

# SouthWestern Flash

September 2005, Vol 3, No. 9



## *In This Issue*

- **Fall Area Meeting Schedule**
- **OSU-Okmulgee Program**
- **Service Managers Workshop**
- **APPI Savings Solutions Program**
- **Vermeer Mfg. Helps With Katrina Clean-Up**
- **Establishing a Durable Power of Attorney**

## *Upcoming Events of Interest*

### **Service Managers Seminar**

Oct. 6, OSU-Okmulgee, Ok.

### **Dealers of Tomorrow**

Oct. 12-13, Ft. Worth, Tex.

### **Area Meetings**

Oct. 17-28

(see schedule on page two)

### **SouthWestern Association Regional Conferences**

Selected locations from

Jan. 23, 2006 - Feb. 24, 2006

(see schedule on page six)

### ***SouthWestern Association***

P.O. Box 419264

Kansas City, MO 64141-6264

Ph: 816-561-5323, 800-762-5616

Fx: 816-561-1249

[www.swassn.com](http://www.swassn.com)

*Is your dealership receiving e-mail from SouthWestern Association?*

If not, send us your e-mail address.

We will forward important Association correspondence to your attention via e-mail. Please register your e-mail address at:

[www.swassn.com/register-email.htm](http://www.swassn.com/register-email.htm)

## **Traits of Successful Equipment Dealers**

Plan now to attend the Dealers of Tomorrow Seminar, October 12-13 in Ft. Worth, Tex. The topic for this seminar is "Traits of Successful Equipment Dealers." Participants will learn how successful dealerships are planning and working to overcome 21<sup>st</sup> century challenges, such as:

- Manufacturers pressuring dealers to grow or get out of business;
- Increasing pressure to reduce profitable short lines that compete with major manufacturer's products, and
- Customers demanding more than ever before.

Successful dealerships have certain financial and operational traits in common. This can be anything from the way meetings are held to the way financials are shared. You'll learn what high-profit dealerships are doing to keep their employees focused and motivated. An important part of each seminar will be panels of selected personnel from successful dealerships. We've confirmed these participants for the Ft. Worth program:

***Eric Brindle, Service Manager, Liberty Farm & Lawn, Quincy, Wash.***

***Dennis Milstead, Parts Manager, Vermeer of So. Ohio, Inc., Washington C.H., Ohio***

***Monte Shouse, Sales Manager, Hutson's Ag Equipment, Inc., Mayfield, Ky.***

***Terry Westerberg, Valley Implement & Motor Co., Inc., Preston, Id.***

***Randy Wynhoff, Sumner Tractor & Equipment, Sumner, Wash.***

Be sure to register today. Call the Association at 800-762-5616 for a registration packet or visit our web site at <http://www.swassn.com/Dealers-of-Tomorrow.htm> to register and pay on-line.

## **Hurricane Katrina Relief Fund**

To specifically address the needs of our dealers, the SouthWestern Association has joined the North American Equipment Dealers Association and created a special relief fund to help offset some of the financial demands faced by those affected by Hurricane Katrina. Every penny contributed to the fund will be used to assist equipment dealers and their employees. Although unlikely, should contributions exceed the needs of affected dealers or employees, the remaining money would be sent to a relief organization, such as the American Red Cross.

We all realize this horrific storm will affect much of the Gulf Coast for months and maybe years to come.

*Continued on page 3*

# SouthWestern Association Fall Area Meetings Scheduled

Your SouthWestern Association has scheduled area meetings in locations throughout the trade territory in October. Plan to attend a meeting near you.

## Kansas/Oklahoma/Missouri:

Monday, Oct. 17	Colby, KS	4:30 - 8:00 p.m.
Tuesday, Oct. 18	Great Bend, KS	8:00 - 11:30 a.m.
	Wichita, KS	4:30 - 8:00 p.m.
Wednesday, Oct. 19	Oklahoma City, OK	8:00 - 11:30 a.m.
	Okmulgee, OK	4:30 - 8:00 p.m.
Thursday, Oct. 20	Springfield, MO	8:00 - 11:30 a.m.
	Columbia, MO	4:30 - 8:00 p.m.
Friday, Oct. 21	Kansas City, MO	8:00 - 11:30 a.m.

