

SouthWestern Flash

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Upcoming Events of Interest

Dealers of Tomorrow Workshops:

- Oct. 14-15 - San Antonio, Tex.

SouthWestern Association Convention

- Feb. 19-20, 2009
Kansas City, Mo.

Western Farm Show

- Feb. 20-22, 2009
American Royal Complex -
Kansas City, Mo.

Mark your calendar and plan to attend!

SouthWestern Association

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Institute for Business and Home Safety

If Disaster Strikes, Will You Be Open For Business

The ability of your business to deal with disasters is crucial not only to its future, but to the success of your community as well. How will your business react to the challenges that result from a tornado, fire or flooding?

Federated Insurance is a member of the Institute for Business and Home Safety (IBHS), a national nonprofit group that works to reduce commercial and residential property losses associated with extreme weather events and natural disasters. As a result, many valuable resources relating to disaster and recovery planning are now available to SouthWestern Association members and their employees at no cost.

One exciting new program available through Federated is *Open for Business*®. This program – which IBHS values at \$2,000 – contains a variety of tools designed to help small business owners not only reduce their potential for loss should disaster strike, but also reopen quickly should they be forced to close. *Open for Business*® walks you through a 13-piece continuity plan to help identify and resume essential business functions, protect people and property, minimize downtime, and retain

clients and customers following a disaster. This program is available both online and in a print version.

Another great tool is available on a site called “Disaster Safety.” This site is designed to help protect the homes and personal assets of business owners, friends, family, and employees by creating



awareness of the likely perils that can occur in a specific region. This site includes a ZIP Code tool designed to concentrate the efforts of homeowners in preparing for specific perils such as floods, freezing weather, hail, high winds, wildfires, and tornadoes. Resources such as best practices, assessments, guides and checklists are all available to help protect your homes during a disaster. **Continued on next page**



Ken Eilers Elected President of the North American Retail Hardware Association

Growing up in the hardware business was the perfect training ground for Ken Eilers' rise to the presidency of the North American Retail Hardware Association. Ken, a SouthWestern Association Board member, is the newly elected president of the NRHA. The election was held at the annual NRHA Convention held in July in Monterey, Calif. Starting at the age of three, with a desk at the store, Ken has been around the hardware business. Ken and his wife, Debbie, own Borderland Hardware in Mercedes, Texas. Ken's father, Bob, entered the hardware business in 1949 when he took a job at Borderland Hardware. Ken remembers growing up in the hardware business with Bob and his wife, Loretta. The couple bought the store in 1969. After attending Texas

Lutheran College, Ken continued in the business with his mother and father and in 1980 bought ownership in the company. He worked in all aspects of the business before becoming store manager in 1991. A year later Debbie left the teaching profession to join the company.

Store History

Borderland Hardware has a long history in the south Texas area. Founded in 1919, the store is the oldest hardware store in the Rio Grande Valley. Located just a few miles from the Texas/Mexico border, the store serves a multi-cultural and diverse customer base. To ensure a high level of service for all customers, all store employees are bilingual. The company celebrated 75 years in business in 1994. By 1999 it became clear that the business had outgrown the old store location and an entire city block was purchased in Mercedes to make way for the new store. The new location not only provided additional space for inventory but it also allows for more parking. The dynamic retail environment and the area's growing economy have demanded changes in the store's inventory over the years. However, one thing that has not changed is the company's devotion to a high level of customer service. To this day, Ken is on-hand to answer customer questions, handle special orders and make delivery and receiving adjustments in response to special requests from customers.



Newly-Elected NRHA President Ken Eilers

Family Life

Ken and Debbie are the parents of two grown children, Terese and Kyle. The children spent many hours in the store while growing up. Terese graduated from Texas Lutheran University and Kyle is a graduate of Baylor University.

Ken has been a member of the SouthWestern

Association Board Directors for many years and the NRHA Board since 2000. He has also been active with both Handy Hardware Wholesale and Ace Hardware. He served on the Advertising and Merchandising Council for Handy Hardware for 10 years. He is also active in his church, Emmanuel



Lutheran and has been active in the Mercedes Chamber of Commerce. Ken is a former member of the Texas Lutheran College tennis team and today enjoys golf. He has also volunteered his time to coach Little League and Pony League in Mercedes.

