists in Iowa who are ticketed and convicted of a violation of Iowa's "move over" law will face increased penalties. HF 2228 took effect on July 1. It includes a provision requiring mandatory suspension of a person's driver's license/operating privileges if convicted of a violation of the move over law that results in property damage, injury or death. Find further information at: http://www.iowadot.gov/rules/rulesoftheroad. htm

Iowa Dot Clarifies Existing Rules For Hours Of Operation

Effective 7/4/2012 the Iowa Administrative Code, pertaining to motor vehicle dealers and travel trailer dealers, will stipulate "regular business hours" to mean 32 posted hours between 7:00 a.m. and 9:00 p.m. Monday through Friday. The same change was made to the Iowa Administrative Code covering vehicle recyclers.

Dark Window Exemptions

Effective July 4, 2012 Administrative Rule 761-450.7(3) known as the Dark window exemptions will no longer be granted from the minimum standard of transparency. A motor vehicle fitted with a front windshield, a front side window or a front sidewing with less than 70 percent but not less than 35 percent light transmittance before July 4, 2012, may continue to be maintained and operated after July 4, 2012, so long as the vehicle continues to be used for the transport of a passenger or operator and the dark window exemption which documented a medical need for such reduced transparency, was signed by the person's physician before July 4, 2012. The exemption must be carried



Amend subrule 431.1(2), definition of "Regular business hours," as follows:

"Regular business hours" means to be consistently open to the public on a weekly basis at hours reported to the office of vehicle services. Regular business hours shall include a minimum of 32 posted hours between 7 a.m. and 9 p.m. Monday and through Friday, inclusive.

WOW! That was some BIG housekeeping information that just had to be said so I will wrap up on a more positive and



personal note with a big **THANK YOU** to everyone involved in the SUMMER OUTING. Another huge success is one "same ole, same ole" we can live with! I hope that the photos and expression of appreciation for coming to the outing, sponsorships and exhibitors throughout the newsletter are enough do justice to the fabulous event we had in Waterloo. I was very happy with turnout and the new online registration process even though we implemented it in the middle of registration it went well and the ability to register online is a perk for credit card payment and to see who was planning to go! Look forward to online Membership renewal this fall...

> Another big success we had was our first year of sponsoring the Charitable Chariots program. Again, given we met up with Steven Youngs on the last day of March at the ICRA event and managed to pull it all together. Special THANK YOU to TRAIL'S END/Mike Swift & PAT'S AUTO SALVAGE/Pat Rooff and all the Decorate-a-Table participants! The donation ceremony in Kansas City was Awesome! I happened to be judging at SkillsUSA again this year as one of the perks to being involved www.CCAR-GREENLINK. with org and was in town when they gave the away the chariot. There is a video from channel 9 KMBC in Kansas City posted on Northwest Iowa Community College (NCC) website at http://www.nwicc.edu and click on the Facebook page link. Professor Youngs and the student team send their thanks to the Iowa Auto Recyclers for the sponsorship.

See You Soon! Sue

Political Action Committee (PAC)

A political action committee (PAC) is an organization that campaigns for or against political candidates or legislation. The mission of the Iowa Auto Recyclers PAC is to educate lawmakers on the important issues with the views and interests of all small business professional automotive recyclers.

How does a PAC work for you?

IAR is just one of many groups vying for the attention of lawmakers and candidates. In recent years, IAR has made great progress in reaching out to members of the Iowa Legislature by educating them on the auto recycling industry.

The association follows a strategic plan that concentrates on those lawmakers who are members of the important transportation and business committees.

A key element of those activities is supported by the IAR Political Action Committee (PAC). In conjunction with our lobbying and Call-to-Action grass-roots efforts, the IAR PAC raises the visibility of recyclers' views, interests and concerns among influential lawmakers. With increased visibility, IAR has a greater opportunity to educate lawmakers on issues important to auto recyclers and a greater opportunity to impact what happens at the statehouse.

How do politicians use PAC money?

Politicians rely on money contributed by individuals and PACs for campaign funds. PAC contributions are used to pay for campaign staff, commercials, signs, handouts etc. All campaign money is heavily regulated and policed by the Iowa Ethics Campaign and Disclosure Board. (IECDB).

