

Serving Dealers in the Vehicle Sales Industry

June 2019

“Change is Now!”

HB 3427-15
(LC 4380)
4/23/19 (CMT/ps)

Requested by JOINT COMMITTEE ON STUDENT SUCCESS

**PROPOSED AMENDMENTS TO
HOUSE BILL 3427**

1 In line 2 of the printed bill, after “funding” insert “; creating new provisions; amending ORS 316.037; prescribing an effective date; and providing
2 for revenue raising that requires approval by a three-fifths majority”.

4 Delete lines 4 through 8 and insert:

5

6 **“PERSONAL INCOME TAX RATES**

7

8 **“SECTION 1. ORS 316.037 is amended to read:**

9 **“316.037. (1)(a) A tax is imposed for each taxable year on the entire tax-**

10 **able income of every resident of this state. The amount of the tax shall be**

11 **determined in accordance with the following table:**

12 **“**

13 If taxable income is:	The tax is:
14 Not over \$2,000	[5%] 4.75% of
15 taxable	
16 income	
17	
18	
19 Over \$2,000 but not	
20 over \$5,000	[\$100] 895 plus [7%] 6.75%
21 of the excess	

80th OREGON LEGISLATIVE ASSEMBLY—2019 Regular Session

House Bill 2005

Sponsored by Representative WILLIAMSON, Senator TAYLOR; Representative BARKER

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure as introduced.

Creates family and medical leave insurance program to provide employee who is eligible for coverage with portion of wages while employee is on family leave or medical leave. Requires employer and employee contributions to fund program.

Allows self-employed individuals and tribal government employers to elect family and medical leave insurance coverage. Directs Director of Employment Department to determine contribution amounts and weekly benefit amounts for self-employed individuals and tribal government employers that elect coverage.

Protects eligible employee's position of employment with employer while employee is on leave if employee has been employed with employer for 90 days before commencing leave. Prohibits employer from retaliating against employee who invokes program and from interfering with employee rights under program. Establishes right for civil action for certain employer violations.

Allows Employment Department to award grant to employers that employ fewer than 25 employees to defray hiring and wage-related costs incurred as result of employee taking family leave or medical leave.

Establishes Paid Family and Medical Leave Insurance Fund and continuously appropriates moneys in fund to Employment Department for purposes of Act.

Permits Director of Employment Department to contract with third party to serve as administrator of program.

Becomes operative on January 1, 2021. Provides that provisions relating to leave, payment of benefits and elective coverage for self-employed individuals and tribal governments become operative on January 1, 2022.

Takes effect on 91st day following adjournment sine die.

A BILL FOR AN ACT

1 Relating to family medical leave benefits; creating new provisions; amending ORS 657.100 and
2 659A.885; prescribing an effective date; and providing for revenue raising that requires approval
3 by a three-fifths majority.

4

5 **Be It Enacted by the People of the State of Oregon:**

6 **SECTION 1. Legislative Findings.** The Legislative Assembly finds that:

7 (1) Employees experience a variety of caregiving obligations that interfere with work
8 time.

9 (2) It is in the public interest to create a family and medical leave insurance program to
employees and certain other individuals compensated time off from work to care
and with a child during the first year after the child's birth or arrival through
or foster care, to provide care for a family member who has a serious health con-
to recover from an employee's or an individual's own serious health condition.

BUREAU OF LABOR AND INDUSTRIES

OREGON

MINIMUM WAGE RATES

Effective July 1, 2019 to June 30, 2020

An employer shall pay an employee no less than the minimum wage rate for the region in which the employer is located. (See region descriptions below.)

Standard:	\$11.25 per hour
Portland Metro:	\$12.50 per hour
Nonurban Counties:	\$11.00 per hour

Regions

The “Standard” rate applies to the following counties, with the exception of those areas located within the urban growth boundary of a metropolitan service district: Benton, Clackamas, Clatsop, Columbia, Deschutes, Hood River, Jackson, Josephine, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, and Yamhill.

The rate for “Portland Metro” includes areas located within the urban growth boundary of a metropolitan service district.