## Texas:

Monday, Oct. 24	Harlingen, TX	4:30 - 8:00 p.m.
Tuesday, Oct. 25	San Antonio, TX	4:30 - 8:00 p.m.
Wednesday, Oct. 26	Houston, TX	8:00 - 11:30 a.m.
	Dallas, TX	5:30 - 9:00 p.m.
Thursday, Oct. 27	Lubbock, TX	4:30 - 8:00 p.m.
Friday, Oct. 28	Amarillo, TX	8:00 - 11:30 a.m.

More information about area meeting locations and topics will be reported in upcoming issues of the Flash. Dealers needing additional information may contact Olivia Holcombe or Donna Haughenberry at SouthWestern Association - 1-800-762-5616 - or visit our website at [www.swassn.com](http://www.swassn.com) to download a registration form.

## Mark Your Calendar

**Western Farm Show** - Feb.25-27, 2006 at the American Royal Complex, Kansas City, Mo.

**Regional Conferences** - To be held in five locations throughout SouthWestern Association's territory - consult schedule on page six.

# SouthWestern Association Technician Training Program at OSU - Okmulgee

SouthWestern Association has partnered with OSU - Okmulgee to establish a technician training program for equipment dealership technicians. The first class of students in the program are currently enrolled at OSU and on their way to becoming technicians for sponsoring SouthWestern Association dealerships. You can still enroll a student in the program!



For more information contact:

*Tag Webb, SouthWestern Association Regional Manager - 918-232-2830.*

*Steve Doede, OSU - Okmulgee, Department Chairman - 918-293-5392*

*Jeff Flora, CEO, SouthWestern Association - 800-762-5616.*



## WE'RE IN THIS TOGETHER.

The NAEDA Freight Program is designed by PartnerShip to help association affiliated equipment dealers save money. We work hard to give you excellent shipping service and competitive shipping discounts. Free enrollment gives you savings of **62%** on your freight shipments with Yellow Transportation, one of the largest commercial transportation providers in the United States, whether they're coming in from a vendor or going out to a customer.

Call PartnerShip at **800-599-2902** to take advantage of these **FREE** discounts or for more information. Visit us at [www.rgpartnership.com](http://www.rgpartnership.com).

Helping Dealers Succeed  
This program is endorsed by the North American Equipment Dealers Association.



# SouthWestern Association to Offer Service Manager Workshop

## *Positioning Your Service Department for the 21st Century*

**Do you want to improve your service department's profit and volume?**

- Increase your service sales...
- Increases your service gross profits...
- Increase your service billing and labor rates...
- Hire, train, motivate, compensate and maintain a qualified group of technicians...
- Market and merchandise your service department more effectively...

SouthWestern Association is offering a one-day **Service Manager Seminar on Thursday, Oct. 6 at OSU - Okmulgee** designed to assist your service department gain financial strength for the 21st century. The seminar will be led by John Walker of After Market Services Consulting.

Your service department can have more than five times the financial impact on your dealership's business versus the impact of new equipment sales.

Typical long-range goals for any equipment dealer's service department and goals that will be covered during the seminar are:

1. Service contribution to total sales: 22-25 percent
2. Service department service billing efficiency: 80-85 percent
3. Service department gross profit: 60-65 percent

During this seminar, service managers will learn how to measure the efficiency of their service departments and what steps are necessary to improve their profitability based upon these measurements. They will learn how to make money for the dealership. The service manager will have the opportunity to become involved in actually measuring the progress of a service department. The manager will learn how to increase his/her shop efficiency and productivity, while at the same time giving the customer value for the dollars spent in your shop.

