

SouthWestern Flash

January 2009, Vol.7, No. 1



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Upcoming Events

SouthWestern Association Convention

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

Western Farm Show

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



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Area Meetings Schedule on Page 9.

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

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

2009 Convention - Feb. 19-20, 2009

See You In Kansas City at the Convention!

Schedule at a Glance

Thursday, Feb. 19, 2009

5:30 p.m. - Registration/Reception at Hampton Inn & Suites - Country Club Plaza, Kansas City, Mo.

6:30 p.m. - Dinner & Program featuring Greg Risberg - "How to Stay Energized in a Changing World"

Friday, Feb. 20, 2009

7:30 a.m. - Buses depart the Hampton Inn & Suites (Shuttle transportation will be provided throughout the day.)

Friday Seminars will be at the American Royal Complex

8:00 a.m. - Continental breakfast and Association Business

9:00 a.m. - John Spader - "Dealership Success Strategies"

Noon - Meeting adjourns

Lunch on your own

Afternoon - Tour the Western Farm Show

5:30 p.m. - Last bus leaves for Hampton Inn

Convention presented by:



Convention Highlights

"How to Stay Energized in a Changing World" - Greg Risberg
6:30 p.m. - Thursday, Feb. 19 at Hampton Inn & Suites

Changes in organizations as well as increasing work demands multiply stress. This program teaches people:

- Proven techniques to reduce stress
- Ways to relax under pressure
- How to identify "good" versus "bad" stress
- How to achieve more balance in their lives.



Greg Risberg, C.S.P., M.S.W., is a professional speaker who has addressed more than a half-million people in the past 20 years.

Continued on next page

Greg has brought his "Humor With a Message" to 48 states, as well as Canada, England and Australia. Greg is proud to have earned the CSP designation – Certified Speaking Professional - from the National Speakers Association.

"Dealership Success Strategies" - John Spader, Spader Business Management, 9:00 a.m. - Friday, Feb. 20 at American Royal Complex

Using Spader's Total Business Success™ Model, we will cover the four distinct areas of developing a dealership.

1. Financial strength and profitability
2. Getting and keeping more customers
3. Hiring, managing and developing high-performing people.

This session will include an assessment of the dealership. This evaluation compares your dealership to key benchmarks for high performance for the people and financial sides of the business, and it identifies red, yellow, and green flags. This is designed to help people step back and look at the whole dealership from a strategic point of view. Included are actual results from a benchmark group of dealerships including metrics such as:

- Sales per employee
- Gross profit per employee
- Spader's proprietary key expense ratios.

We will cover the three types of growth curves:

1. Market-driven growth
2. Employee-driven growth
3. Management-driven growth

Hotel Information

The Hampton Inn & Suites – Country Club Plaza, 4600 Summit, Kansas City, Missouri 64112
Tel: 816-448-4600; Fax: 816-448-4610

We have arranged for a special group rate of \$119 per night. To make your reservations and obtain the special group rate, please call 816-448-4600 before Jan. 30, 2009. Your reservation includes complimentary "On the House" breakfast, complimentary local calls and high speed wireless access. Secure underground parking is also complimentary.

Cancellations

Full refunds will be issued until Feb. 6, 2009. One-half refunds will be issued until Feb. 16, 2009. After that date, no refunds will be issued for cancellations. You may substitute without penalty. To substitute or cancel, please submit your request in writing to SouthWestern Association or call the Association at 800-762-5616.

A Few Facts:

- 20% of employees are in a job that "fits"
- 50% of all managers fail
- 75% of all employees are looking for a new opportunity
- It costs 3 to 24 times a person's annual pay to replace them.



When asked if they are happy with their hiring and performance review process, most dealers and managers answer with a strong NO! This session gets to the root causes of why this is so, as well as showing examples of the processes and solutions for changing and improving.

John Spader has worked closely with individual businesses in a variety of industries located in several countries as a small business management resource provider and Spader 20-Group facilitator. He is one of the primary instructors of the popular Total Management Workshop and also presents various other workshops and seminars related to business management. He has also consulted and worked with associations and manufacturers, always with the focus on privately owned businesses whose owners' savings are on the line. Spader is the author of articles that have appeared in many industry journals, and has spoken to numerous groups including Recreation Vehicle Dealers Association of America, Marine Retailers Association of America, North American Equipment Dealers Association and Outdoor Power Equipment Institute. He is based in Sioux Falls, S.D.