The rate for “Nonurban Counties” applies to the following counties: Baker, Coos, Crook, Curry, Douglas, Gilliam, Grant, Harney, Jefferson, Klamath, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, and Wheeler.

Employer Location

Employers are required to pay their employees at least the minimum wage rate in effect for the region where the employer is located. Employees who perform more than 50% of their work in a pay period at the employer's permanent fixed business location in Oregon must be paid at least the minimum wage rate for the region in which the business location is located.

General Working Conditions

Overtime: Unless exempt, employees must be paid time and one-half the regular rate of pay for any time worked over 40 hours a week or, for domestic workers residing in the home of the employer, over 44 hours a week.

Tip: Employers may not use tips as credit toward minimum wages owed to an employee.

Deductions: Employers may make deductions from wages that are required by law; authorized by a collective bargaining agreement; are for the fair market value of meals and lodging provided for the private benefit of the employee; are for the employer's benefit and are authorized in writing; or for an item in which the employer is not the ultimate recipient and the employee has voluntarily signed an authorization. An itemized statement of deductions made from wages must be provided with each paycheck.

Time records must be kept by employers for at least two years. **Payroll records** must be kept by employers for at least three years.

Regular paydays must be established and

employee to perform duties during a meal period so long as they are paid. When that happens, the employer must pay the employee for the entire meal period.

Paid rest periods of at least 10 minutes for adults (15 minutes for minors) must be provided during each four-hour work period or major part of four hours worked. (There are narrow exceptions for adult employees working alone in retail/service establishments.) Certain employers are required to provide additional rest periods to employees to express milk for a child. With the exception of certain tipped food and beverage service workers, meal and rest periods may not be waived or used to adjust working hours; however, meal and rest period provisions may be modified by the terms of a collective bargaining agreement.

Final paycheck: When an employee is discharged by an employer or the employee and employer mutually agree to the termination, the final paycheck is due no later than the end of the first business day after the discharge. If an employee quits without at least 48 hours notice, wages are due on the last working day (excluding Saturdays, Sundays and holidays). If an employee quits without at least 48 hours notice, wages are due in five days (excluding Saturdays, Sundays

Oregon's Minimum Wage Increases on July 1, 2019

Source: Oregon Employment Department

See our report [Oregon's Minimum Wage Jobs: Facts, Figures, and Context](#) for historical information about Oregon's minimum wage jobs.

In This Issue:

PAID family leave for employees coming Minimum wage jumps July 1 Vehicle sales soften Fixing mistaken repos

Published by the Oregon Vehicle Dealer and Oregon Power Sports Associations, PO Box 4290, Salem, OR 97302.

Phone: 503-399-9199, Email: OVDA@ordealers.org. Articles are not legal advice. For legal advice, contact an attorney.

Serving Dealers in the Vehicle Sales Industry

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PAID family leave for employees coming

SALEM — Nearly all workers in Oregon would gain the right to take paid leave for family and medical reasons under a proposal advancing through the Legislature, but it likely won't become available until 2023.

Under House Bill 2005, employers would have to let an employee — provided s/he made \$1,000 or more during the current or previous year — take up to 18 weeks' leave to care for a new child or ill family member; to deal with serious health problems, a difficult pregnancy or childbirth, or abuse; or some combination thereof. For up to 12 weeks, plus two more for a medical condition related to pregnancy or childbirth, a person could receive much or all of their pay while on leave.

The paid leave system that HB 2005 sets up is similar to workers' compensation, with employers and employees both contributing a fraction of wages to a state-run insurance fund. Workers taking family or medical leave would apply to the state to get their pay while they're away from work.

It will be up to state officials to decide what the contribution rate is, but it can't exceed 1% of a worker's wages. The employee would contribute three-fifths of that amount; the employer, two-fifths. An employee's contribution would be deducted from her paycheck, just like payments into the workers' benefit fund or a retirement savings account.

Employers with 25 or fewer employees wouldn't have to pay into the fund, but their employees would still be eligible to take paid leave.

"Really, truly, we were working to try to make sure that every employee is covered," said Andrea Paluso, executive director of Family Forward.