**Instructor** - John Walker, After Market Consulting Co., Inc.

**When** - Thursday, Oct. 6

**Where** - OSU Okmulgee Campus - Building #14

**Price** - \$189 for first person; \$159 for any additional from same company. Fee includes seminar, lunch, and refreshments.

***Your service personnel cannot afford to miss this important program. The deadline for registration is Sept. 20 so contact the Association today for registration materials - 1-800-762-5616.***



**Why do I use DealerWin™?**

**dealerwin™**

The Windows-Based Business Management System For Equipment Dealers

**To maximize my profits!**

- Requires No Special Hardware
- Best Support in the Industry
- Reasonably Priced
- Accounting That REALLY Works
- Streamlines Business Transactions
- Increases Sales Opportunities
- Total Accountability

DealerWin™ is a Recommended Provider of the SouthWestern Association!

**Charter Software Inc.**  
303-932-6875  
www.chartersoftware.com sales@chartersoftware.com

## Hurricane Katrina

*Continued from page 1*

That's why our first order of business is to help our own dealers and we have been told that cash contributions are the best way to aid hurricane victims, many of whom need shelter and transportation and money to purchase food, clothing, school supplies, medicine, and many other daily needs.

As the full extent of damage becomes better known, it's important that we be in a position to help these individuals begin to rebuild their lives. The Katrina Relief Fund was created to help those who need assistance and give dealers who want to have the opportunity to do so.

Please send a generous contribution to the Equipment Dealers Foundation\*\* (EDF). Make your check payable to EDF Hurricane Katrina Relief Fund and mail to:

EDF Hurricane Katrina Relief Fund  
1195 Smizer Mill Road  
Fenton, MO 63026-3480

Dealers can also download a contribution form from the SouthWestern Association website at [www.swassn.com](http://www.swassn.com).

\*\*EDF is the publicly supported 501(c)(3) charitable organization of the North American Equipment Dealers Association.

# APPI Savings Solutions Program Update

## How You Can Reduce Operating Costs

While it is becoming more and more difficult to reduce electricity and energy costs in today's volatile markets, there are opportunities for your business to increase margins. A member benefit program provider, Affiliated Power Purchasers International (APPI), reduces utility costs for SWA members.

### Utility Audit

The utility audit service is available to all members located anywhere in the United States. The audit includes a thorough analysis of energy (electricity and natural gas), water, waste removal/recycling, freight, credit card processing, and telecommunications (voice and data) services. APPI will analyze all fees, tariffs rates, and service plans to find you savings. There are savings found in one or more of these



areas for most association members, with savings ranging from 10 to 25 percent. Try the utility audit service and determine how much money you could be saving.

### Electricity

As you know from the gas prices at the pump, the energy markets have not been advantageous for consumers recently. High

gas prices are mimicked by the high electricity pricing in the competitive markets APPI serves. The best electricity opportunities are in competitive deregulated markets. Currently, the states showing electricity savings opportunities are Maryland, Michigan, New York, and Texas.

Texas remains the best savings market for electricity deregulation. APPI finalized its seventh electricity aggregation program in Texas in the first quarter of 2005. Savings to the participants will exceed \$1 million over three years.

For many businesses, the ability to guarantee pricing for an extended period is ideal. One advantage of a fixed price electricity offer is budget assurance, allowing more accurate

planning for the years ahead while avoiding future price increases.

If you have facilities located in Maryland, Michigan, New York, or Texas, contact APPI to learn how you can reduce your operating expenses through electricity procurement.

### Natural Gas

Natural gas management programs continue to yield opportunities. The program provides large businesses (spending upwards of \$50,000 per year on natural gas) with expert advice and consultation. The states that may offer opportunities for large businesses include California, Georgia, Illinois, Michigan, Pennsylvania, New Jersey, New York, Ohio, and Texas.