Ken will serve as the NRHA President until the 2009 NRHA Convention to be held July 13-15 at the Marriott Rivercenter in San Antonio, Texas.

Congratulations Ken!

The above photos were taken at the 2008 NRHA Convention.

If Disaster Strikes

Continued from page 1

Disasters of all types can threaten businesses and homes regardless of location. A community cannot survive a disaster unless businesses survive, and a business cannot survive unless its employees survive. Federated Insurance and IBHS offer you the peace of mind that these programs can improve the chances of avoiding costly repairs and increase the odds of staying in business should the worst happen.

To learn more, contact your Federated representative or visit www.federatedinsurance.com. Under Customer Links, select Open for Business®/Disaster Planning. You can also link to this site from SWA's web site: www.swassn.com.



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Department of Labor and the IRS Partner to Improve Compliance with Employment Tax Laws

The Missouri Department of Labor and Industrial Relations (DOLIR) has joined more than two dozen state workforce agencies that have signed partnership agreements with the Internal Revenue Service (IRS). The goal is to help the IRS and the states reduce fraudulent filings, uncover employment tax avoidance schemes, and ensure proper worker classification. So far, 32 states have entered into individual information-sharing agreements with the IRS.

The agreements, part of the Questionable Employment Tax Practice (QETP) initiative, provide a centralized, uniform means for the IRS and state employment officials to exchange data, thereby leveraging resources and encouraging businesses to comply with federal and state employment tax requirements. QETPs are employment tax schemes that serve no purpose other than to avoid federal and/or state employment taxes.

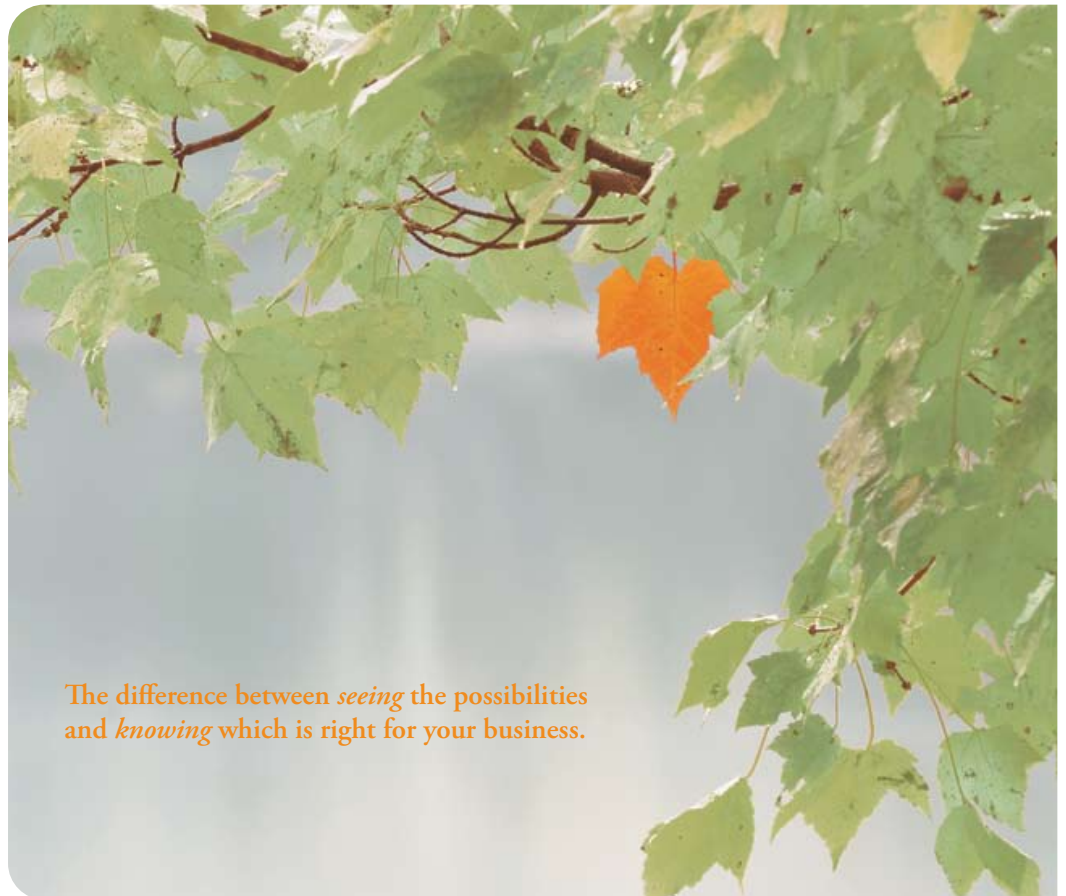
Members of the QETP agreement are the Missouri Department of Labor's Division of Employment Security, the IRS, the U.S. Department of Labor, the National Association of State Workforce Agencies (NASWA), and the Federation of Tax Administrators.