Paluso's advocacy group worked with Democratic and Republican lawmakers, labor unions, businesses, and others on the paid leave proposal. Paluso said it's also important to her

group that the policy is "equitable," so that it's not only available to higher wage earners.

Under the latest version of the proposal, workers who make less than 65% of Oregon's average weekly wage would be eligible for full pay while on leave. Workers making more than that would get 65% of the average weekly wage plus half of whatever they make above that threshold, up to 120% of the average weekly wage.

According to the state Employment Department, the average weekly wage in Oregon is \$976. It's recalculated every year based on pay figures



throughout the state, and it is tentatively set to increase to \$1,013.

House Majority Leader Jennifer Williamson, D-Portland, has been working to pass paid leave for years. It's a top priority of hers this legislative session, and other Democratic leaders are backing the effort as well.

"Oregonians across party and demographic lines believe strongly that parents need time away from work to welcome a new child, to make sure they can care for a newborn without going into debt, to adjust, to bond, to heal, and to set their kids and their families up for success," Williamson said. "And Oregonians believe strongly that no person should have to choose between paying their bills and taking care of themselves or a loved one."

House Speaker Tina Kotek said Monday, June 10, that she was

"optimistic" that HB 2005 would pass even as adjournment approaches. Senate President Peter Courtney is also backing the effort, said spokeswoman Carol Currie.

The Legislature must conclude its business for the year by June 30.

Williamson has received a boost from business groups, which are backing the paid leave proposal unveiled Tuesday, June 11.

"Paid family and medical leave is a national trend and it was clear that we would see legislation on this issue in Oregon soon," the state's largest business group, Oregon Business & Industry, noted in a statement.

Several elements of the latest proposal are softened considerably from earlier versions. Most notably, implementation of the paid leave program will be delayed. The state would begin collecting contributions for the insurance fund in 2022. The soonest an employee could take paid leave under the new system is 2023.

In the legislative changes, contributions into the insurance fund have also been tweaked to favor employers. Originally, Williamson proposed having employers and employees pay equal amounts. As part of a deal with Democrats not to oppose a new tax on businesses to pay for K-12 education earlier this spring, Oregon Business & Industry lobbied to have the employee pay more than the employer in HB 2005.

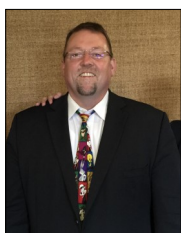
"Obviously, there was a lot of compromise involved," Currie said.

For her part, Paluso said she's not surprised that businesses were willing to support a compromise plan. "We've seen a lot of data that indicates that when people have this policy, they come back to their jobs," Paluso said. "And when they come back, they come back ready to work."

(continued on Page 11)

Your Oregon Vehicle Dealer Assn Leadership

The OVDA Board is comprised of active dealers. You likely see them at the auctions. They are volunteering some of their time to ensure the auto industry has a strong voice in Oregon. Would you like to be an industry leader? We are especially looking for dealers in southern, central and eastern Oregon, and for dealers who represent the large minority community of dealers. Are you passionate about the auto industry? Are you willing to donate a little of your time to improve the business in which you work? If you would consider joining our board, please email OVDA@ordealers.com or call 503-399-9199. **If you have already sent an email indicating your interest, we will be in touch. You only need to send one.** Thank you for your interest.



PRESIDENT

Scott Short
South Commercial Auto Sales, Salem
scshort39@yahoo.com / 503-932-6462



VICE PRESIDENT

Eric Page
Page Auto Wholesale, Salem
pageautowholesale@yahoo.com / 503-931-2324



TREASURER

JJ Hunsaker
Volkswagen of Salem
jhunsaker@lithia.com / 541-915-8754



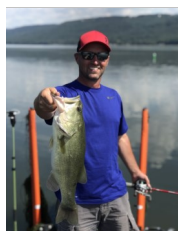
SECRETARY

Jack Short
South Commercial Auto Sales, Salem
southcommercialauto@yahoo.com / 503-588-8006