Tax Deductible Education Expense

Under certain circumstances, the Internal Revenue Service allows an income tax deduction for education expenses undertaken to maintain or improve professional skills, including registration, meals, travel and lodging. Please consult your tax professional before taking any deductions.

Registration Fees

A registration form is included on page 17 of this newsletter. If you need additional information, contact SouthWestern Association at 816-561-5323 or 800-762-5616. Complete information is also available on our web site at www.swassn.com.

Special Needs

If anyone requires disability assistance or accommodations during the convention, or needs more information, please contact Olivia Holcombe by Feb. 1 at 800-762-5616.

OSHA 300 Injury and Illness Summary

What and When

If you had more than 10 employees at any one time during the past year, then you are required to keep an OSHA 300 log and OSHA 300A summary on file.

Every year your OSHA 300A Summary must be posted from Feb. 1 through April 30 for the previous year. Some industries as a whole are exempt from this OSHA requirement due to low injury rates. Examples are office settings, automobile and motorcycle dealers, hardware stores, many retailers, schools and colleges and funeral homes, to name a few. Even if you had no injuries or illnesses during the past year, you must still fill out the OSHA 300A summary form and put "0" in the appropriate boxes before posting.

Be sure to update your OSHA 300 Injury and Illness log first and make sure you have supporting documentation such as Work Comp. forms or OSHA 301 forms on file.

What Needs to be Recorded and What Doesn't

The four criteria for an injury to be OSHA recordable:

- 1) Days away from work (at home or in the hospital)
- 2) Restricted work (can perform job tasks but with limited ability)

- 3) Transfer to another job duty (light duty)
- 4) Medical treatment beyond first aid

Medical Treatment Beyond First Aid - OSHA Recordable

- Loss of consciousness
- Surgical glue or stitches
- Prescription strength medication
- Rigid splint if it restricts normal work
- Broken or chipped teeth
- Treating an infection
- Removing a foreign body imbedded in the eye (not irrigation or flushing)
- Foreign body removal if requires a physician because of the depth, size or location or object
- I.V. fluids for heat stress
- Injury in company parking lot during work hours performing a job duty
- Working from home, employee injured while performing a job duty and being paid

Continued on page 10



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



"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

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

Consult your tax advisors regarding the tax considerations with respect to adopting or participating in the Toolchex accountable plan. © 2004 Copyright Toolchex, Inc.

800.498.2256 or visit www.toolchex.com

Fetters Named Federated CEO

In a development that represents a significant commitment to the company's future, Owatonna-based Federated Insurance Companies has named Jeffrey E. Fetters the company's Chief Executive Officer, effective Jan. 1, 2009. Chairman - CEO Al Annexstad, who will voluntarily relinquish his role as CEO in January, made the announcement. Annexstad will remain the company's Chairman.

"Throughout his career, Jeff has demonstrated a unique capacity for building relationships – both within and outside of the organization – with an intense focus on getting things done," Annexstad said. "His proven leadership, knowledge of the industry, and his experience with our insurance operations and external partners has helped strengthen the Federated organization. I am confident that in this new role Jeff will lead the effort to fulfill our commitments to our clients, association partners and employees across the country."

Over his 28-year career with Federated, Fetters has served in several leadership positions. He began his career in 1980 as a Marketing Representative in Valparaiso, Ind. In 1983 he joined the ranks of marketing management. Over the next 18 years he earned multiple promotions, culminating in his

appointment as Executive Vice President in 2001 where he joined the senior leadership group at the Owatonna headquarters. He was appointed Chief Operating Officer in June 2004 and the company's President in April 2008. As CEO, Fetters will be responsible for all of Federated's property and casualty and life and health insurance operations. With assets topping \$5 billion, Federated is one of the nation's largest and financially strongest mutual multiline insurers.