The importance of a strong PAC

Every year, special interest groups contribute millions of dollars from their PACs to politicians and political parties. In fact, when it comes to politics, the greatest advantage that insurance corporations have had over small-business recyclers is the amount of money they contribute to political campaigns. They are well-funded and have agendas that are often counter to the interests of IAR members.

It is important that our PAC have the resources available to help counter the message of those other groups. By combining the individual contributions of IAR members in the PAC, the association is able to create increased awareness of our concerns and ensure that they get the attention they deserve.

By federal law, a PAC is not allowed to accept funding from a trade association. The PAC must raise its funds separately and only from members. One hundred percent of contribution goes directly to candidates' campaigns to promote the visibility of our issues.

Contributions to the PAC are completely voluntary. Members are free to contribute any amount or no amount without reprisal. IAR PAC uses member donations to help elect individuals who will understand and support IAR's goals.

Send PAC fund donation to: IAR PAC 55 West 32nd St

Dubuque, Iowa 52001



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Company Name:										
Сс	Contact Person & Title (Name in directory):									
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lov	va Recyc	ers License # (If applicable):								
Iowa Used Car Dealers License # (If applicable): Membership \$250.00 Enclosed is my IAR annual membership check: Direct Member (lowa business which dismantles and sell used automotive parts) Out-of-state trading partner (dismantle and sell used automotive parts) Rebuilder / Collision Repair Shop and/or Automotive Service Center Vendor of goods and services to automotive recyclers Membership subject to approval of IAR Board.										
Signature: Please return this form with your membership check to: lowa Automotive Recyclers, 2214 Regal Avenue, Waterloo, Iowa 50702										
		Iowa Automotive Rec	ycle	rs Code of Ethics						
1.		e goodwill by maintaining fair business nd the very highest standards possible in all parts.	6.	To make every effort to work towards clean and orderly working conditions and attractive business locations.						
2.		n quality parts, recognizing a fair ture, free of deceptive practices and intations.	7.	To advertise our products honestly, avoiding false, misleading and deceptive statements, in order to maintain goodwill and good faith in our industry.						
3.	guarantees	wards customer satisfaction through parts whenever possible and when necessary, onable adjustments.		To make every effort for customers in finding the parts they need through parts locating services.						
4.	To give con customers,	arteous and fair treatment to all answer all questions and make every tisfy any reasonable complaint.	9.	To support the policies and regulations of the Iowa Automotive Recyclers, and to abide by the standard trade practices of the Automotive Recyclers Association.						
5.		tte with law enforcement authorities to theft of both autos and parts.								

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This class is aimed at dealers who offer 3rd party financing to their customers. Discover what lenders expect from you, how to comply with state and federal law and review legal requirements and document preparation.

• Environmental and Safety Compliance

Dealers who have a recycler's license, body shop or a service department will greatly benefit from this class. State and federal compliance laws are constantly updated and will be reviewed so you and your employees are up to date.

• Paperwork, Paperwork, Paperwork

This class is perfect for both new dealers and veterans looking for a refresher. Using a hands-on approach, learn how to properly complete titles and other related documents and correctly develop compliant procedures for everyone in your dealership to follow.

All 5-hour renewal classes cost \$159 and include a manual For a complete schedule of classes, visit

http://www.iowaiada.com/en/dealer_education.cfm or http://www.sueschauls.com/EnviroEd.html

The Trend Toward Increased Compliance Training

Reprinted with permission from ARA

Today automotive recycler owners and managers are being asked to make tough decisions in terms of how every budget dollar is spent. Too often compliance activities are presented only in terms of organizational values and doing the right thing— making them a tempting target for budget cuts.

When owners understand the magnitude of the risk and the tangible ways that effective compliance programs protect the organization's bottom line, however, they can and do support employee compliance training.

Too often we hear the statement. We didn't train because we didn't think we would have a problem. Remember, compliance *is* about your organization's values, but it's also about making a prudent business decision that can protect your organization from potentially devastating financial liability. It's a story that is told by the numbers, one that you need to be prepared to defend – and one that every organization should embrace. You have educated your management on the risk and shown how and why employee training can help, but your work is not over yet. You must be able to show *why* the compliance training solution you have selected represents a sound investment that can make a real difference.