For more details on APPI's programs, contact Matt Shortall at 800-520-6685 or [mshortall@appienergy.com](mailto:mshortall@appienergy.com). Visit our website at [www.appienergy.com](http://www.appienergy.com).

## Temporary HOS Exemption Doesn't Apply to Agribusiness

There have been a lot of articles distributed about an "Emergency Declaration" where DOT has temporarily eased hours-of-service regulations for certain carriers to allow vital fuel transportation services to continue to serve the Nation due to shortages brought about by Hurricane Katrina.

This only applies to those drivers who are hauling fuels to redistribute to other parts of the U.S. to replenish shortages.

Joe Delorenzo of DOT's FMCSA Midwest Service Center in Olympia Fields, Illinois says, "If you hauled fuel prior to hurricane Katrina as part of your normal operations, this exemption does not apply to your business." This includes basic local deliveries such as bulk deliveries from fuel terminals to your local gas stations. If you want more information about the "Emergency Declaration," contact Joe Delorenzo of the Midwest Service Center. His direct number is 708-283-3572. The Midwest Service Center provides regulatory guidance for the following states: IA, IL, IN, KS, MI, MO, MN, NE, OH, WI. Dealers are also welcome to contact Jenny Boeckman at RCI for more information at 800-888-9596

## Upcoming Hardware Markets and Shows

Sept. 16-19 - TruServ Market - Denver, CO

Sept. 30-Oct. 3 - Ace Market - San Diego, CA

Feb. 2-4, 2006 - Handy Hardware Market - Houston, TX

## Iowa Company “Branches Out” to Hurricane Katrina Clean-Up Efforts

***Vermeer extends challenge to employees to match the \$25,000 contribution to the American Red Cross Disaster Relief Fund***

The Vermeer Manufacturing Company Charitable Foundation is making a \$25,000 donation to the American Red Cross Disaster Relief Fund to assist the victims of hurricane Katrina. To encourage its employees to get involved with additional disaster relief fund-raising efforts, the Pella-based manufacturer has extended a challenge to its employees – *match the company’s \$25,000 contribution.*

Vermeer co-CEOs Bob Vermeer and Mary Andringa announced the company’s \$25,000 contribution and the challenge after an outpouring of personal interest from the company’s employees, “Our employees have been asking what our company can do to assist victims of the hurricane. Our \$25,000 contribution to the American Red Cross Disaster Relief Fund shows our employees that we support humanitarian relief efforts. We anticipate that our employees will step-up to the challenge, exhibit their generosity, and raise an additional \$25,000 for the American Red Cross Disaster Relief Fund.”

In addition to the contribution made by the Vermeer Charitable Foundation, Vermeer, a manufacturer and distributor of environmental products, has already begun its role in clean-up efforts stemming from hurricane Katrina.

Chris Nichols within the Environmental Solutions team at Vermeer says that environmental equipment used to process wood waste, organic debris, and construction and demolition debris is being shipped from the factory in Pella to Vermeer dealerships in the middle South. “Vermeer has dealership locations in all areas hit by Katrina. Dealerships in Louisiana, Alabama, Mississippi, and Florida have already started assisting their customers who will be engaged in early clean-up efforts,” says Nichols.

Vermeer products that will initially be utilized in the affected areas include brush chippers and horizontal and tub grinders. Brush chippers will play an instrumental role in helping clear debris away from power lines and roadways so electricity and thoroughfares can be restored and opened. Tub and horizontal grinders have the capability to quickly process mass volumes of organic materials such as large trees and construction and demolition materials. Nichols says that the 500 to 1,000 horsepower grinders will most likely be positioned in areas where debris is transported from the hardest hit areas. Vermeer has increased its production efforts to meet the spike in demand caused by the hurricane.