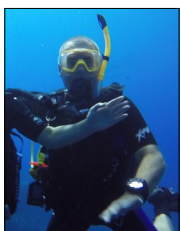
DIRECTOR

Brian Hardy
Crosspoint NW, Portland
brian@crosspointnw.com / 503-312-8989



DIRECTOR

Monty Harris
MAP Industries, Redmond
montyh118@gmail.com / 541-480-2426



DIRECTOR

Mark Melton
ADESA NW, Eugene
mark.melton@adesa.com / 541-689-3901



DIRECTOR

Michael "Sully" Sullivan
Honda of Salem
msullivan@lithia.com / 503-999-9664



DIRECTOR

Allan Weddle
P.A.W., Inc., Portland
allanweddle@gmail.com / 503-706-7860



EXECUTIVE DIRECTOR

Darrell W. Fuller
fuller_darrell@yahoo.com / 971-388-1786

As Vehicle Sales Soften, Expect Lenders to Play Harder

By: Andrew Stowe

The business of auto lending remains immense. More than half a trillion dollars are borrowed every year by American consumers to buy cars – even as vehicles get more expensive and interest rates hit levels higher than they have been in two years.

The rising costs of both vehicles and money, along with other market dynamics, have led J.D. Power and other industry observers to predict fewer auto buyers will enter the market as we close out the decade.

That means auto financing will become even more competitive, forcing lenders to re-evaluate their strategies for both new- and used-vehicle buyers.

Lenders will focus on maintaining credit quality in their portfolios and improving loan-origination efficiencies.

This will require effective management of the lender-dealer relationship and coordination with manufacturers to ensure consumers are equipped with the resources needed to maintain a healthy market.

Consumers Pivot

Consumers entering or returning to the market are wrestling with what to make of today's more expensive environment. They are more actively exploring a wider range of financing options.

We are noticing consumers, absorbing the immediate aftermath of the sticker shock that comes with the 2019 model offerings, are expressing a greater willingness to go down market with their next new purchase. Some heretofore new-car buyers may even consider buying a used vehicle.

As vehicle buying gets pricier, we have seen lease penetration rates (nearly 30% of the transactions that move vehicles off dealers' lots) remain strong.

In addition, consumers are willing to extend the terms of their financing over more time. It is not uncommon to see

72- and even 84-month loans to help consumers hold the line in their monthly payments.

We've seen about a 2% rise in deals that have moved in this direction. At today's higher interest rates, this can be good news for lenders. Yet for dealers and manufacturers, it may keep shoppers out of the market for longer periods.



We've also seen a growing number of consumers hang on to their vehicles after loans are paid off, and further harvesting savings by reducing their insurance premiums.

A Prudent Path Forward

Major variables are gradually shifting at this point.

It is too early to tell whether dynamics will accelerate to a pace that causes serious market disruptions. That is more reason for automotive industry supply chains – including independent and captive lenders – to monitor and coordinate responses to changing consumer behaviors in a costlier market.

J.D. Power has seen the positive results that come from partnerships among the manufacturers, dealerships and lenders, including captive and consumer-chosen financial-services providers.

A joint understanding of how to provide proper context and services to consumers has driven alignments in messaging and consistency. That's led to positive customer experiences despite the price hikes.

When the value propositions of all three parties are tightly integrated, it lays the foundation for providing the shopper with the best information for making appropriate purchase decisions.

Andrew Stowe is J.D. Power's senior director-vehicle valuations.

THE GOLDEN RULE:

HE WHO HAS THE GOLD MAKES THE RULES.

The Oregon Vehicle Dealer's Association has a campaign fund. We use donations from dealers to support candidates who: support a free market, lower taxes, fewer rules, and government getting out of the way of small businesses trying to grow.

Will you help OVDA by making a donation today?

Call 503-399-9199 or email OVDA@ordealers.com for details or to make a donation.