Compliance training refers to the process of educating employees on the laws, regulations and company policies that apply to their day-to-day job responsibilities. An organization that engages in compliance training typically hopes to accomplish several goals: (1) avoiding and detecting violations by employees that could lead to legal liability for the organization; (2) creating a more hospitable and respectful workplace; and (3) laying the groundwork for a partial or complete defense in the event that employee wrongdoing occurs despite the organization's training efforts.

> Trend Toward Increased Compliance Training... continued on page 29

Air Conditioning Refrigerant Changes

By Sue Schauls

In a recent article by ACtion, the air conditioning publication, the questions was asked "The End of R-134a?" it stated that roughly two years ago the Natural Resource Defense Council (NRDC) petitioned the US EPA to begin phasing out the refrigerant R-134a in new vehicles. The request followed similar action in the European Union in calling for a new generation of refrigerant with low Global Warming Potential or GWP.

In 2011, EPA responded favorably and agreed to using the normal channels of stakeholder input as well as including manufacturer concerns. "The matter is of more than passing interest to manufacturers not only for costs but also because reduced HFC or low-GWP refrigerants can provide credit toward fuel mileage standards." (ACtion, 2012) But EPA has yet to produce a schedule for the phase-out. That is understandable in view of the tangled web of lawsuits, reduced availability, and uncertain costs surrounding the heir apparent HFO-1234yf.

Now the NRDC has petitioned to the EPA for the swift removal of the use of R134a including in new car manufacturing processes and cease the sale of R134a from retail outlets open to do-it-yourselfers.

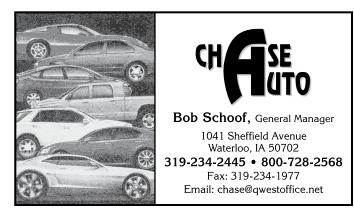
However, things remain unsettled for the debut of any low-GWP with the limited availability of HFO-12234yf for mobile units affected by both plant capacity and the international politics involved. Half way through 2012 only a handful of European models have the new R-1234yf refrigerant and none are available in the US.

Honeywell's HFO-1234yf Patent Revoked In Europe Reprinted with permission from ARA

Refrigerant producer Honeywell has appealed against a European Patent Office (EPO) decision to revoke one of it's patents on HFO-1234yf. The patent covered the use of certain compounds, including 1234yf, as refrigerants in automotive air conditioning systems. Last year, the U.S. Environmental Protect ion Agency (EPA) issued a final rule finding HFO-1234yf acceptable as a substitute for CFC-12 in motor vehicle air conditioning (MVAC) for new vehicles. Regulations issued under the Clean Air Act ended the production of CFC-12 for air conditioning and refrigeration uses on December 31, 1995. CFC-12 (also known by the trade name Freon) was widely used in air conditioners for automobiles and trucks for over 30 years and while new vehicles no longer use CFC-12, most vehicles built before 1994 still require it's use for servicing. As a result, 30 million cars, or more, may need conversions to use an alternative refrigerant such as HFO-1234yf should the air conditioning develop a leak after CFC-12 is no longer available. Honeywell's patent is thought to have been challenged by a number of other refrigerant producers and car manufacturers. The patent will remain in effect, however, during the appeal process. As well, the decision taken by the EPO only affects the European Union and does not affect similar patents in Japan, the U.S. and elsewhere.



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2

Summer Outing...continued from cover

Thank you to all who attended the Iowa Automotive Recyclers Summer Outing! And what a turnout it was, over 150 people in attendance at the Trade Show on Saturday. Thank you to special guest speakers; keynote Tom McGee from AllData, Tracy Hitchcock and Bill Velin from Wells Fargo Insurance and Mike McCrary and Kade Hoppenworth

from Lincoln Savings Bank, Dan Miller from Legend Smelting and Recycling, Kirk Monger from Hollander and Drew Van Devender & JC Chastain from Car-Part.com/ CheckMate. The agenda was full of new and intriguing information. We also offered safety and storm water training for all.



