

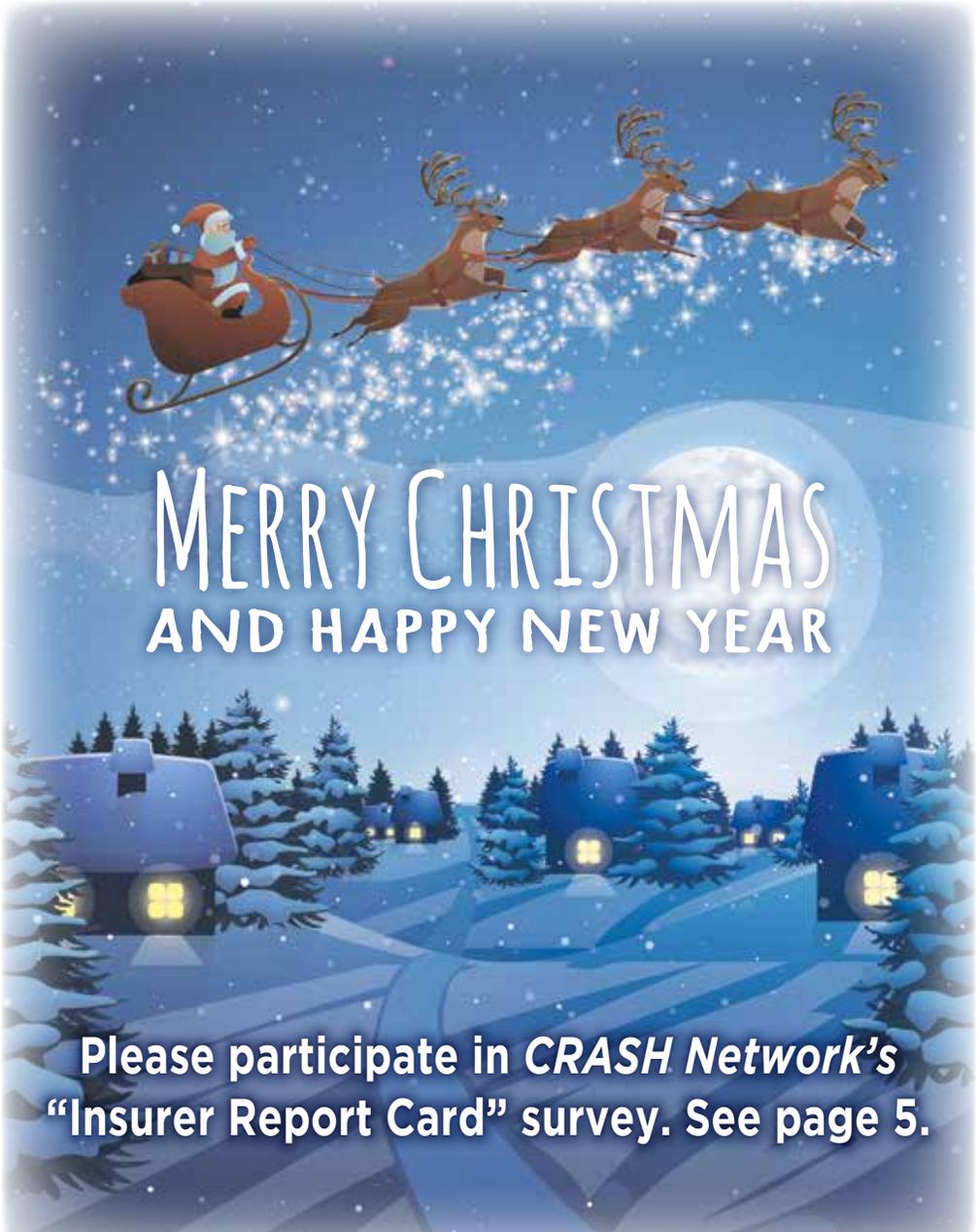


NEWS • REPORT

JULY-DECEMBER 2017

VOL. 32 NO. 3-4

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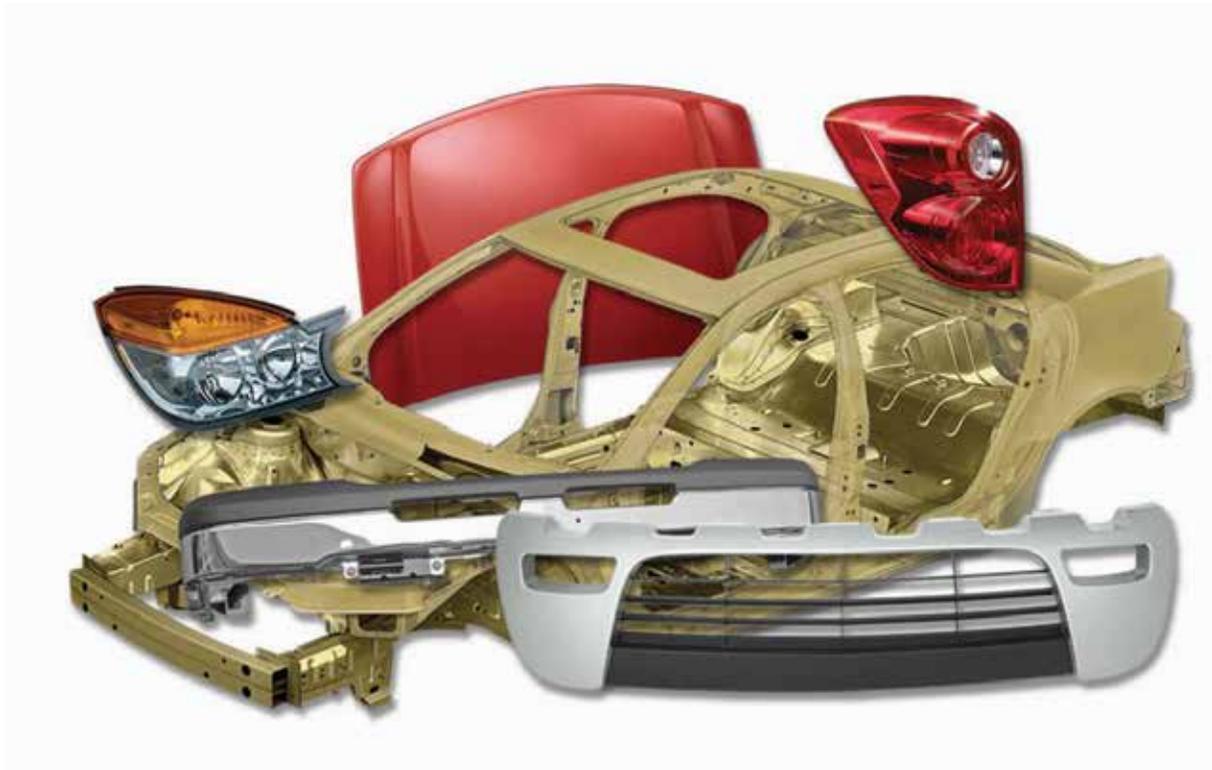
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 Turtle Lake, ND 58575-9492
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Published quarterly for the North Dakota Auto Body Association.

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Thank You!!!!

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Issue	Copy Deadline	Printing Date
February-March	Mar. 1	Mar. 15
<i>(Note: Dates for the pre-convention issue may vary.)</i>		
May-June	June 1	June 15
August-September	Sept. 1	Sept. 15
November-December	Dec. 1	Dec. 15

CLASSIFIED ADS: Classified ads are divided into two categories - member and nonmember. Each member is allowed 5 lines, 25 characters per line, plus name & phone number. If you’d like to put your address in, please include that within the 5 line, 25 character portion. FREE to members only. For nonmembers the charge is 50 cents a word, including the words, “For Sale” and name, address and phone number. Initials and numbers count as words. All ad copy must be received by the 15th of the month prior to publication. See ad elsewhere in this magazine.

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Program Outreach Specialist
701-671-2578
leslie.shirek@ndscs.edu

Tana Erbes

Program Outreach Specialist
701-671-2611
tana.erbes@ndscs.edu



www.NDSCS.edu

PRESIDENT'S LETTER



Well, 2017 has flown right by and we are fast approaching 2018.

I remember my Grandpa telling me when I was quite young that as we get older the time flies by even faster.

I always wondered, "How can that be? Do they change the amount of hours in a day from 24 as we get older?"

Nope. In the hustle and bustle of what goes on in a day in our industry, time just flies by.

In trying to balance work and family time, a week goes by pretty fast.

With winter fast approaching, our busy season is soon here and then time will go by even faster.

Our industry has been ever changing the last few years with new technology and seemingly endless new materials cars are constructed with.

I am sure 2018 will be no different. Here's to a very successful year for all in our industry.

Hope you all have a safe and Happy Holidays!