## Circuit Court Rules on Civil Rights Act Violation

The 9th U.S. Circuit Court of Appeals has recently found that harassing conduct directed at female employees may violate Title VII of the Civil Rights Act of 1964. According to the Court ruling, the harassment can be considered in violation of the Civil Rights Act even if no direct sexual harassment is evident. The Court ruled that shouting in a loud and hostile manner at female employees can lead to a civil rights violation. The reaction by many female employees is significantly more severe than that of male employees subjected to similar verbal abuse. In the case *Christopher vs. National Education Association* the court found that there is no evidence “that any male employee manifested anywhere near the same severity of reactions (e.g. crying, feeling panicked and physically threatened, avoiding contact with the defendant, avoiding submitting overtime hours for fear of angering the defendant, calling the police and ultimately resigning) to the defendant’s conduct as many of the female employees have reported,” the decision said.

The ruling brings out that all businesses need to be cognizant of what type of environment is being created for employees - male and female alike.

## Farm Equipment Exports Gain Over 20 Percent From 2004 Levels

The Association of Equipment Manufacturers (AEM) reports that U.S. exports of agricultural-related machinery in 2005 topped \$3.7 billion, for the first half of the year, a 22 percent gain compared to January-June 2004. Looking at quarterly totals, farm equipment worth \$1.77 billion went to international markets during the first quarter of 2005, and second-quarter 2005 exports grew 12 percent over first quarter to total \$1.97 billion.

*Source: Farm Equipment Manufacturers Association, Sept. 7, 2005*

## EXPO - 2005

### The International Lawn, Garden & Power Equipment Exposition

The International Lawn, Garden & Power Equipment Exposition (EXPO 2005) is set to run Oct. 14-16 at the Kentucky Exposition Center in Louisville, Kentucky.

The Expo draws over 25,000 participants including exhibitors, buyers, dealers, retailers, manufacturers’ representatives, and distributors of lawn, garden and outdoor products and equipment for consumer and commercial use, as well as lawn & landscape professionals, general contractors, golf course superintendents and rental dealers. Registrations from more than 30 countries is expected.

## Plan to Attend a SouthWestern Association Regional Conference This Winter

Plans are already on the drawing board for the 2006 SouthWestern Association Regional Conferences. For now, mark your calendar and plan to attend the meeting nearest you.

- **Monday, January 23 - San Antonio, Texas**
- **Tuesday, January 24 - Fort Worth, Texas**
- **Wednesday, January 25 - Oklahoma City, Okla.**
- **Thursday, January 26 - Amarillo, Texas**
- **Friday, February 24 - Kansas City, Mo. (in conjunction with the Western Farm Show)**

The dealers that attended the 2005 Regional Conferences were very pleased with the content and gained important tips to improve their businesses. One commented, "Every time I attend a meeting, I come home with a good idea. That makes it worthwhile for me. The 'meeting after the meeting' fellowship time is very important, too."

Make a commitment to yourself to take a day with yourself and key staff members to invest in yourselves and your business. Watch for more information about our schedule and keynote speaker in the months ahead.

## Textron Financial Announces Appointment of New Vice President, Regional Sales Manager

The Distribution Finance Group of Textron Financial Corporation announces the appointment of John Sugden as Vice President, Regional Manager for the South-Central United States.

Sugden will be responsible for business development relationships throughout the South-Central United States working closely with manufacturers, distributors, associations and retailers. For 18 years prior to joining Textron Financial, Sugden held a wide range of positions in sales and marketing with a major national lender.

Sugden will maintain responsibility for the market area consisting of North and West Texas, Southeast New Mexico and Oklahoma. He can be reached at:

P.O. Box 969  
 Keller, TX 76244-0969  
 Office - 817-431-4540  
 Fax - 817-431-4530  
 E-mail:  
[jsugden@textronfinancial.com](mailto:jsugden@textronfinancial.com)



### "Toolchex"

New program increases technician pay and reduces dealer employment taxes

If you're interested in lightening your employment tax load and adding the weight of extra pay to your technician's paychecks, Toolchex may be for you – and you can learn more about it at no charge.