"This agreement is a direct response to my call for increased sharing of resources and better efficiency at the state level...and demonstrating our continued commitment to attacking noncompliance and fraud," stated Governor Blunt.

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Technician Training Program

SouthWestern Association has partnered with the OSU Institute of Technology in Okmulgee to establish a technician training program for equipment dealership technicians. Students enrolled in the program are sponsored by equipment dealers in the SouthWestern Association territory. For more information on the program contact: Nikki Bloemendaal 1-800-762-5616; Tag Webb, SouthWestern Association Regional Manager - 918-232-2830; Steve Doede, OSU Institute of Technology Dept. Chairman - 918-293-5392 or Jeff Flora, CEO, SouthWestern Association, 800-762-5616.



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Answers From AgCareers.com



Using the AgCareers.com and SouthWestern Association Partnership for Recruitment
AgCareers.com is the leading online job board for agriculture, food, natural resources and biotechnology.

What's Included:

- Free online job postings – 41 association members are currently using AgCareers.com and receiving an average of 231 views per job.
- Search AgCareers.com resume database – more than 450 new resumes added each month.

What to Include in an Online Posting

Content for an effective posting

- Job title – something someone outside of the dealership will understand
- Location
- Company description – Tip - after you have written this description ask yourself if based on the description, “Does this sound like a place I’d like to work?”
- Sell the job – what are the day-to-day responsibilities and what is needed to perform and excel at the job (skills and required experiences). Finally, what benefits will an employer get – monetary, insurance, training, vacation, unique perks, etc.

- Incorporate keywords – include words in the body of the job description you’d anticipate job seekers would use.

The Image of Your Dealership Within Your Community

Enhance your employer brand within your community:

- Encourage employees to do service or volunteer work within and beyond your community – maybe even offer a day to do so.
- Talk to the youth of the community at schools or youth organization functions about what you do.
- Plan fun activities with your employees such as barbecues or service fund-raisers that your employees will in turn talk about with family and friends.

For more information contact your AgCareers.com rep., Beth Hales, by email at beth.hales@agcareers.com or phone her at 1-800-929-8975 and mention you are a SouthWestern Association member.

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Do You Know How Hard It Is To Find Quality Technicians?

By John Walker, President, After Market Service Consulting Co., Inc.

Look For John Walker as a future trainer for the SouthWestern Association On-Line Campus

Do you know how many times I have been asked this question that is the title of this month's article? I am asked this question every single time I describe to equipment dealers, no matter what their line of products are, the opportunities that exist for the dealership if they truly begin to market their services.

Yes, we do know how difficult it is to find quality technicians. Finding quality personnel should be a full-time job for someone in the dealership. The technician's position is not a position to be filled after your shop is overloaded. It is a position that requires continuing effort if the dealership desires to reap the benefits derived from increasing its service business. If you are looking for technicians it is most certainly a "seller's market" and demand exceeds supply. In today's market place, even if business is slow and a quality technician walks in seeking employment, the dealership should consider hiring this qualified technician.

Recently, a successful farm equipment dealer in the Midwest contacted us and asked what we believe his return on investment (ROI) could be if he were to hire (as his manufacturer was suggesting) a sales person devoted to marketing the dealership's aftermarket. To make a long story short, the dealer supplied us with the financial numbers we requested. We ran the numbers and determined what the dealer's ROI could be with one aftermarket sales person working the territory for a period of one year. We kept the numbers as realistic as possible with only a couple of estimates in the area of fringe benefits.

We did the "work-up" for the dealer and emailed him the results. Not two weeks later we again talked and I was told that "I had really nailed the numbers" and that the dealer had seen a return on his investment that he could not improve in any other area of his business.