Scott Heintzman, NDABA President

After deadline news: Search for the following stories at the listed website for news that should be of interest to all in the auto body repair industry.

www.repairerdrivennews.com

"After the verdict: Tracy plans State Farm lawsuit, crash testing"

www.bodyshopbusiness.com

"Crunch Time with Jason Stahl Episode 6: Recalibration After Glass R&I or Replacement"

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All ad copy must be received by the 15th of the month prior to publication.

Please type or print plainly (do not write, please) the copy for your ad in the form.

Clip out the form and mail to: Clyde Nelson, NDABA Classifieds, 1507 19th St. NW, Turtle Lake, ND 58575-9492. Or email to ndabnews@westriv.com.

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Make sure to check out the following in this newsletter:

"Insurer Report Card" Survey – page 5

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Edgeley Auto Collision Center Wins Award – page 9

What Does Photo Estimating Mean for the Collision Repair Industry? – pages 13-15

J.D. Power: New-Vehicle Quality Hits New High, But Collision-Avoidance Technology Causing Headaches – page 18

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If you have not been receiving information on your email server from the association it's probably because we do not have your correct email address. If you would like to keep it that way, do nothing, but if you would like to keep in touch, please contact Clyde @ 701-448-2568 or ndabnews@westriv.com.

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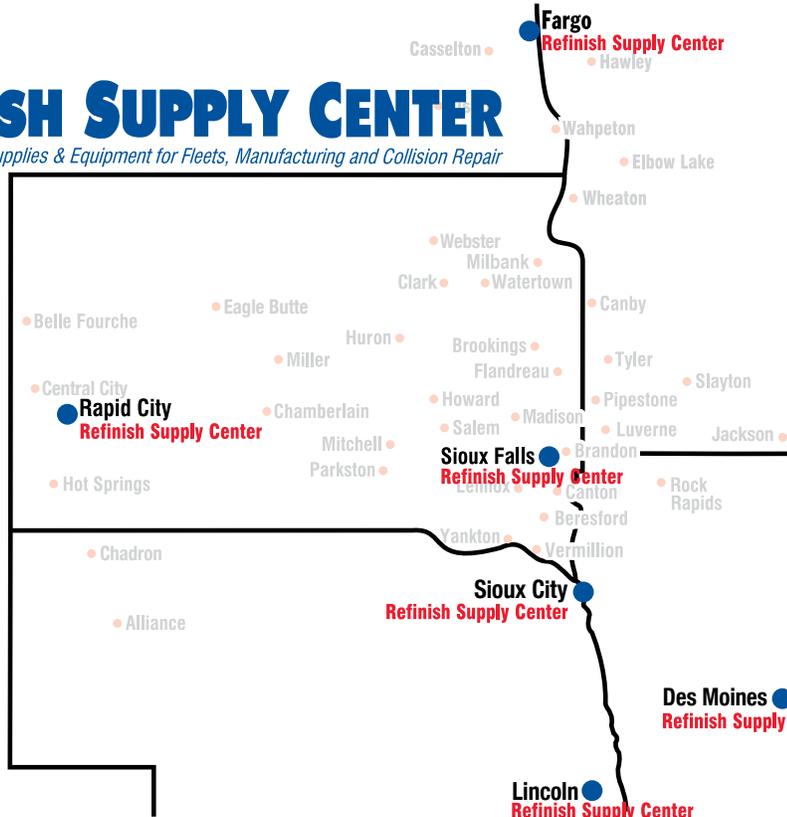
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**FOR MORE INFORMATION:
John Yoswick, info@CrashNetwork.com, (503) 335-0393**

Help educate consumers by grading the performance of insurers in your state

Collision repair professionals once again have a unique opportunity to grade the performance of the insurance companies in their state, with the launch of the second annual *CRASH Network* “Insurer Report Card.”

“The opinion of collision repair professionals, who deal with auto insurers every day, sends a powerful message to both insurers and consumers about which insurance companies demonstrate a commitment to quality repairs and service for customers,” John Yoswick of *CRASH Network* said. “The highest-graded insurance companies in our first ‘Insurer Report Card’ are now advertising the ranking they earned through their traditional marketing and social media networks. We believe that message of repairer approval not only distinguishes those high-ranking insurers from the companies that earned lower grades, but it also gives lower-ranked companies incentive to improve.”

The “Insurer Report Card” asks collision repairers to share their unique insight by grading each insurer based on how well each carriers’ policies and practices ensure quality repairs and customer service.

By assigning insurers a grade from “A+” to an “F,” shops can let consumers know which insurers have their eye on quality repairs and customer service – and which may have some room for improvement – when consumers have a claim.