This year we expanded the Trade Show to 28 vendors and what a great group! Thank you. Friday night we hosted friends from local repair and collision shops as well as renewed friendships with member salvage yards and trading partners that we don't get to see face-to-face that often. More than 30 automotive salvage facilities were present at the show and as well as handful of repair shops. We plan to make the invitations to the Friday show a regular part of the event. So next year be sure to encourage your customers to take advantage of our trade show and meet the many automotive vendors and experts in the room. It is a nice way to build relationships with parts buyers!

We were blessed with the attendance of our association founders John C. and Ruth Vander Haag, Dianne and Dirk Van Gorp who lead us through so many years of growth and prosperity and Randy & Fran Reitman from Reitman Auto Parts & Sales, Inc. in Melbourne, Kentucky. Randy serves as President of the national Automotive Recyclers Association (ARA). Fran Reitman serves on the ARA Education Foundation Board. Fran was very pleased with our auction and the dedication to our scholarship program. We raised \$18,440 WOW!

Fran has also graciously extended the Trade Show special offered for signing up to utilize the ARA University training



resource. Still available to those who attended the Summer Outing is a chance to win an ARA U fold-up chair. The special will be available for the NEXT MONTH! So not only do you get a world class, industry-specific training resource for you and your staff but you get rewarded for attending the show with the chance to win! And given the highly competitive nature of the volleyball tournament, we know how much lowa Auto Recyclers like to WIN! Thank you Fran & Randy and ARA for your support of our affiliate chapter!

Of course the show is nothing without the support and attendance of the members, their staff, their guests, the vendors and the Iowa Automotive Recyclers Board of Directors. Together we worked to produce a fabulous event with just the right balance of training, education, new product and equipment demonstrations and fun to make it a great weekend of work and play. **Thank you!**

We are already planning next year's event in **Maquoketa**, **Iowa on May 31–June 1**, **2013**. Brent & Sheila Nugent & Nugent Auto Sales & Salvage will host the shindig. The Trade Show is planned to be the **BIG Equipment Show** at the Jackson County Fairgrounds. We'll see you there.



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Al-Jon Win Trophy for Best Table Decoration Second Year in a Row

By Kathy Gulbranson, Al-jon Inside Sales Coordinator

It is such an honor for Al-jon to win the trophy for the IAR Decorate a table for Education Charitable Chariots Project 2012. This makes two years in a row. Al-jon has always had a soft spot for children's charities and try's to help whenever possible. This Year Tom could not be at the show. He put a lot of pressure on me being he won the trophy the year before. Since this was my first time at IAR I wanted to be sure everyone knew that Tom was there in spirit.

I was asked "Where's Tom" and it was nice to say right there at the table. You just never know where he will keep popping up.

A special thanks to Mitzi with Sandhill for purchasing "Dancing Tom Jansen".

We are hard at work thinking about ideas for next year. Keep an eye out for Tom.





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Iowa Waste Exchange Big Box Bonanza

A Butler County, Iowa business generates a large number of cardboard boxes on an on-going basis. Most of the boxes, as you can see in the pictures, are pallet size estimated at 2' high x 3' wide x 4' long. Cap lid covers the top of each box.

These boxes have been used one time and are currently broken down to recycle the cardboard. The listing business estimates that about 1500 boxes per month are generated. The Iowa Waste Exchange is looking for an ongoing outlet "market" or several takers that are able to reuse the boxes in their current assembled form. Estimate of a semi-truck load capacity of these boxes is about 78 boxes.

These are some great sturdy boxes and generally free of printing. Unfortunately, the boxes do not breakdown for easier storage. Please let Jeff know of your interest in this item.

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Tricks That Core Buyers Use to Make You Feel You Are Being Treated Right

By Dan Miller, Legend Smelting

For those of you who missed my presentation at the recent lowa Summer Outing, this article will provide a summary of a few of the tricks that core buyers use to make you feel you are being treated right.

Price Sheets. Be careful when comparing price sheets. Just because one price sheet lists a higher price for some items than another price sheet does not mean that it will mean more money in your pocket. It could be that the core buyer is offing a few more dollars for a category of converters but is placing converters in that category that are actually worth an upgraded price. For example, many of the domestic pre-converters that some core buyers are purchasing as pre-converters are actually high grades or small domestics.