The NAEDA Knowledge Net is presenting a FREE seminar about Toolchex, an accountable plan that provides reimbursements to technicians who are required to purchase tools as a condition of their employment. The plan is offered by more than 168 North American dealerships (500 locations) and used by more than 2,450 technicians.

What can Toolchex do for you?

- Help you retain your valuable technicians by allowing them to take home an average of \$150\* more each month.
- Help you save an average of \$750\* in employment taxes per technician per year.
- Help you reduce payroll costs and premiums based on total payroll (workers' compensation, shop owner's liability insurance, general liability insurance, etc.)

\* Toolchex estimates

Presenter: Dave Nolan, vice president of sales, Toolchex

FREE "Toolchex" seminar presentation date:

October 11, 2005 ..... 10:00 a.m. to 11:00 a.m. (CST)

#### How it works:

E-seminars presented by NAEDA and its affiliates use the Internet for visual presentation and a phone for audio. Plus, they offer an excellent way to learn without the costly expense of travel and time away from your dealership. All you need is a computer with an Internet connection and a telephone.

- Prior to each e-seminar, you will receive a link to the speaker's presentation on the Internet as well as the toll-free phone number to connect to the audio.

### FREE!

There is no charge for this special e-seminar, but you must register.

#### To register:

Return completed registration form and fax it to NAEDA at 636/349-5445, or mail it to NAEDA at 1195 Smizer Mill Rd., Fenton, MO 63026, or

[Register Online](#)

at [www.naeda.com](http://www.naeda.com)

(click on "Education Services" then "Knowledge Net")

#### For more details:

Call Kim White, NAEDA director of distance learning, at 636/349-6202 or e-mail to [wh34@naeda.com](mailto:wh34@naeda.com)

### NAEDA KNOWLEDGE NET E-SEMINAR REGISTRATION FORM

NAME: \_\_\_\_\_  
 DEALERSHIP: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_  
 CITY, STATE/PROVINCE, ZIP/POSTAL CODE: \_\_\_\_\_  
 PHONE (     ) \_\_\_\_\_  
 E-MAIL: \_\_\_\_\_

# Who Would Pay Your Bills, If You Were To Become Disabled? If You're Not Sure, Here's An Idea

What would happen to you if you become disabled or incapable of caring for your financial affairs? Who would pay your bills? Who would make crucial estate planning decisions? Who would execute trusts and make other important financial choices on your behalf?

If you don't have answers to those questions, you need to know about a legal instrument called a durable power of attorney, or DPOA. Establishing a DPOA probably isn't as high on your must-do list as, say, writing a will. But, the DPOA may be even more important. While a will can help your loved ones after you're gone, you may need a DPOA when you're alive and most vulnerable.

Creating a DPOA is generally a job for an attorney, who can write your will and health-care proxy at the same time. A DPOA is similar to a health-care proxy in that both give someone you trust the right to make decisions for you under circumstances that you specify.

Some states permit two types of DPOA: a "springing" power of attorney that becomes effective only when you become incapacitated, and a "general" power that is effective the moment you sign it – even if you are in good health. Some people, who balk at the idea of giving even a trusted friend carte blanche to make financial decisions, may favor a springing power. With a springing power, however, if you are in a car accident or otherwise suddenly become incapacitated, a doctor must certify that you aren't able to make your own decisions. And physicians are sometimes reluctant to do

that for fear of becoming enmeshed in a family struggle for your assets.

To solve this problem, you could establish a durable power that names two agents and requires them to act jointly on your behalf. Putting your financial decision-making in the hands of two people you trust should eliminate any fear of wrongdoing.

You could write a DPOA yourself, using software or forms available in an office supply store. However, the boilerplate language of do-it-yourself solutions may not cover all of the situations that your document should address. For instance, your DPOA could allow your agent to make gifts of your assets to family members if you become incapacitated. Such gifts or transfers to a trust could allow you to qualify for government assistance in a nursing home without first having to deplete all your assets. Even if you are married, your spouse can make decisions only about assets that you hold jointly. A DPOA could allow your spouse or another agent to manage the assets that aren't held jointly.