“Because each state has a different mix of insurers, the ‘Insurer Report Card’ allows repairers to grade insurers specific to their state,” Yoswick said. “More

than 85 different insurance companies were graded by over 1,200 shops in the first year’s ‘Insurer Report Card,’ making it far more extensive than any such survey done in the past, which have generally focused on only the 10 largest insurers in the country. The results of the ‘Insurer Report Card’ can help consumers know, for example, if some smaller, regional insurers they may not be as familiar with are really great at taking care of customers.”

The “Insurer Report Card,” open only to collision repairers, can be completed in a few minutes (though

shops are encouraged to spend time to explain why they gave each insurer the grade they did), and all individual shop identification information will remain confidential.

Shops that complete the “Insurer Report Card” and provide an e-mail address will be sent the results, at no charge, once they are compiled.

Go to www.CrashNetwork.com/gradebook to grade the insurers.

For more information about the weekly *CRASH Network* bulletin, visit www.CrashNetwork.com.

CRASH Network Insurer Report Card

www.crashnetwork.com/gradebook/

INSURER Report Card

CRASH network Independent collision repair news from the most experienced staff in the industry.

Insurer Report Card - Grade book

Welcome to the second annual "Insurer Report Card" survey conducted by *CRASH Network*

Give consumers the benefit of your experience by grading the performance of the top insurance companies based on how well their company policies, attitude and payment practices ensure quality repairs and customer service for motorists.

Please review this page first.

Your Privacy: Your personal information will be held in the strictest confidence and will not be released in any way.

How long will it take? The grading process can take as little as 3 to 5 minutes to complete, but we encourage you to spend a little extra time to add your comments!

Who should fill out a Report Card? The Report Card should be completed by the shop owner, manager or estimator who is most familiar with the claims handling practices of the insurers you commonly deal with.

What about multiple shop locations? Each individual shop location (whether a stand-alone business or part of a multi-shop operation) may submit one Report Card. Do not have multiple people from one location complete a Report Card. For multiple locations of your business, have each location complete its own Report Card.

Will I get the results? Yes, for free. All collision repair facility representatives who submit grades and provide a valid email address will be notified directly as soon as the results are available, which you may download for free. If you have not yet received last year's results, we will provide a link at the end of this survey.

Questions? Please do not use the comment boxes for any questions or requests to which you would like to receive a response. Instead email Crash Network directly.

[Begin](#)

CODE OF ETHICS

1. *To promote good will between the motorist and members of the Association.*
2. *To have a sense of personal obligation to each individual customer.*
3. *To perform high quality repairs at a fair and just price.*
4. *To employ the most skilled mechanics obtainable.*
5. *To use only proven merchandise of high quality sold by reputable firms.*
6. *To itemize all parts and adjustments in the price charges for services rendered.*
7. *To retain all replaced parts for the customer's inspection.*
8. *To uphold the high standards of our profession, always seeking to correct any and all abuses within the automotive service industry.*
9. *To uphold the integrity of all members of the North Dakota Auto Body Association.*



ATTENTION NDABA MEMBERS!!

We would like to keep our email address list up to date. Also, if you have an employee who would like to know about association's happenings, please supply us with an email address, so that can happen. You can contact Clyde @ 701-448-2568 or ndabnews@westriv.com. Please let us know if you have an addition or change to our list. THANKS!!

If you have not been receiving information on your email server from the association it's probably because we do not have your correct email address. If you would like to keep it that way, do nothing, but if you would like to keep in touch, please let us know your correct address.

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NDABA Meeting Minutes

October 28th, 2017 in Carrington, ND

Present: Kent Meidinger, Clyde Nelson, Ed Barnhardt, Scott Heintzman, Ray Berger, Kevin Berger and Miles Doll.

Secretary Report: Scott read from April 20th, 2017 meeting, acting secretary Ed Barnhardt, were presented and Viewing information from Bill Cawley accounting firm. Scott discussed and talked about information on our Treasure report from the accounting firm. We went over our status from the 2017 convention.

The memberships are to be sent out January 1st at the beginning of the year. A deadline was set of March 1st in the new year.

Magazine Update: No issue was published in this year's Fall issue. Clyde was in the hospital for health reasons and passing of his brother while his sisters became ill. He was not able to do the magazine so we all agreed with Clyde's concerns he went through. Our

condolences went out to him. Clyde still needs articles for magazine so if you have any articles of our industry concerns to get them to Clyde. Thanks Clyde in all you do for us! :)

Grand Forks convention recap: Discussed and talked about what was great, seminars, vendors, and how it went. It was a success; on what information was presented that is news to our industry.

District reports: Shops that were present, most were busy, some areas really busy, but overall steady.