In addition to upgrades, you should be cautious when a core buyer comes in with a price sheet that only lists a few categories of converters. Even if the prices in the categories seem higher, it is what is put in each category that determines how much you will get from the core buyer. Remember, not all core buyers are bad. Many are honest, hardworking people running a business just like you.

Paying High on GM's. Do not assume that just because the core buyer is offering a high price on GM's that all of that core buyer's prices are higher. There are a lot of yards and shops that only inquire as to the core buyer's GM price when deciding to whom they will sell their converters. Core buyers know this and artificially raise their GM prices while keeping their other prices low. While that core buyer might make little to nothing on the GM's, they can use it as a "loss leader" because they can make it up by purchasing other converters for less than what they are worth.

Education. Most core buyers will not take the time to educate you because they do not want you to know when they are taking advantage of you. Be sure to educate yourself and the person you designate to handle the sale of your used catalytic converters. Learn the types of converters and their values. Education is the best way to ensure you get paid fairly.

How Legend Smelting and Recycling is Different. Legend Smelting prides itself on handling its customers differently than its competitors:

- Our buyers take the time to educate their customers. We spend as little or as much time as you want teaching you how to identify the converters and their values. We do this because we know that an educated customer is a loyal customer.
- 2. Our buyers lay out the converters on the ground in the categories in which they will be purchased. They then take the time to review these converters with you to not only make sure that you are comfortable with us but to answer any questions that you might have.
- 3. Legend purchases converters using 60 plus categories. This allows Legend to pay the customer what each converter is worth. By having a lab, Legend is able to more accurately determine the value of each converter. If Legend needs to develop a new category in order to ensure that their customers are receiving top dollar, then that is what they will do.
- 4. Our buyers are either paid hourly or receive a salary. Legend believes that by doing so, it takes away any financial incentive for the buyers to take advantage of the customer. Incentives are instead given for maintaining customer accounts and acquiring new ones.

Legend Smelting and Recycling is at the forefront of providing its customers with the greatest potential for

profits by revolutionizing the way catalytic converters are purchased. If you would like to visit one of our locations or would like to learn more about the different types of converters, give Dan Miller a call at (815) 641-7661.



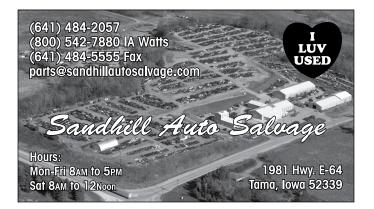
Solera Holdings, Inc. Acquires Actual Systems

WESTLAKE, Texas, May 29, 2012 /PRNewswire/ -- Solera Holdings, Inc. (NYSE: SLH), the leading global provider of software and services to the automobile insurance claims processing industry, today announced that, through a series of transactions, it has acquired Actual Systems, a global provider of premier parts recycling yard management systems that are sold under the "Pinnacle" brand name ("Actual Systems"). The Pinnacle software applications are used by sophisticated parts recycling yard operators to manage their daily operations and seamlessly trade recycled parts. Actual Systems has successfully expanded beyond North America and penetrated Australia, the United Kingdom, the Netherlands, Ireland and Spain.

"Acquiring Actual Systems forms another leg of the strategic parts platform we are developing in North America," said Tony Aquila, Solera's founder, Chairman and Chief Executive Officer. "Further, the acquisition provides us with additional opportunities to create value for our clients and increase revenue per transaction for Solera operating entities outside of North America, especially as more countries embrace green parts recycling alternatives and engage in cross-border parts trading."

ARA Statement on Solera Holdings Acquisition of Actual Systems

Manassas, VA – Earlier this week, Solera Holdings, a global provider of software and services to the automotive industry, acquired Actual Systems, a leading parts inventory management system sold under the "Pinnacle" trade name. From its origins under the direction of a number of progressive business owners who started the United Recyclers Group (URG) to the eventual partnering with Actual Systems, the Pinnacle software has been cultivated under the principle



of the best dynamic inventory management system for automotive recyclers by automotive recyclers.

Over the past 20 years, the landscape of the automotive recycling industry has changed dramatically. Computers and software are now essential to automotive recyclers' inventory data management, sales and operations. Now, more than ever, professional automotive recyclers depend on dynamic inventory management systems as key instruments in achieving business success.

