

# Industry Update

News and Information for NATA Members



August 2020

## Frieda turns 100!



Perhaps you saw the television [news story](#) last week about the drive-by parade organized for Frieda Cohen's 100th birthday. And you might have noticed she credited her longevity to continuing working well into her 90s.

But what the story didn't mention was that her long career took place at General Automotive Supply Co., the Lake Oswego

company she and her husband Ben co-founded in 1946.

Ben and Frieda were blessed with two children and many grandchildren and great-grandchildren.

Happy belated 100th birthday, Frieda, from NATA and all your friends and colleagues in the industry!

## Can NATA write a health plan quote for you?



If you are not currently enrolled in the NATA Health Plan, we would like the opportunity to provide a quote for your group with NATA's 19 different health plans.

Simply fill out the [attached census form](#) and return the completed form to the NATA office. Within 3-5 business days, you will receive your customized quote for your review. There is no obligation, and it is always a great opportunity to check your association's rates.

If you want to keep your existing agent, you can. Just have your agent contact Cathi Webb at NATA (503-253-9898 or [cathi@aboutNATA.org](mailto:cathi@aboutNATA.org)) for details

Thank you for the opportunity!

## Already in the NATA Health Plan?



All existing NATA Health and Dental Plan groups should have received their 2020-21 renewal information by email in early July. Your renewal decision is due back to NATA by September 11.

If you did not receive your renewal packet, please call NATA at (503) 253-9898 and we will be happy to resend the information.

## Oregon OSHA on face covering mandate

Oregon OSHA is sharing the facts about businesses and the face

## Upcoming Events

### Looking For Online Training?

NATA has a webpage listing the options!  
[Click for Details](#)



covering mandate. Face coverings are required in outdoor public spaces when physical distancing is not possible and in indoor public spaces. People with a disability or medical condition may request accommodation from a

business if they cannot wear a mask, face shield or face covering. The business should provide such accommodation without putting other individuals at risk - typically, that will involve accommodations other than entry into the space without the required face covering or face shield.

For more OSHA guidance and information on COVID-19, [click here](#).

## **NATA members get 10% discount with SAIF**



SAIF Corporation's Oregon Group Discount gives qualifying businesses the opportunity to further reduce workers' compensation insurance costs by earning a supplemental premium discount in addition to a premium

volume discount. The additional discount rewards businesses belonging to the Northwest Automotive Trades Association that meet group underwriting eligibility guidelines.

[Click here](#) for more information, or call your SAIF representative or NATA.

## **Consider a 'working interview'**



There is an expression: "Be slow to hire, quick to fire." In other words, take your time choosing your next employee, and if a current employee has become a problem - nip that problem in the bud before it becomes a liability.

That said, have you considered a "working interview"? In addition to interviewing, screening, and checking with references, consider having the candidate come to work for a week or two. This gives both the employer and the candidate the opportunity to determine if the candidate is a match for your work team and your company's culture.

How do you compensate for a working interview? Often an employer will bring the candidate in and pay the individual as an independent contractor. Consider "payrolling" your candidate through a staffing agency. Payrolling a candidate through an agency ensures that the candidate meets your background check criteria, has completed a drug screen, and that taxes are being handled correctly. A staffing agency will administer all payroll, payroll taxes, withholdings, tax

filing, record keeping, unemployment insurance, and workers' compensation insurance coverage. You have the opportunity to try a candidate before you hire, and this can be either a short-term or long-term arrangement. The agency will charge more than the hourly rate you have offered your candidate but, an on-the-job injury could be far more costly.

Tina Addy, branch manager with Elwood Staffing, says a working interview is a popular choice for companies that want to make sure they are making an informed hiring decision. For additional information, contact Tina at (503) 653-2326.

## **Saving money more important now than ever**



What do you need? Chances are, NATA can help you get it, perhaps at a member-only discount. Some examples:

**Business insurance:** Elliott, Powell, Baden & Baker Insurance, Inc., would be happy to do a free risk assessment for your business. NATA members are saving money, and in some cases getting better coverage through Derek Aldrich with EPB&B (an Associate Member of NATA). It makes sense to make sure you have proper coverage especially now. [Click here](#) to complete a simple form to send back to EPB&B or NATA, or call Derek at (503)

445-8403.

**Personal protective equipment:** Struggling to find the PPE you need? NATA just talked with Jason Altman at General Automotive (NATA member) and they have masks, gloves, steering wheel covers, seat covers, sanitizer and disinfectant in stock and ready to sell. If you need any PPE supplies, call General Automotive at (503) 226-6811.

**Credit card processing:** NATA members can take advantage of a great credit card processing program with Bobby Walker. NATA members have called and e-mailed to thank NATA for this money-saving program. One NATA member called to tell the NATA office that he is saving more than \$35,000 a year in service fees! Call Bobby Walker at (541) 780-4242 or your NATA office for more information.

## **Oregon lawmakers make changes to new tax**



In its recent special session, the Oregon Legislature made changes to the Corporate Activity Tax. Among the changes, lawmakers reduced the penalty for underpayment of quarterly estimated payments to 5 percent, added a safe harbor, and extended the 80 percent threshold for estimated quarterly payments through tax year 2021.

(Please note: The department will not assess penalties for underestimating quarterly payments in 2020 if the business has made a good faith effort to determine the required installment. Nor will the department assess a penalty for failure to make a quarterly payment if a business doesn't have the financial ability to make the estimated

payment due to the impact of COVID-19."