Spring of 2018 meeting and seminar: No convention for 2018. Looking into I-car classes of some sort, seminar or keynote speakers along with board meeting.

In September 2017, the NDABA contacted ND insurance commissioner department to see if we can get together and meet with them on concerns that our industry has on a daily basis. An email

was sent out on what concerns are out there and discussion was on what at the meeting. Scott was putting a list together on them so we can present them to the ND insurance department and schedule a meeting with them.

Next meeting is tentative for now. Emails or phone calls will be given on next meeting with the holidays upon us.

A motion was made to adjourn meeting and was given by Miles while Ed 2nd it.

NDABA Secretary,
Kent Meidinger



Merry Christmas from NDABA

JOIN NOW!

Now is the time to join YOUR Association

Now is the time to work together for our future!

I hereby apply for membership in the North Dakota Auto Body Association. I promise to abide by the Association's By-Laws and Code of Ethics. I understand that any signs, decals or emblems provided by the Association remain the property of the Association, and agree to return them to the Association upon termination of membership. I understand that use of Association logo and identification is authorized only as long as my membership is maintained.

Date _____

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Edgeley Auto Collision Center Receives 2017 Best of Edgeley Award

Edgeley Award Program Honors the Achievement

EDGELEY October 4, 2017 —Edgeley Auto Collision Center has been selected for the 2017 Best of Edgeley Award in the Automotive Repair & Maintenance Services category by the Edgeley Award Program.

Each year, the Edgeley Award Program identifies companies that we believe have achieved exceptional marketing success in their local community and

business category. These are local companies that enhance the positive image of small business through service to their customers and our community. These exceptional companies help make the Edgeley area a great place to live, work and play.

Various sources of information were gathered and analyzed to choose the winners in each category. The 2017 Edgeley

Award Program focuses on quality, not quantity. Winners are determined based on the information gathered both internally by the Edgeley Award Program and data provided by third parties.

***Congratulations to
Edgeley Auto
Collision Center!***

ARE YOU SEEING DOUBLE?

The *News Report* mailing list was created through the help of distributors, associations, and suppliers. As with many lists, there is always the chance of duplication. So, if you get more than one copy of the *News Report*, please let us know. It will save us the cost of mailing something that you don't need two of.

On the other hand, we want to reach every possible person we can that is part of the Auto Body profession. We include owners, service technicians, brokers, distributors and suppliers. So, if you know of someone that is not receiving the *News Report*, please provide us with their name and address below. Thank you!!

DO YOU WANT TO BE ADDED TO OR REMOVED FROM OUR MAILING LIST? DO YOU HAVE A CHANGE OF ADDRESS? CHECK YOUR ADDRESS LABEL. IS IT CORRECT?

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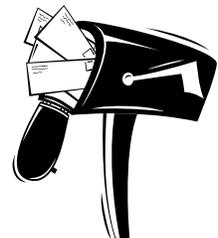
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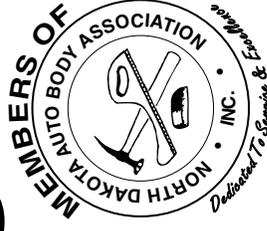
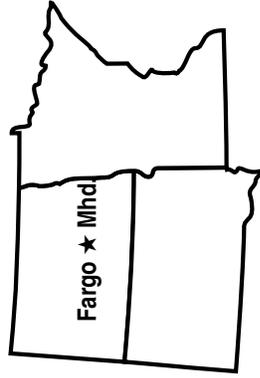
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What Does Photo Estimating Mean for the Collision Repair Industry?

Written by Chasidy Sisk, Autobodynews.com; Credit: SCRS

Photo estimating is the newest hot topic in the collision repair industry, causing quite a stir after Pennsylvania, Virginia and Delaware passed laws allowing insurers to write estimates based on photos of vehicle damage submitted by the insured. Advocates of photo estimating praise its convenience while those in opposition are concerned about supplement increases and its impact on the reputation of collision repair facilities.

So how does photo estimating impact shops, consumers and insurance companies? To find out what this new trend really entails, Autobody News spoke with **CJ Przybyl**, president of Snapsheet; **Aaron Schulenburg**, executive director of SCRS; **Dan Risley**, executive director of ASA National; and **Tony Lombardozi**, president of CCRE. These industry leaders shared their perspectives on photo estimating to help shops understand how this will impact business going forward.

The consensus on the benefits of photo estimating was that it offers convenience for consumers, providing “the option to get an estimate on their own time,” according to Przybyl.