"But" was the start of his next question and it goes like this: "But, do you know how difficult it is to find quality technicians? The numbers were right-on and we believe they can be accomplished. However, with that much additional service business, we would probably have to hire one or possibly two additional service technicians, and we think you understand how hard that would be to do in our part of the state! We would probably have to expand our dealership's shop to handle the additional work load." By the way, the margins we predicted on the sales of this service averaged 57 percent rather than the predicted 65 percent margin. The point is that the dealer recognized the opportunity but could only throw back the negatives as to why these goals could not be accomplished.

Dealer's Attitudes

Over the years we have been writing these articles, every time we begin to feel that "recession attitude" set in, we plead with dealers not to make their first payroll cuts in the shop. But it is happening again. We just returned from the West Coast and reports are that dealers are terminating technicians and even aftermarket sales personnel. Surprisingly, the "biggies" are doing it this time. Why, if technicians are so hard to recruit, are we shooting ourselves in the foot with this type of decision?

Many years ago in college I took a course in economics on communism. Two of the course's reading assignments were Karl Marx's *Communist Manifesto* and *Das Kapital*. I recall vividly reading Marx's comments concerning "capitalism containing the seeds of its own destruction."

What Marx, I believe, was referring to was the business cycles that are common in a capitalistic society. Where he misses the mark was that he felt these cycles would continue to increase in severity until the economy failed and capitalism was destroyed. Marx wrote this in the late 1800s and early 1900s, but it was communism that failed and not capitalism.

Business Cycles

Marx was wrong, but he was also, I believe, partially correct. A capitalistic society does have cycles. Do we need to tell that to any equipment dealer? These cycles fluctuate between various industries, but are almost always predictable.

As long as we are in business we are going to face market cycles that turn down (the glass is half empty). The good news is that somehow we always come out of these downturn markets (the glass is half full). The question is - "When will we learn?"

We all ring our hands and cry that the sky is falling. In an election year we receive further encouragement from the media and politicians to look at the glass being half empty. As has happened so many times in the past we are told to cut back on expenses and personnel. This of course makes sense, but where do we cut. Maybe we can layoff a few technicians, even though we know it will be hard to hire them back after the market turns around. Maybe we lay off a new hire, our aftermarket sales person. People won't be spending money on repairs or parts. Funny most of the successful dealers believe just the opposite. Dealers, if you are thinking of cuts in these areas, we hope that your cuts will be the "proven and measurable non-performers" or as we call them your "rotten apples."

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Finding Quality Technicians

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Dealers, if this is happening in your area, why not call the dealer principal who is cutting back and tell him to give you a list of those technicians he is considering to let go. You know how hard it is to find quality people and maybe you may find a quality technician that your competitor decided to cut loose who is more than willing to perform for you.

Importance of Value-Added Selling

Today, successful equipment dealers have a greater understanding of the importance of their aftermarket and how *value-added selling* of their dealership's aftermarket can increase market share of their product and overall profitability. They understand the importance of *100 percent plus Absorption Rate* and how the continued marketing of their aftermarket improves this Absorption Rate.

We have related stories in previous articles about dealers who have called, written or to whom we have talked, who watched their complete goods sales decline along with their margins. Because these dealers worked at the marketing of their aftermarket years ago, and because they are achieving an Absorption Rate close to or over 100 percent, they are survivors and they certainly look at the glass as being half full.

Several weeks ago we talked to one rather large construction equipment dealer whose whole good sales had dropped dramatically because of the decline in housing starts. This dealer sees a light at the end of the tunnel. Unfortunately, this dealer's product is such that if he were to give product away he couldn't make sales. He understands that his market will return. It is right now however that the dealer and his employees are hurting.

The light at the end of the tunnel for this equipment dealer is because about two and one-half years ago he began putting together a proactive aftermarket marketing program. He pulled out all the stops to initiate this program. He has someone out asking for aftermarket business. This dealer has put a couple of trucks out to pull maintenance on the equipment he has sold. Now, many customers are calling and asking for this same service to be performed on their equipment. He started a "resident technician program" to cover his outlying territory. He is considering "flex hours" for his technicians. The program has paid off and it will continue to pay off during the "supposed" recession.