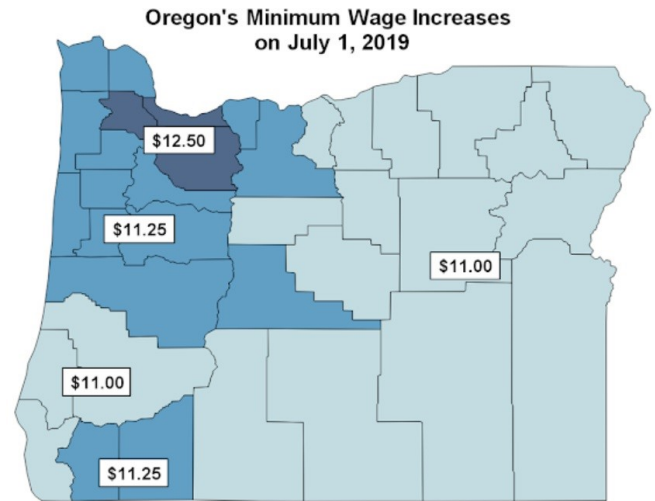
Oregon Minimum Wage Jumps July 1

By Oregon Employment Department,

Oregon's minimum wage increases on July 1, 2019, but the raises won't be the same across the state. The minimum wage increases to \$12.50 per hour inside the Portland urban growth boundary, \$11.00 per hour in nonurban counties, and \$11.25 in other areas of the state.

Oregon's three minimum wages will be in the top nine state-level minimum wages in the nation. The highest minimum wage will be in the District of Columbia (\$14.00), followed by Massachusetts and Washington (\$12.00); Colorado and New York (\$11.10); and Arizona, California, and Maine (\$11.00). The federal minimum wage will remain at \$7.25 per hour.

Oregon's minimum wage levels were set by Senate Bill 1532 in 2016. The minimum wage increases on July 1 each year through 2022. There are three tiers of step increases based on geography. Beginning in 2023, minimum wage in all tiers will be adjusted for inflation. This means the minimum wage will maintain purchasing power after the last step increase in 2022.



Source: Oregon Employment Department

See our report *Oregon's Minimum Wage Jobs: Facts, Figures, and Context* for historical information about Oregon's minimum wage jobs.

DMV to phase out current metal VIN decals

DMV will phase out current metal VIN decals created with typewriters in favor of tamper evident, weather-resistant sticker labels created with thermal printers.

Beginning June 3, 2019, DMV field office staff will begin affixing the new labels on applicable vehicles. DMV will phase out use of assigned VINS on the metal decals.

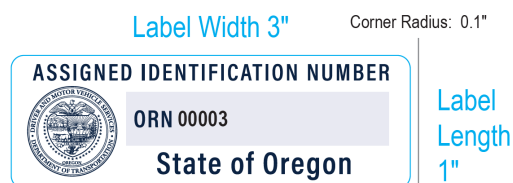
For pre-numbered VIN transactions, the control number will now be the VIN number and will begin with the prefix "ORN".

For unnumbered VIN transactions, field office staff will type an assigned VIN and a label will be generated from the thermal printer, ensuring the control number from the DMV system and the printed label match. Unnumbered VIN label's control number will begin with the prefix "VA" and the VIN will begin with the prefix "OR".

Unnumbered VIN Decals



Pre-numbered VIN Decals



DMV-related questions may be directed to (503) 945-5000 or (503) 299-9999 (Portland Metro Area). For more information about Oregon DMV VIN decals, visit the DMV website at <https://www.oregondmv.com>.



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The CARLAWYER / Fixing Mistaken Repos

By L. Jean Noonan

Your company gets an irate call from a customer whose car you have just repossessed for non-payment. The caller is furious because he made a payment that was supposed to prevent a repossession. After you confirm the payment, you release the car and waive any repossession charges. All good. Or is it?

Every client I know has experienced this situation. Upping your game to prevent mistaken repossessions and taking appropriate corrective action if one occurs have never been more important. This goes double if you are examined by the Consumer Financial Protection Bureau because you are a large bank or are subject to the CFPB's larger participant rule. The CFPB has repossession practices under a microscope, and one of its main concerns is mistaken repos.

Let's look at how this can happen:

- The consumer made a promise to pay and thought that the promise would prevent a repo if the pay-

ment was made as promised. This is a situation I encounter often.