Schulenburg expanded on that idea, stating, “The perceived benefit from consumers is that it would increase convenience and reduce time spent going to a professional repair facility for a physical inspection. Many consumers, especially those in younger generations, are looking for mobile options that create increased efficiencies. While some claims settlement processes that avoid a physical inspection may appear to provide the advantage of convenience to consumers interested in settling their claim quickly, these same processes can lead to lower appraisals from insurance companies and claims settlements that don’t reflect the cost of repairs. The average consumer would likely be unaware of such deficiency

until they entered into the repair process. Consumers are best served by a process that protects them with thorough diagnosis of damage at the onset of the claim and repair process.”

Risley, whose past career with Allstate provides a global perspective on this conundrum, likened photo estimating to drive-in appraisals. “With a drive-in estimate, they only write the damage they can see, and this can be more convenient for the customer, but a full estimate requires complete disassembly of the vehicle,” he said. “The key caveat is ensuring that the customer understands that the photo appraisal is a preliminary estimate and that their

can only recuperate the loss if they repair the vehicle, but they aren’t required to get it repaired and may refrain from doing so based on the belief that the damage is minimal and only cosmetic.”

Schulenburg also expressed concerns over possible complications with the quality of settlements resulting from photo-based appraisals. “The process fails to account that consumers are generally unfamiliar with the damage evaluation process and what would represent a fair or comprehensive damage analysis. Further, physical inspections allow for customers to be notified if the damage incurred inhibits the safety of the vehicle or impacts

“The key caveat is ensuring that the customer understands that the photo appraisal is a preliminary estimate and that their vehicle will require a full teardown for an accurate estimate.”

— Dan Risley, executive director of ASA National

vehicle will require a full teardown for an accurate estimate.”

When it comes to the drawbacks of photo estimating, Lombardozi fears it could lead to a lessening of the actual cash value of the loss because a photo estimate prevents the ability to see actual damage, such as gaps and suspension. “We need a physical inspection to see the necessary repairs, and consumers

vehicle functionality, something that one has less opportunity to address in a photo estimate.”

As evidence of these safety concerns, Schulenburg referred to the 2015 repeal of a similar measure in Massachusetts that only remained in effect for 14 months. According to Schulenburg, the repeal was “Based on concerns that the

(Continued on page 14)

Photo Estimating

(Continued from page 13)

process could result in inaccurate appraisals and provided a way around the MA requirement that vehicles with at least \$1500 in damage were personally inspected by an appraiser.”

Risley pointed out, “Photo estimating is less accurate than drive-in estimates, and in this case, a photo is worth a lot less than 1,000 words. There is a higher potential for fraud because consumers could potentially manipulate angles to take advantage of the system. If the consumer is not educated about the accuracy of photo estimating, it will likely create distrust if the shops estimate is significantly higher than the insurance companies’ estimate. It’s important to educate the consumer on the front end so they understand the process and eliminate potential friction and confusion on the back end.”

For Przybyl, the drawback lies in the fact that, “Photo estimating is a lot harder than it seems. Carriers may find huge gaps in their technology and the ability to service a customer when nobody is there in person. If photo estimations are not done timely with clear communication and proper metrics, it can be detrimental to a carrier.”

Conversely, Przybyl observed that customers are demanding photo estimating because it is fast and simple. “A customer who is happy during a claim is less likely to churn,” he stated. “When carriers give their customers what they want, satisfaction goes up. Customers have accepted photo and virtual estimating much faster than



between a photo inspection and an in-person inspection.”

Looking at the impact on the insurance industry and consumers, Schulenburg believes that photo estimating “Certainly provides advantages that offer greater ability to mitigate claims costs and loss adjusting expenses. It also provides a greater advantage to limit damage identification with the hopes that the consumer elects not to repair the vehicle, and thus avoid fully indemnifying the insured loss. It also appears to offer the opportunity to take advantage of consumers’ limited scope of understanding of collision repair

exert more control over repair payments. “If the shop finds more damage than the photo estimates, they’ll have to create a free supplement to identify necessary repairs, but this should have been done at the beginning of the process! Now, shops are doing the appraiser’s work at no charge, so it definitely gives the insurers more control over expenditures, but it will increase the number of supplements. Currently, we write supplements for 70% of jobs, and I wouldn’t be surprised to see that go up to 100%. Insurance companies claim that photo estimating helps keep premiums down, but I haven’t seen any proof of that, and we all know the insurance industry wouldn’t spend the money to fight for this in legislation if it wasn’t benefitting them.”