Many of the other changes made during the special session are not likely to impact NATA members, but you can [click here](#) to read a quick summary.

## PPP forgiveness application on hold



U.S. Small Business  
Administration

The Small Business Administration (SBA) advised lenders on July 23rd that the PPP Forgiveness Platform will not begin accepting Forgiveness Applications until

August 10, 2020, and this date will be subject to extension if any new legislative amendments to the forgiveness process necessitate changes to the system.

Further, final Treasury guidance concerning PPP Forgiveness Applications, which was expected in early July, is now not expected until after related federal legislation is resolved.

Banks, accountants and others are being advised not to process PPP Forgiveness Applications until this legislation is enacted and related Treasury and SBA guidance is finalized.

Many borrowers who received PPP loans under the Coronavirus Aid, Relief, and Economic Security Act (P.L. 116-136) have already completed their specified "covered period" and spent the PPP loan proceeds and wish to submit the related forgiveness applications (SBA Form 3508 or 3508EZ) as soon as possible.

While related records should be assembled in preparation for submission, lenders will not accept applications at this time.

Pending legislation may modify requirements. Details released by the U.S. Senate on July 23 indicate that pending legislation intended to offer further support and economic stimulus to address the COVID-19 pandemic will likely include several changes to PPP loan forgiveness measures, including simplified procedures for loans under \$150,000 and under \$1 million.

As a reminder, loan repayments for any amounts not forgiven are not required until ten months after the expiration of a borrower's covered period. PPP loan repayment terms were also extended from two years to five years.

Legislation also facilitated PPP loan forgiveness by providing that loan forgiveness will not be reduced based on an inability to rehire employees if the employer can document (1) written offers to rehire individuals who were employees of the organization on February 15, 2020; or (2) an inability to hire similarly qualified employees for unfilled positions by December 31, 2020.

Additionally, forgiveness will not be reduced for failure to maintain employment levels if the borrower can document an inability to return to the same level of business activity as existed prior to February 15, 2020, due to compliance with COVID-19-related guidance for sanitation, social distancing, or worker or customer safety requirements from the Health and Human Services (HHS), the Centers for Disease Control and Prevention (CDC) or the

Occupational Safety and Health Administration (OSHA) between March 1 and December 31, 2020.

Further, employers have 24 weeks to use their PPP loan, including borrowers who received their loans before June 5. These organizations may choose eight or 24 weeks for their covered period, which can help in achieving 100 percent forgiveness of the loan.

While waiting for final program guidance, borrowers should continue to gather documentation demonstrating how PPP loan proceeds were used, including mortgage interest, rent payments and utilities. ADP will continue to closely monitor federal legislation and guidance affecting PPP loans.

## **Getting signed authorization for repairs**



In 2010, the Oregon Legislature passed a statute which requires signed estimates for all work performed on customer vehicles. Below we have listed the related statutes.

The logistics of asking a customer to return to the shop to sign an estimate for needed work is not always practical for the customer or shop, ORS 646A.486 (see link below) clarifies how you can secure that authorization without requiring the customer to return to the shop prior to completion.

[Definitions for ORS 646A.480 to 646A.495](#)

- [Estimate required before beginning work](#)

[Prohibited actions if estimate exceeds \\$200](#)

- [Additional prohibited actions](#)

[Owner designee](#)

## **Companies team up to offer free daily training**



Carquest Technical Institute and Worldpac Training Institute have teamed up to **bring anyone in the industry free one-hour training classes being offered each weekday.**

"The goal is to keep our community working together and moving forward in a positive way during these challenging times," the companies said.

The live online classes feature technical and business management training, including courses focused on topics necessary to navigate business operations during the pandemic.

[Click here](#) for a flier about the classes, or [click here](#) to see a complete class schedule and to register.

## **NATA can share resumes of displaced employees**



To say these have been challenging times would be an understatement. If you have had to let any employees go permanently, you can suggest they submit their resume to NATA. We cannot act as an employment agency, but are happy to pass resumes on to other shops that are short-handed.

## **Bend High School has instructor job opening**



Bend High School has a job opening for next school year for a part-time instructor for its hybrid program that combines automotive technology with metal fabrication. (It will be part-time for the first year because the

current instructor will stay on part-time to assist the new instructor.) The capstone of the program is the design, construction and competing of electric vehicles ([click here](#) for information regarding that portion of the program). Applicants will need at least 2,000 hours of industry experience. It will be a part-time position for the 2020-21 school year, then full-time after that. Anyone with questions about the position can email the current instructor, Pat Garcia, [pat.garcia@bend.k12.or.us](mailto:pat.garcia@bend.k12.or.us).

## **Oregon agencies offer business training**



Three Oregon agencies offer regular training for companies within the state.

The Oregon Bureau of Labor and Industry (BOLI) offers training seminars on such topics as wage and hour laws, discipline and discharge, and the latest developments in employment law. Details are available by [clicking here](#).

The Oregon Department of Environmental Quality invites businesses that handle hazardous waste to sign up for a class covering basic management of such waste. Registration is free but on a first-come, first-served basis. [Click here](#) for more details.

The Oregon Occupational Safety and Health Administration (OSHA) offers classroom workshops and online training on such topics as hazard communications, safety meetings, lockout/tagout, personal protective equipment, etc. [Click here](#) for current class description and schedule, call (888) 292-5247 (option 2) or send an email to [ed.web@oregon.gov](mailto:ed.web@oregon.gov).

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### ***Need to reach us?***

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