These days, with life expectancies lengthening and Alzheimer's Disease on the rise, DPOAs have become an essential financial planning document. And they are not just for the old or infirmed. A DPOA can protect anyone who becomes suddenly disabled or incompetent, even if just for a temporary period.

*Source: Tax Favored Benefits, Inc. They can be reached at 913-648-5526.*



## Thanks to Toolchex, technicians are taking home more of what they make.



**Benefits for Technicians and Dealerships:**

- The Toolchex employee benefit can help dealerships retain valuable technicians by allowing them to take home an average of \$150 more each month.
- Toolchex can save dealerships an average of \$750 in employment taxes per technician per year.
- Toolchex can reduce payroll costs and premiums based on total payroll (workers' compensation, shop owners liability insurance, general liability insurance, etc.).

**Helping Dealers Succeed.**  
This program is endorsed by the North American Equipment Dealers Association

\*Thanks to my employer for providing Toolchex as an employee benefit, it has made a big impact on my take home pay this year!  
**Luis Navarro Technician**

Contact your local dealer regarding the tax considerations with respect to adoption/participation in the Toolchex employee plan. © 2004 Copyright Toolchex, Inc.

800.498.2256 or visit [www.toolchex.com](http://www.toolchex.com)

## Industry News

### Tom Joyce Dies

Tom Joyce, former Executive Vice President of Landoll Corp., died Sept. 1. Tom served with Landoll between 1974 and 1994, beginning with the firm when it had only 35 employees. Landoll Corp. is a long-time exhibitor at the Western Farm Show. Tom is survived by his wife, Carol, two adult sons and an adult daughter. A rosary service in Marysville, KS was held Sept. 5 with burial the next day. He was 73 years old.

### Need Business Forms?

Look to your SouthWestern Association for all your business forms needs. SouthWestern sells a wide variety of business forms for nearly every computer system. Both custom imprinted and stock business forms are available through SouthWestern at very competitive prices. Contact Susan for custom imprinted and Shirley for stock forms at the Association offices - **1-800-762-5616**.

## Beware of Scams...

It has come to our attention that there are many types of scams running throughout the country that are targeting equipment dealers. These scams range from individuals trying to buy large quantities of parts to those trying to buy whole goods. Dealers should be especially cautious of buyers contacting them over the Internet with large orders. These orders are often "paid" by credit cards or other electronic means. However, in many cases the credit card numbers and other important information have been stolen. Many of these scams appear to be originating overseas.

In some cases dealers are to be paid by certified cashiers check for the parts or wholegoods but they are asked to wire transfer money to an international shipping agent to cover expenses in transportation of equipment. In one recent scam, the shipping agent was said to be reluctant to move the merchandise until he had been paid for this services (transportation, cleaning, etc.). Dealers should be cautious about giving out contact (address, phone numbers, etc.) information over the Internet or through e-mail. In most cases, dealers are advised to use their best judgement when contacted about equipment or parts sales from unknown individuals. Often times if there seems to be problems with the transaction or something just doesn't "feel right" regarding the transaction - then it is probably a scam. Dealers are asked to report scams to the Association office at 1-800-762-5616.

**WHAT  
DOES  
THE FINE  
PRINT  
REALLY  
MEAN?**

**W**hen you ask your local Federated representative to complete a **RIGHT Report<sup>®</sup>** for your business, you'll receive a systematic review of the insurance needs for your operations, an evaluation of your current insurance program, and recommendations that will help you put your premium dollars where they will count the most.

**After all, it's what's in the fine print that often matters most.**



The FEDERATED Insurance Companies  
Home Office: 121 East Park Square, Owatonna, Minnesota 55020  
(507) 455-5200 • [www.federatedinsurance.com](http://www.federatedinsurance.com)