"I am deeply grateful to Mr. Annexstad and Federated's board for this vote of confidence. As I embrace this immense challenge, I am ever mindful of the long-standing commitments that we have made to our valued clients and trade association partners, as well as to our dedicated Federated employees."

Fetters is a graduate of Ball State University in Muncie, Ind., where he earned a degree in business and accounting. He and his wife, Marty, live in Owatonna and have two grown children, a daughter, Ashley, and a son, Ben.

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Helping Dealers Succeed

Developing Retirement Savings

By Barry Villaverde, Tax Favored Benefits

Post this article for your employees!

There are a number of people who currently face a sobering and frightening reality – they simply do not have anything set aside for retirement. Social Security alone will not be sufficient to provide most people with the income necessary to enjoy their desired lifestyle once they have stopped working. For some, retirement appears to be right around the proverbial corner, and time is not slowing down. For others, paycheck to paycheck with seemingly nothing to spare has become their life. Is it actually possible to develop retirement savings facing these and similar obstacles? I suggest that it is, indeed, possible. In this last issue of 2008, the entire content of Planning For Life will be devoted toward suggestions designed to help make this optimistic possibility an encouraging reality.

A little clarification seems in order at this point. If it truly is the case that you are living in poverty, then this article is not for you. Under consideration are those who have income for daily living but still struggle to save. Likewise, if you are 65, plan to retire at 66 and have no retirement savings set aside then these thoughts will not provide a blueprint for sufficient preparation. This article takes into account those who have 15 or more years before they plan to begin their retirement.

First Things First

As corny as this may sound, I am convinced that the first step to building your retirement savings is to actually believe that you can. If you have already decided in your own mind that you cannot build up savings for retirement...then you simply will not. You cannot change the past, regardless of the circumstances that have contributed toward your present situation. Do not let it stop you. Dwelling on the past keeps you facing in the wrong direction. You cannot win, playing the “If I had only...” game. Wishful thinking doesn’t achieve much in this life. You must set your mind to the task at hand and firmly believe that you CAN accomplish this, determined to do whatever it takes to solve this dilemma. Take heart – there are many with the smallest incomes who have grown healthy nest eggs and there are many who have begun this process late in life and are well on their way to a fulfilling retirement. You CAN do it, too! Believe it! Determine it! Do it!

Closely akin to this initial first step is the realization that no one else is going to do this for you – IT IS UP TO YOU! This will take a lot of hard work, a healthy dose of self-discipline, and stick-to-itiveness. More than anything else it requires real and drastic change in your habits, priorities and outlook.

Discovery - Follow the Money

You must determine how your money is being spent and

re-route some of it into saving for retirement. A very effective way of getting this done is to write down where your money is going. Here’s the plan:

Monitor Your Daily Spending

Each day next month, write down a list of everything you spend money on – everything! Find a note pad to carry with you everywhere you go and make it a habit to record every outflow of money. If you buy lunch at a restaurant, write it down. If you rent a DVD, write it down. If you give your kids \$5 allowance, write it down.

Monitor Your Monthly Expenses

In addition, write down a list of every monthly reoccurring expense that you are responsible to pay such as the mortgage, utility bill, auto insurance, groceries, etc. If you are able, create a chart.

Monitor Your Yearly Expenses

There are expenses that you pay on a non-monthly basis. This would include such expenses as semi-annual insurance payments, birthdays, personal property taxes, vacations, school expenses, etc. Again, if you are able, create a chart.

Write Down Past Unexpected Expenses

Every year, unplanned events take place that require spending money. Take a moment to write down those events from the past three years and the amount of money you spent. For example, this may include a medical emergency, automobile repair, financing a wedding, etc.

Analyze Your Data and Trim

Now that you have a good idea of where your money is going, it’s time to analyze the information and determine where to make changes that will save you money.

Determine Needs vs. Wants

One of the more difficult tasks is to honestly assess what belongs in the “Needs” category and what belongs in the “Wants” category. This candid evaluation is at the very heart of saving money. For the sake of preparing for the future, you must be prepared to minimize your wants and concentrate on more efficient methods of meeting your needs. Start trimming away those wants. You may be surprised how much money this frees up. For example, you may discover that you spend \$100/month on personal entertainment such as magazines and movies. Trim that down to \$25/month and you have a savings of around \$900/year.