Risley agreed that the less accurate nature of photo estimates will create a “dynamic negative impact on supplements and will increase the number of days to repair a vehicle, leading to increased friction between shops and insurers.”

Schulenburg shared some of the same concerns. “Aside from the diminished quality of initial settlements, which has the likelihood of increasing supplements, and confusion of the disparity between insurer and repairer damage analysis, photo estimating also opens the door to other more contentious settlement techniques,” he said. “Desk

“Customers have accepted photo and virtual estimating much faster than carriers expected, so there is a lot of work to do to catch up!”

— CJ Przybyl, president of Screenshot

carriers expected, so there is a lot of work to do to catch up! After producing over 250,000 photo-based estimates, we have found that photo estimating also adds huge operational benefits to insurance carriers. Our vehicles are regularly physically re-inspected by field inspectors and score 98% on accuracy. The reality is that if a car is not torn down, there is no difference

requirements in the first place, under the auspices of convenience.”

Lombardozi agreed, saying, “Photo estimates allow the insurer to under-indemnify losses, and it will be used by consumers who want things easy and believe their insurance companies will take care of them.”

Additionally, Lombardozi sees this as a way for insurance companies to

“Consumers are demanding this method, and it just makes sense. Estimating by photos has been a standard practice for years in the industry; mobile technology just made it easier and involved the customer. ... it makes perfect sense that photo estimating is here to stay.”

— CJ Przybyl, president of Screenshot

reviews are certainly another avenue that often couple with photo appraisals and increase friction in the process. It is much easier to deny necessary repair costs in an attempt to mitigate claims expenses when you are not face-to-face with the consumer or the repair facility conducting the repairs.”

Continuing, Schulenburg noted, “Some major carriers have openly discussed in industry forums that information about an accident gleaned from a vehicle’s own systems, coupled with historic claims data, could potentially reduce the need for the traditional estimating process. It is our belief that the push for photo estimating and campaigns to repeal consumer protections offered by physical inspection requirements opens the door for settlement practices that produce much greater advantages to insurers interested in mitigating losses than they do to consumers in search of convenience.”

Przybyl believes photo estimating is “A good thing, and it doesn’t really impact much for the collision repair facility. At the end of the day, they will receive an accurate estimate and a car to repair. We have found that photo estimation does not impact the customer’s decision to repair the vehicle. In fact, most customers already have multiple estimates from repair facilities before they use the self-service photo option.”

When it comes to supplements, Przybyl suggested, “The supplement process can be significantly expedited by utilizing photos and services like Screenshot. If a facility submits photo documentation and invoices, they can get approvals immediately and significantly decrease the time to get paid for the repairs. Repair facilities can actually use photo estimating themselves, and companies like Screenshot offer the service of performing total loss option and condition reports to help shops avoid extra work that is heavily scrutinized for quality by insurance carriers.”

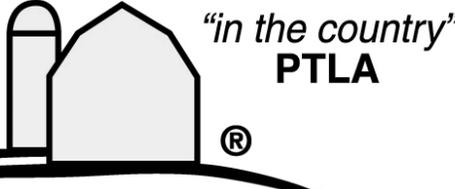
There is no debate that vehicles will,

at times, require a physical inspection to ascertain the damage, and although these requirements vary by state, Przybyl confirmed, “Physical inspections are still required from time to time. Photo estimating enables carriers to have all of the information about that specific vehicle and repair in fewer than three days. From there, unique cases can easily be triaged to an in-person inspection as needed.”

According to Risley, insurance companies will need to impose limitations on when photo estimates are allowed. “My understanding is that a triage process for photo estimating will trigger a systemic alert to require a physical inspection in certain cases, such as when the car is not drivable. Of course, there will be a learning curve, but the intention is not to make

life miserable for the collision repair industry—they want to make things easier for the consumer. The key to making this transition work smoothly is educating consumers.”

Educating consumers may seem difficult, but consumers are, after all, the reason photo estimating has become so trendy. Przybyl stated, “Consumers are demanding this method, and it just makes sense. Estimating by photos has been a standard practice for years in the industry; mobile technology just made it easier and involved the customer. With all the benefits of happier customers, lower cycle times, an optimized triage for every car, and the ability to provide estimates that are just as accurate as in-person inspections, it makes perfect sense that photo estimating is here to stay.”



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J.D. Power: New-Vehicle Quality Hits New High, But Collision-Avoidance Technology Causing Headaches

By Body Shop Business staff writers, bodyshopbusiness.com

The good news for the auto industry is that new-vehicle quality is at its highest level ever, according to the J.D. Power 2017 U.S. Initial Quality Study released June 21.