- The consumer made the payment, but the repo occurred before the payment posted. Perhaps the payment came in after business hours or over a weekend. By Monday morning, the car had been picked up.
- The payment was posted, but the collections department failed to promptly cancel the repo.
- The collections department canceled the repo, but the vendor had already hooked up the car by the time it learned of the cancellation. Maybe the payment was received in the morning and the repo was cancelled promptly, but the repo agent didn't get the message until the end of his shift. Or maybe the vendor just made a mistake.

There are undoubtedly other scenarios, but these situations are common. In order to prevent mistaken repossessions, you must understand all the ways they can occur. Sometimes you can prevent the problem by improving procedures and training. In other cases, the best strategy is better custom-

er communication. Here's a game plan for avoiding mistaken repossessions, having upset customers, and having examiners with dollar signs in their eyes begin an enforcement action against you.

Step One - Understand the Problem

Analyze your mistaken repossessions and understand why they occurred. Of course, to be able to do this, you must be able to easily identify the mistaken repos. Do you maintain a list? Is it complete? This first critical step won't be possible if you have to engage in a painstaking review of account notes.

Look for process gaps that almost guarantee some mistaken repossessions will happen, such as after-hours payments or routine delays in posting payments and reporting them to collections. The longer the time between the consumer's payment transmission and the cancellation instruction, the greater the risk of a mistaken repossession.

(Continued on page 9)

(Continued from page 8)

Can you re-engineer this process to eliminate (or shorten) the gap? Sometimes yes, sometimes no, and sometimes yes but not immediately because process changes take time.

Step Two - Improve Processes

Improving processes to reduce the chance of mistaken reposessions is always the first choice. Some solutions may require improved technology (and the time and budget to implement it). But some changes may be simpler. Finding them can involve creative thinking and brainstorming. Can you learn of a customer's payment more quickly? Can you automate repossession cancellation instructions? Can your vendors send real-time cancellation orders to the truck drivers?

Step Three - Strengthen Customer Communications

Sometimes there will be a gap you simply can't plug or at least not right away. The only remedy then is to be completely frank with your customer, and the CFPB wants this communication to happen before the consumer makes the payment. A customer whose car is out for repossession is almost always having money stresses. He or she should understand the consequences of his or her choices. If a payment still might not prevent a repossession, maybe he or she will use the money for groceries instead. You can be sure the CFPB is thinking this way.

Collectors can believe the customer understands the risk of a repossession. After all, the payments are seriously late, or we wouldn't be in this situation. But customers can be unreasonably hopeful and hear what they want to hear. We must train collectors to be ruthlessly honest, even blunt. "I'm glad you want to make this payment now, Ms. Customer, but I must tell you that the repossession company already has the instructions to pick up the car. We will cancel those instructions when we receive your payment, but there is a chance the car could be picked up anyway. Do you understand?" Of course, you can add that you will try your best and tell the customer to notify you if the repossession happens despite the payment and what you will do in that case.

Be sure your training and scripts make this risk clear, if the risk is present, and check for this clarity when monitoring recorded calls. If you mislead a consumer into thinking the payment will stop a repossession when it might not, the CFPB will call this a deceptive practice. Process changes

can be hard, but clear communications are much easier.

Step Four - Fix a Mistake

"Mistake" can be an overbroad term. Yes, forgetting to cancel a repossession is a mistake, but a mistake hasn't really happened if the consumer phones in the payment after the tow truck is halfway down the street with the car behind it. My clients often will not make this distinction in their policies, and this choice is understandable. It may be too hard to tell exactly what happened; all you know is that you repossessed the car around the same time you received a payment. Besides, you want to maintain customer goodwill.

If the mistake was yours (and perhaps even if it wasn't), you will want to return the car in the way the customer prefers. Usually this means having the towing company return the car to the customer, but it also can mean allowing the customer to pick up the car at the tow lot if the customer wants. You will want to ensure that your company and not the customer pays for the tow and that any personal property in the car is returned to the customer. You also must ensure that the repossession is not reported to credit reporting agencies.