Proactive Equipment Dealer

Yes, the dealer should have been doing this type of marketing five, seven, or even 12 years ago, but he didn't. However, to say the least, the effort he put into the program two and one-half years ago is paying off. Yes, he has cash flow problems during this downturn, but not as severe as it would have been without his aftermarket program. We know that once things begin to turn around, he will continue to emphasize his

aftermarket and continue his efforts at an even more stepped-up pace. He is no longer a supplier. He is a true marketer of his business. This dealer is truly a proactive equipment dealer, a dealer who is clearly thinking positive and leaving no stone unturned in his search for aftermarket business. This dealership is focusing upon its strengths, and planning to take advantage of what some would call bad times.

Readers, if you believe times are bad, then they are! If you believe they are good then they are! Look around. Your business is filled with tremendous opportunity.

"The optimist sees opportunity in every danger; the pessimist sees danger in every opportunity!" Winston Churchill.

Employment Practices

Taming the Time Off Tiger - Part Two

By Lesley Sifers, Tax Favored Benefits

Editor's Note: Part one of this article appeared in the July issue of the SouthWestern Association Flash. A copy of that newsletter containing the article is available on the SouthWestern Association website at <http://www.swassn.com/SWA-Flash-July-08.pdf>

Last month I discussed legal, administrative and employee management issues surrounding time off. This month I hope to provide ideas for improving time-off policies and procedures. (You may not tame that tiger, but you might be able to get it back in its cage).

Many companies offer both paid vacation and a limited sick-pay benefit. For example, an employee with one year of service might receive one week of vacation and two or three paid sick days. Vacation time usually increases with length of service but sick days do not. Is there a logical reason to differentiate between vacation and sick time? And, is there any value in listening to an employee feign illness? Would it break the bank to combine vacation and sick pay into one benefit?

Combining these benefits is one advantage of a "Paid Time Off" (PTO) program. In a PTO plan, employees are granted a certain number of days (or hours) to be used during a fixed benefit year. Benefits amount can be tied to years of service as in a traditional plan. All time away from work (vacation, illness, personal) is then charged to that employee's PTO. In essence, this is a "no-fault" attendance policy. Employees don't have to be either on vacation or ill to take time off.

Plan Details

Pre-scheduling is required for planned absences such as vacation, planned medical treatment or purely personal

Continued on next page

Taming the Time Off Tiger - Part 2

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reasons such as parent/teacher conferences. Most other absences, including lateness, are automatically deducted from PTO. Setting a minimum deduction amount is recommended to reduce administration. For example, you could set a minimum of two or four hours and deduct time off that is equal to or greater than the minimum amount. You can also require employees to take a full day if a planned absence is going to take most of the day. For example, if you set a minimum of four hours, you could require an employee to take the entire day if the absence will be greater than four hours.

A PTO plan works equally well for exempt and non-exempt employees. As you know, an exempt, salaried employee cannot be docked pay for absence unless it's for purely personal reasons and then only in full-day increments. With PTO, you are permitted to "draw down" time in hourly increments. There are some types of absence that cannot be deducted from PTO unless the employee chooses to do so. Under USERRA, you cannot require an employee to use PTO (or vacation) for military duty. Jury duty is another situation covered by individual state law. In some states (Nebraska, for instance), you must pay employees who are called to jury duty. In any state, however, it's probably not a good idea to *require* employees to use PTO for jury duty.

Steps to Implement Plan

Automatically drawing down PTO is a first step in taming the tiger. If you administer the program properly, there should be less unused time at the end of your benefit year. In addition, you can prohibit carryover or limit it to a small amount. In my company, we can carryover two days but this does not accumulate. If I carried over two days every year for 10 years, I would still have only two days of carryover - not 20.

Implementing PTO requires making decisions. Even though this could be a way to make life easier for everyone, many companies are reluctant to change. One stumbling block is large amounts of unused vacation currently on the books. It's an employee-relations nightmare (not to mention, possibly illegal in your state) to simply erase that and start over. One option is "buyout" which would be popular with employees, I'm sure. Put a pencil to it and discuss the cost with your accountant. There could be some hidden benefits to your bottom line that only your accountant can explain.

A second option is "freezing." This won't be as popular with employees but, if you give sufficient notice that you will be changing your methods, employees may be able to use some of their banked time. With freezing, no PTO is granted until current banked time is drawn down to the annual benefit level plus any allowed carryover. For example, an employee with eight years of service has accumulated five weeks (25 days) of vacation. Under PTO, the benefit at eight years is 13 days annually plus carry over of two days (15 days). This employee receives no further benefit until the current level of PTO is down to 15 days in a benefit year.