ARA's commitment to members' access to forwardlooking products and services is a fundamental belief of the organization. With this in mind, ARA will continue to advocate that Solera Holdings and other inventory management companies maintain the utmost commitment to steadily advancing and servicing the most highly developed inventory management systems.

ARA's relationship with Solera Holdings' Hollander is solid and the two organizations continue to identify additional areas of cooperation to help professional automotive recyclers prosper. ARA views Solera's most recent acquisition as a potential catalyst for further collaboration on issues of crucial importance to members of the ARA.

ARA is committed to providing increased value and enhanced revenue generating opportunities for our members. Through initiatives such as our Gold Seal and Green Recycled Parts® programs, ARA seeks to collaborate with like minded entities to grow the professional automotive recycling industry here in the United States and around the globe.

Since 1943 the Automotive Recyclers Association (ARA) has represented an industry dedicated to the efficient removal and reuse of green automotive parts, and the proper recycling of inoperable motor vehicles. ARA represents the interests of over 4,500 auto recycling facilities in the United States and 14 other countries around the world. With programs such as the Certified Automotive Recycler Program (CAR) and other partnerships, ARA members continue to provide consumers with quality, low-cost alternatives for vehicle replacement parts while preserving our environment for a greener tomorrow.



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Health Care Reform: U.S. Supreme Court Upholds the ACA

Wells Fargo Insurance Legislative Alert, June 28, 2012 - submitted by Tracy Hitchcock

On June 28, 2012, the United States Supreme Court ("Court") issued a landmark decision that substantially upheld the constitutionality of the Patient Protection and Affordable Care Act ("ACA"). In a 5-4 decision, delivered by Chief Justice John Roberts, the Court ruled that the individual mandate provision in the ACA was constitutional on the grounds that it was within Congress's power under the Taxing Clause of the U.S. Constitution. However, the Court did rule that the expansion of Medicaid included in the ACA was constitutional only to the extent that states would not lose their existing federal Medicaid funding, if they did not agree to expand their state Medicaid programs.

Background

Almost immediately after its enactment, numerous legal challenges were raised concerning the constitutionality of various portions of the ACA. Some of these cases worked themselves through the federal court system and the Court granted review of three ACA-related cases: U.S. Department of Health and Human Services v. Florida (Docket #11-398); Florida v. U.S. Department of Health and Human Services (Docket #11-400), and National Federation of Independent Business v. Sebelius (Docket #11-393). Various issues raised in these cases have now been decided by the Court.

Analysis of Court's decision

First, the Court had to decide whether it was premature to challenge the validity of the ACA. Under the Anti-Injunction Act, taxpayers are generally prohibited from challenging the validity of a tax prior to it being assessed. For purposes of applying the Anti-Injunction Act, however, the Court held that the payment to be assessed against an individual who does not comply with the individual mandate was a "penalty," not a "tax." Thus, the Anti-Injunction Act did not bar the suit.

Next, the Court analyzed whether the individual mandate provision was a valid exercise of Congress' power. The Court noted that while the Constitution grants Congress the power to regulate commerce, under the Commerce Clause, this power presupposes the existence of commerical activity to be regulated. However, the individual mandate provision was beyond the scope of the Commerce Clause as the mandate did not "regulate" commerce, rather it compelled individuals to become active in commerce by purchasing health insurance coverage. The Court stated that even if the individual mandate was "necessary" to the ACA's other reforms to expand access to affordable health insurance coverage, the mandate was not a "proper" means to make health care reform effective. For these reasons, the Court held that the individual mandate could not be justified under the Commerce Clause or the Necessary and Proper Clause.

Nevertheless, the Court went on to see if the individual mandate could be deemed constitutional on any other grounds. In turn, the Court held that the individual mandate was within Congress's power under the Taxing Clause. Even though the payment for failing to comply with the individual mandate was labeled as a "penalty," the Court applied a functional definition of what is a "tax" under the Taxing Clause and concluded that the payment was a "tax" for purposes of the constitutional analysis (even though the "penalty" label applied under the Anti-Injunction Act). In other words, the Court concluded that Congress did not have to power to command individuals to buy health insurance, but it did have the power to tax individuals who chose not to buy health insurance.