Even if you decide to extend these courtesies to a customer when the customer did not make the payment in time to prevent the repo - and was fully informed of this risk - you may not want to code it as a mistaken repossession. Use another term, and another code or a separate list, such as "courtesy repossession return." Here's why: If you treat it as a repossession that was your mistake, or might have been your mistake, that's how the regulator will view it. Any wrongful repo will make you look bad and may set you up to pay damages to the customer in a CFPB enforcement action. Words matter; take the extra effort to use them carefully when classifying a repossession, even if the outcome for the customer is the same.

Repossessions are upsetting events for consumers, and upset customers complain. Not often do the CFPB, auto finance creditors, and consumers all agree, but everyone agrees that mistaken reposessions are bad. Following these steps will greatly reduce your risk and make everyone a little happier.

L. Jean Noonan is a partner in the Washington, D.C., office of Hudson Cook, LLP. Jean can be reached at 202.327.9700 or by email at jnoonan@hudco.com.

Former DMV Business Reg Director Dennis Koho passes away

Dennis Koho who worked at ODOT/DMV from April 1984 to March 1997, died on June 10, at the age of 67. He led the Business Regulations Section at the time of his resignation in 1997.

He served as a mayor and city councilor of Keizer. As an

attorney, business man and local political figure, Koho maintained a public presence despite health struggles in recent years.

Koho's wife, Lori, said Virgil T. Golden Funeral Home in Salem is handling arrangements and a memorial mass

and burial in Bend, are planned.

Notably, Koho is widely viewed as the primary figure in bringing the Salem-Keizer Volcano's baseball team to Oregon.



PAID family leave continued from page 3

The proposal has backing from some labor groups as well, including the Oregon AFL-CIO.

Not all business groups are on board. The National Federation of Independent Business has opposed the paid leave proposal from the beginning. The small-business lobby is concerned about taxing businesses to pay for the program, even if many small businesses are exempt, and it argues the bill doesn't do enough to protect small businesses who will lose productivity if an employee takes extended leave.

"There's not a way to craft this policy where employers aren't without valuable employees for certain amounts of time," said NFIB state Director Anthony Smith. He appreciates that the latest version of the policy is a compromise, but it's not one the entire business community is comfortable with.

HB 2005 would make life difficult for the smallest businesses because it would require them to let employees on leave return to the jobs they left, Smith said, and he thinks expecting them to line up temporary workers while they're gone isn't realistic: "The idea that you're going to find a qualified person who's willing to do the job for just 12 weeks, that's the hard thing."

The proposal has some Republican support. Rep. Daniel Bonham, R-The Dalles, actually testified in support of the bill on Tuesday, an unusual step for a minority lawmaker with a Democratic leader's bill. But when the House Rules

Committee voted to endorse HB 2005 and send it to the House floor Thursday afternoon, June 13, it wasn't a unanimous vote. Rep. Sherrie Sprenger, R-Scio, voted against it.

The paid leave proposal still has significant hurdles to clear. With an estimated price tag of \$15.7 million over the next two years, it will need to be reviewed by the legislative budget-writing committee, which is already considering hundreds of other requests for state money this month.

Because HB 2005 raises revenue, if it advances to a floor vote, it will need at least 36 representatives and 18 senators' support to pass.

Even if it becomes law, Smith noted that it was not uncommon for policies like this to undergo tweaks and changes in the future.

Reporter Mark Miller: mmiller@fgnewstimes.com. Miller works for the Oregon Capital Bureau, a collaboration of EO Media Group, Pamplin Media Group, and Salem Reporter.

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OREGON VEHICLE DEALER ASSOCIATION OPPOSES GROSS RECEIPTS TAX

The Oregon Legislature has passed a new gross receipts tax, which is essentially a hidden sales tax. There is an ongoing effort to refer this new tax to Oregon voters. Oregon voters have voted against every sales tax ever placed on the ballot. If you would like to sign or circulate the petition to place this new tax on the ballot, please [CLICK HERE](#). Please note the following **IMPORTANT** legal rules for signing and circulating a petition:

1. It must be printed front to back;
2. It must be on white paper; and
3. It must be standard weight copy paper.

Please also review the additional requirements on the circulator on the petition. It is important that the circulator personally observe every person who signs the sheet. You cannot just leave a petition on a table and pick it up later. Petitions need to be returned to the association within 7-10 days! Please send them to this address: PO BOX 4290 Salem, Oregon 97302

This petition is to keep money in your pocket! If we can each fill a sheet we can work towards keeping the money we are earning. For additional questions please email ovda@ordealers.com or call 503-399-9199 from 9 AM to 6 PM M-F.