Look at special situations such as new hires to pro rate their benefit and place them in the program. For example, with a calendar benefit year, someone hired mid-year would be eligible for a 50 percent benefit. Many of you impose a one year waiting period for paid time off. I don't agree with this approach because an argument can be made that PTO granted after a year is actually for the preceding year. I think employees could argue, at termination, that they are due compensation for that unused time (if any) as well as current year time.

Managing Your Current System

Even if you do not implement a PTO program, you can use some of these ideas to manage your current system. Review the language in your employee manual. Avoid words such as "earned" or "accrued" vacation. Make sure that sick leave is described as an annual benefit available by occurrence only and does not accumulate.

Explain that, in the event of termination, current year unused benefits are paid on a pro-rata basis. This works best if you have a standard benefit year and have clearly stated that the benefit is to be used during the year. If someone terminates in June, for example, and has not used any vacation, you pay 50 percent of the benefit - rather than 100 percent. If they have already taken the time off, you would owe nothing.

Keep in mind, too, that the reason for termination doesn't matter. I see many handbooks with policies pertaining to loss of unused time off in the event of discharge or, in some times, if the employee fails to give notice. Such policies are not legal in most states.

As you can see, there is a lot to think about with time-off benefits. It can be difficult just getting a handle on the problem because you don't see it every day. It's not like health insurance premiums with a monthly price tag. If you would like to discuss how to tame your company's tiger, you are welcome to contact me via the HR Help Line at 800-683-3440 or email to lesley@taxfavoredbenefits.com.

Tax Favored Benefits is the Association's endorsed provider of 401(k) and retirement plan benefit services.

Department of Labor

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Todd Smith, DOLIR Director added, "If we're auditing and need additional information on an employer, the IRS is now able to share supplementary information with us, and we're able to reciprocate the sharing of information with the IRS. The exchange also could help the state determine whether employers are misclassifying workers, such as identifying employees as independent contractors for whom the employers do not have to pay the unemployment tax."

The agreement also will help decrease state and federal tax gaps and ensure that businesses are operating on a level playing field by making certain that everyone pays their proper share of employment taxes. For more information, please visit the Internet site: <http://www.dolir.mo.gov/index.asp>.

Source: *Missouri Merchants and Manufacturers Association-Aug. 2008*

Washington Update

Progress on Interchange Fees – The House Judiciary Committee approved the Credit Card Fair Fee Act which would allow retailers to negotiate with representatives of credit card companies and banks to agree voluntarily on the amount of interchange fees and other terms and conditions.

A second House bill, the Credit Card Interchange Fees Act, takes a different approach. It would require credit card issuers to disclose interchange rates and other terms and conditions to consumers, businesses and the public. The Federal Trade Commission could review rates and prohibit practices that violate consumer protection or anti-competitiveness laws. Retailers would be allowed to give cash discounts and set minimum purchase amounts.

Although no legislation has been introduced in the Senate, three senators have asked the Government Accountability Office to look into whether fees are properly disclosed, how fees are set and the amount of competition, and to make recommendations on the current market structure and how small retailers can better negotiate fees.

Source: North American Retail Hardware Association - August 2008.

Member News

Shawn Blatt, co-owner of **KC Power Equipment** in Blue Springs, Mo., was featured in an article that appeared in the July 2008 issue of *Outdoor Power Equipment* magazine. The article, "Merchandising Muscle" by Bob Clements, explained how outdoor power equipment dealers are using creative merchandising techniques to draw customers into the dealerships.

KC Power Equipment was featured for their use of signage, flags and manicured landscape areas at the dealership. Flags from the primary manufacturers that the dealership represents border the dealership parking lot. Eye-catching displays of equipment for sale at the dealership are shown outside on manicured lawn areas with flowers and shrubs. Blatt strives to make a positive statement about the dealership and its products the minute a customer pulls into the parking lot. The author also highlighted other outdoor power equipment dealerships for their use of innovative interior merchandising techniques.