Note that since the Court upheld the constitutionality of the individual mandate, there was no need for a ruling on the severability of the individual mandate that was also argued before the Court.

Finally, the Court turned to the issue of whether it was constitutional for the ACA to threaten to withhold all federal funding for a state's Medicaid program if the state did not agree to expand its program. Under the ACA, states would be required to expand their Medicaid programs by January 1, 2014, to provide Medicaid coverage to all adults with household incomes of less than 133 percent of the federal poverty line (which, due to a 5 percent income offset,

effectively raises the income limit to 138 percent of the federal poverty line). However, many states currently only cover adults with children only if their income is considerably lower, and do not cover childless adults at all. The Court ruled that threatening all of a state's federal Medicaid funding if it did not expand its program exceeded Congress' power under the Spending Clause. However, this constitutional defect could be corrected by limiting the federal government's power to just withholding any new funds for any states that decide not to expand their Medicaid program.

Key implications

With the individual mandate being upheld, it is "business as usual" for the most part for all stakeholders in the U.S. healthcare delivery system. Employers (and their employees), health insurance carriers, and health care providers will need to continue to scramble to understand and comply with various ACA provisions as they become effective. At the same time, the federal government will need to issue additional guidance on various open issues, and some states will accelerate their efforts to establish their state insurance exchanges (while other states will continue to hold back until after the general elections in November).

In particular, a number of significant ACA provisions become effective over the next 18 months, including:

- Payment of medical loss ratio rebates by certain carriers (starting August 1, 2012)
- Distribution of Summary of Benefits and Coverage (SBC) statements (first open enrollment or plan year beginning on or after September 23, 2012)
- Certification of readiness of state insurance exchanges by the Department of Health and Human Services (no later than January 1, 2013)
- Form W-2 informational reporting of employer-provided health coverage (no later than January 31, 2013, for the 2012 calendar year, unless small filer (less than 250 Forms W-2) exception applies)
- Implementation of \$2,500 cap on health flexible spending account (health FSA) salary reductions (for plan years beginning on or after January 1, 2013)
- Payment of Patient Centered Outcomes Trust fee (beginning July 13, 2013, for the 2012 plan year)
- First open enrollment under state insurance exchanges commences (starting October 1,2013), with guaranteed issue and community rated coverage becoming available

for individuals and small employers (50 or 100 employees, depending upon the state) (effective January 1, 2014)

- Expansion of Medicaid (effective January 1, 2014, apparently only in those states that accept federal funding for such expansion)
- Individual mandate and large employer (50 or more employees) "play or pay" mandates (effective January 1, 2014)

Note, however, that the implications of the Court's ruling on the expansion of Medicaid will need to be reviewed carefully. It is unclear which states will or will not agree to expand their Medicaid programs; what (if any) flexibility states have to limit the expansion of their programs to the extent the expansion is funded solely by the federal government; and the impact that state-by-state decisions will have on multistate employers who will be subject to the ACA's employer "play or pay" mandates, starting in 2014. In states that do not expand their Medicaid programs, employers may face a more significant financial burden after 2014 because certain low-wage employees may enroll in their group health plan as opposed to enrolling in Medicaid. In addition, the ability of the ACA to reduce the number of uninsured in the U.S. will certainly be diminished.

Potential next steps?

There are various potential next steps that employers should consider.

- To the extent possible, stay calm and resist the urge to make quick decisions. The political environment remains very fluid, especially in light of the general elections in November, and market responses need to be ascertained and evaluated.
- Do not delay the implemention of the ACA provisions that become effective later this year or early next year (such as the distribution of SBC statements and Form W-2 information reporting requirements).
- Work closely with your Wells Fargo Insurance Services professionals who have access to a state-of-the-art financial modeling tool that is applicable to large employers, the Health Care Reform Analyzer, to assess the impact that health care reform will have on your company and benefits program.
- Consider distributing a basic employee communication

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Institute of Scrap Recycling Industries, Inc.

Health Care Reform...continued from page 25

acknowledging the Court's decision.