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DEALER AUCTIONS—OREGON

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800-378-0227 Ext 185
ADESA Portland
800-300-3200 Off I-84
ADESA Northwest
800-905-3901 Eugene
Cross Point NW Auto Auction
503-594-2800 Portland
Manheim Portland Auto Auction
503-286-3000 Off I-5

DEALER AUCTIONS—Western

ADESA Seattle
253-735-1600
ADESA Fresno
800-921-4336
ADESA Boise
800-346-7938
ADESA Reno
775-828-2437
ADESA Fresno
916-991-5555
ADESA Salt Lake
801-322-1234
ADESA San Jose
408-890-2990
DAA Northwest
509-244-4500
DAA Seattle
253-737-2200
Manheim South Seattle Auction
206-762-1600
Manheim Utah
801-298-7900
National Powersport Auctions
888-292-5339 (Motorcycle)
Open Lane Auction (Internet)
866-969-0321

PUBLIC AUCTIONS

A-1 Auction Company LLC
541-472-0952
Auction Company of So Oregon
541-267-5361
Auction Sales Co, the Dalles
541-296-1012
Commercial Industrial Auctioneers
503-467-4846
I-5 Auctions – Sutherlin
541-673-5636
J Stout Auctions
503-969-3461
National Powersport Auctions
888-292-5339

BONDING AND INSURANCE SERVICES

Hecht & Hecht Insurance
800-609-0979
Kelly Martin Insurance
503-625-2615
Shepard & Shepard Insurance
855-396-0488

CAR RENTALS COMPANIES

Enterprise Rent-A-Car
503-692-8400

FINANCING

Car Financial Services, Inc.
800-252-7411
Credit Acceptance
253-279-3230
Finance Express
640-667-8765
Fireside Bank
503-643-0494
NW Dealer Financial Services
503-705-7597
People's Credit Co. Inc
800-531-4420 ext. 202
Reliable Credit Association
503-462-3022
Vehicle Acceptance Corp.
1-800-380-3882
Western Funding, Inc
503-786-5911

FORMS

OVDA Forms
503-399-9199
DMV Secure Forms
503-399-9199
OADA Form Orders
1-877-541-2277

GUIDE BOOKS

Black Book
800-554-1026
Kelly Blue Book
800-854-0585
NADA Books
800-966-6232

INSURANCE & GAP PRODUCTS

Automotive Business Developers
541-944-9186
Dealer Net Solutions
503-810-1181
Also see Bonding and Insurance

LEASING & FINANCE

Automotive Business Developers
541-944-9186
Oregon Roads (Eugene)
1-800-944-0227

LEGAL SERVICES

Shawn Lindsay, Attorney, 'Harris
Berne Christensen LLP'
503-596-2928 Lake Oswego
Prepaid Legal
503-585-4075

LIEN PROCESSING

Oregon Lien Service
503-233-3580

Management Systems

OVDA
503-399-9199
Frazer Computing DMS Systems
888-963-5369
Auto Manager
800-300-2808
Dealer Net Solutions
503-810-1181
F&I Central
866-219-0926
Finance Express
630-667-8765
NW Dealer Financial Services
503-705-7597

REPOSSESSING

American Lenders Service
503-978-0356

SERVICE CONTRACTS

Auto Services Co.
503-810-1181
Automotive Business Developers
541-944-9186
Dealer Net Solutions
503-810-1181
NW Dealer Financial Services
503-705-7597
Rock Solid Vehicle Protection
503-267-5848
Zurich –
Portland 800-391-1732
Eugene 541-461-9160

Terrorist Watch List

Skywerks.com
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ovda@ordealers.com

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