Workforce Development

SouthWestern Association Online Campus

SouthWestern Association has introduced a new program, The SouthWestern Association Online Campus. This program makes it possible for dealers to train their entire staff quickly and efficiently without ever leaving the dealership. Programs can be used for training, coaching, refreshing learning, performance support, promotion paths and meetings. These courses are available on your computer 24 hours a day, seven days a week. Members purchase a subscription to the SouthWestern Association Online Campus. (Pricing is based on the number of employees at all your locations.) Then, all your employees will have access to the campus materials. We'll issue a unique password to each staff member. SouthWestern Association will help you set up a curriculum for new hires or specific positions.

As the campus grows, industry specific courses will be developed featuring such popular and well recognized experts as Bill Sharp, John Walker and others.

Proven Results

Real companies similar to yours have shown outstanding results by using online campus technology. One company with 175 employees got these results over an 18-month period:

- Increased sales and profits
- Reduced product returns by 10%
- Improved customer and employee satisfaction
- Reduced employee turnover by 33%
- Reduced training costs
- Compliance with state and federal law

For more information about the Online Campus and other workforce development opportunities through SouthWestern Association contact Nikki Bloemendaal, SouthWestern Association Director of Education at 1-800-762-5616 or e-mail at nicole@swassn.com.

Compensation and Benefits Survey Scheduled

Distribution Begins August 29

The SouthWestern Association and NAEDA will begin conducting the 2008 Compensation and Benefits Survey on Friday, Aug. 29, 2008.

Most SouthWestern Association dealers will receive the survey by e-mail from NAEDA. Dealers who don't use e-mail will receive the survey from NAEDA by fax.

The deadline to receive completed surveys will be Friday, Sept. 12, 2008.

This survey is used to obtain data to evaluate the financial compensation and benefits provided to employees by dealerships throughout North America," says

Jeff Flora, CEO, SouthWestern Association. "This data is valuable to dealers and dealer associations to help us determine whether this industry offers competitive pay and benefits to attract professional managers and other highly skilled dealership employees."

SouthWestern Association dealers are encouraged to complete the survey when it arrives. A compilation of the survey will be available in October or early November.

Watch for the 2008 Compensation and Benefits Survey on Friday, Aug. 29, 2008. Thank you in advance for your participation.



Federal Laws and Regulations - Update

Housing & Economic Recovery Act of 2008 (PL 110-289)

Summary of Major Points

The Housing and Economic Recovery Act of 2008 requires banks and other credit/debit card processors to provide information to the Internal Revenue Service (IRS) on credit/debit card payments made to merchants. Reporting begins in 2012 for gross receipts paid in 2011.

Retailers are to receive a copy of the report that goes to the IRS. Although the law does not require it, prudent action would be to reconcile those statements with company records.

The law includes back-up withholding requirements. Banks and card processors will be asked to include name, address and taxpayer identification number (TIN) on the reporting form for each merchant. If the TIN is not included, the card processor will be required to withhold 28 percent of the payment to cover potential tax liabilities. Most card processors do not have merchants' TIN's and should be asking retailers for them before they begin reporting in 2012. It would be advisable to provide a TIN upon request.

Compliance

Applies to tax returns for calendar years after Dec. 31, 2010.

The information provided here is designed only to alert retailers of possible obligations under the credit/debit card reporting provisions of the Housing & Economic Recovery Act of 2008 (PL 110-289). It is not intended as legal or compliance advice. More information is available from the Internal Revenue Service, www.irs.gov.

Source: North American Retail Hardware Association, August 2008.

People You Should Know

As a SouthWestern Association member, you have access to several people who can assist you with issues and concerns. Your primary contact is your Regional Manager. We have two regional managers serving SouthWestern Association members, and they cover specific districts in our region:

Districts 1-5: Kansas, Missouri, Oklahoma, and Texas Panhandle

Tag Webb (twebb@swassn.com) - 918-232-2830

Districts 5-6: Texas and New Mexico

Ross Snider (arsnider@swassn.com) - 318-286-6437

If you have questions about SWA products or services, contact the regional manager for your area, or call the SWA office at 800-762-5616.

Mark Your Calendar

SouthWestern Annual Convention

Feb. 19-20, 2009

Hampton Inn & Suites, Kansas City, Mo.

Western Farm Show

Feb. 20-22, 2009

American Royal Complex
Kansas City, Mo.



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*Kelly Estes
Bucklin Tractor Implement
Greensburg, Kansas*

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