The concerning news is that collision-avoidance technology and other advanced driver-assistance systems were part of the only category to show declines in quality scores.

Overall, new-vehicle quality improved 8 percent from last year, according to J.D. Power.

Initial quality in the study is measured by the number of problems experienced per 100 vehicles (PP100) during the first 90 days of ownership, with a lower score reflecting higher quality. In this year's study, quality improved across seven of the eight categories measured, with 27 of the 33 brands in the study improving their quality compared to 2016.

"Automotive manufacturers are responding to consumer feedback and producing vehicles of the highest quality," said Dave Sargent, vice president, Global Automotive at J.D. Power. "The industry has improved significantly in each of the past three years. Today's vehicles have more things that *could* go wrong but fewer things that actually *do* go wrong."

As far as what went wrong, the only category to worsen this year was Features, Controls and Displays.

The biggest increases in problems

were for cruise control (primarily adaptive cruise); lane-departure warning; collision-avoidance/alert systems; and blind-spot warning. These features comprise some of the building blocks of autonomous vehicles, and an increasing number of consumer-reported problems is a red flag for automakers and suppliers.

"Consumers will need to be convinced that these systems are foolproof before they will give up driving control to autonomous vehicles," J.D. Power said in a news release.

Audio/Communication/Entertainment/Navigation (ACEN) remained the area where new-vehicle owners experienced the most problems. However, the category showed the most improvement since 2016, with a score of 22.8 PP100, or 2.7 PP100 better than last year.

If you're still counting Fiat Chrysler as a member of the "Detroit Three," the U.S. automakers outperformed import brands for the second year in a row but for only the third time since the study first was published in 1987. In 2017, domestic brands receive a score of 93 PP100 compared to 99 PP100 for import brands. Last year, domestic brands also had fewer problems (103 PP100) compared to import brands (106 PP100).

"The Initial Quality Study continues to demonstrate the critical importance of automakers responding to consumer

feedback regarding vehicle quality," Sargent said. "Any automaker that stands still will quickly start to fall behind. For consumers, the great news is that significant improvements are occurring in all model segments, meaning that you don't have to spend a lot of money to get a quality vehicle."

Kia Ranked Highest Overall

Kia ranked highest in overall initial quality for a second consecutive year with a score of 72 PP100.

Genesis (77 PP100) ranked second overall, followed by Porsche (78 PP100). Ford and Ram (86 PP100) tied for fourth.

MINI was the most improved brand, with owners reporting 33 PP100 fewer problems than in 2016. Other brands with strong improvement included Ram (28 PP100 improvement), Acura (19), Volvo (18) and Ford (16).

The parent company receiving the most model-level awards for its various brands was Hyundai Motor Co. (five model-level awards), followed by General Motors and BMW, each with four.

The U.S. Initial Quality Study is based on responses from nearly 80,000 purchasers and lessees of new 2017 model-year vehicles who were

surveyed after 90 days of ownership. The study is based on a 233-question battery organized into eight problem categories designed to provide manufacturers with information to facilitate the identification of problems and drive product improvement. The study was fielded from February through May 2017.

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Holiday Suggestions

M Make Christmas cookies and give them to someone unable to bake their own.

E Erase all family disagreements and enjoy this year's Christmas get-together.

R Resist teasing your little brother or sister just for this day.

R Read the Christmas Story to your family.

Y Yell at no one on Christmas Day. Speak softly and with love.

C Call a group of friends and go caroling to shut-ins.

H Help your children to respect the true meaning of Christmas.

R Remember to say thank you.

I Invite someone to your home to share Christmas dinner.

S Say grace yourself instead of asking someone else.

T Take someone with you to Christmas services at the church.

M Make a child that Santa misses happy by giving him your favorite toy.

A Aid the first stranded motorist you see this holiday season.

S Share Christmas with someone less fortunate than yourself.



Christmas Giving

By Iris W. Bray

Christmas is for giving
And for showing that we care,
For honoring the Christ Child
With the loving gifts we share.

The wise men gave of riches;
The shepherds, faith and love.
Each gift, in its own measure,
Was smiled on from above.

Let every gift be treasured;
Not always size or price
Determines the extent of love
And willing sacrifice

Handsome gifts with festive trim
Bring smiles of sweet content,
But modest gifts of humble means
are oftentimes heaven sent.

Whether it be large or small,
Each gift will share in part
The message of true Christmas joy
If given from the heart!



My New Year's resolution is to avoid meeting people who ask me about my New Year resolutions.

2018

Happy New Year!

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