Look for additional regulatory guidance in our Legislative
Updates or Alerts concerning various topics of the ACA.

Wells Fargo Insurance Services will continue to closely monitor federal healthcare reform developments at both the national and state level, and will provide additional analysis and updates in the future.

This material is provided for informational purposes only based on our understanding of applicable guidance in effect at the time of publication, and should not be construed as being legal advice or as establishing a privileged attorney-client relationship. Customers and other interested parties must consult and rely solely upon their own independent professional advisors regarding their particular situation and the concepts presented here. Although care has been taken in preparing and presenting this material accurately (based on the laws and regulations, and judicial and administrative interpretations thereof, as of the date set forth above), Wells Fargo Insurance Services disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it, and any responsibility to update this material for subsequent developments.

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Direct Member Telephone Directory (Updated July 9, 2012)

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Delp Auto & Truck, Fort Dodge 515-576-5409 • 866-294-1552	Van
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Jeff Smid Auto, Inc., Davenport 563-386-8535 • 800-528-3147	Wilk
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John's Auto, Aplington	Wilk
Kabele Truck & Auto Parts, Spirit Lake 507-856-1672 • 800-225-6908	Wilk
King Automotive Salvage Center, Cedar Falls	Wre
Lems Auto Recyclers, Inc., Doon	Yaw
Leon Recycling & Auto Parts, LLC, Leon	
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P.Q. Auto Parts, Sioux City 712-258-6229 • 888-945-5276	
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Trend Toward Increased Compliance Training... continued from page 11

Organizations offer their employees compliance training on a wide range of topics, including workplace safety, discrimination and harassment, transparent dealings with consumers, record privacy management, theft and loss prevention, etc. Typically, most or all of these compliance topics are addressed in an organization's *Code of Conduct*, and the organization may require employees to take multiple individual training programs.

Associate Member Telephone Directory (Updated July 9, 2012)

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Donate A Car 2 Charity, Escondio, CA 877-505-5775	5
EZ Crusher, Annandale, MN 320-274-3594 • 800-328-3613	3
Full-Line, Edinburgh, IN	5
Gerdau Ameristeel, Wilton, IA	3
Global Parts Solution & Transport, LLC, Florence, WI	2
Holiday Wrecker Service, Inc., Tiffin, IA 319-351-9091 • 800-383-9091	
Hollander, a Solera Company,763-553-0644 • 800-825-0644 Plymouth, MN	ł
I Buy Converters Too, Joliet, IL779-435-0333	5
Iowa Independent Auto Dealers Assoc, Panora, IA 641-755-4177	,
Integrated Recycling Technologies,	ł
JP Salvage & Core LLC, Des Moines, IA)
Legend Smelting & Recycling, Spring Valley, CA 800-697-5556	5
LKQ Corporation954-492-9092	2
The Locator Magazine, Whiting, IA 712-458-2213 • 800-831-0820)
Logan Oil, San Diego, CA)
LSB Financial, Cedar Falls, IA	2
Metro Salvage Pool, Des Moines, IA 515-266-5196	5
Nordstrom's Automotive, Inc.,	;
Olston's Auto Recycling, Lincoln, NE 402-467-4541	
Pal Fleet Truck Equipment Company, Council Bluffs, IA	5
PAM's Auto, St Cloud, MN 320-363-0000 • 800-560-7336	5
QRP Salvage Solutions, Tomahawk, WI 715-551-3759 • 888-241-0294	ł
Quad City Salvage Auction QCSA, Eldridge, IA 563-285-2100)
Rebuilder Automotive Supply, Coventry, RI	2
Recycled Parts Plus, Crivitz, WI)
RJ McClellan, Inc., St Paul Park, MN 877-525-4589)
S & L Auto Parts, Inc., Kellogg, IA	5
Shine Bros. Corp., Spencer, IA)
Sioux City Compressed Steel, Sioux City, IA712-277-4100)
United Milwaukee Scrap LLC, Inver Grove Heights, MN 651-552-9008	3
Ward Enterprises, St Anthony, IA	ŀ

Washer Systems of Iowa, Des Moines, IA 515-289-1844 Wheeler's Auto Body Supply, Waterloo, IA 319-234-3414 • 888-294-1320

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