Continued on next page

Develop Savings Habits. There are some areas in the “Needs” category that can be improved to increase your savings. Take, for example, your need to eat. However, purchasing goods at the grocery store (especially when they are on sale) and preparing your meals instead of going to restaurants is a powerful “savings habit” that must be developed. Consider this example - purchase a loaf of bread (\$1.98), lunch meat (\$3.00), chips (\$2.69), bag of apples (\$1.49) and miracle whip (\$1.50). This could easily make a week’s worth of lunches averaging \$2.38/meal. Compare that to eating at a fast food restaurant each day and averaging \$5.00/meal. That’s a savings of over \$600/year. Apply this to other areas of “Needs” such as clothing. Instead of buying the latest costly fashion, try a thrift store or a sale at a department store. Now is not the time to be proud.

Create a Budget. Having determined your needs and ways to trim the cost of your needs make a budget that pays for your expenses, allows for unexpected costs and gives you money to save. Then, discipline yourself and stick to your budget.

Pay Down Debt. Decreasing and eliminating debt is one of the fastest ways to free up money for saving. Refuse to use your credit cards on wants. In fact, only use your credit cards for an emergency need. Make it a habit to carry only one credit card with you and tape a note on it that says, “Use only for an Emergency.” Consolidate your debt. If you can decrease your monthly debt responsibility and decrease the amount of interest you pay with debt consolidation...then do it. Use a little of what you save to pay down debt. Even adding \$10 more for each monthly payment will pay an additional \$120/year and save you in interest payments, as well.

Additional Saving Tips

Here are some additional tips you might use to increase your ability to save money. Use what works for you now and incorporate others, later.

Look at your big expenses and ask yourself if there are ways to lower them. For example:

Housing – Can you move to a less expensive apartment? Can you refinance your house and lower your payment?

Transportation – Can you use only one car instead of two? Can you carpool to save on gas?

Entertainment – Do I really need cable or satellite TV? Do I need those movie channels?

Utilities – Can I set up a “level pay” plan? Can I reduce my time in the shower, bath, etc.? Do we really need all these lights on?

Food – Do I really need to eat out as much as I do? How much can I save by cutting coupons?

Daily Purchases – Make it a habit to make daily, necessary purchases with paper money. Then, take the change you receive and put it in a piggy bank or jar. The accumulation

over time can become a significant amount.

Get Another Job – If you’re able, secure a part-time job even if it’s just one day a week. Working 8 hours a week at \$10/hour should give you an additional \$175 to \$225 each month.

Invest Your Savings - Now that you are able to save money, take the portion you are not using to pay down debt and regularly invest it in a retirement account such as an IRA. Consult a professional to help you determine what your risk tolerance is and should be, based upon your age and goals, and how to allocate your money across the investment choices in your IRA. Regular contributions to your IRA will allow you to use the power of dollar-cost averaging and compounding interest to help grow your retirement nest egg.

Let’s consider an example. Suppose you are 30 years old and able to invest \$1,800/year (saving \$150/mo.) until you retire at age 65. Assuming you are able to earn 8% on your money, you would end up with around \$325,000 in your account. If you increase that investment to \$2,100/year (saving \$175/mo.) you would end up with around \$390,000.

Conclusion

Developing retirement savings can be boiled down to three major steps: (1) Mentally believing and determining that you can do it; (2) Changing your daily habits to reduce spending, pay down debt and grow savings with new fiscal self-discipline; and (3) Investing those savings on a regular basis in a retirement account. It can be done with a lot of effort and hard work. Why not start developing your retirement savings today.

Tax Favored Benefits, Inc.

With over 30 years of experience, Tax Favored Benefits, Inc., is a closely-held financial services firm that specializes in retirement plans, group benefits and financial planning for individuals and closely-held businesses. Boasting clients in over 20 states, we are committed to long-term advisory relationships with our clients. We are not a vendor.

TFB has a staff, many with over 20 years experience in the financial services industry, and with such varied designations and degrees as Juris Doctor, Master of Business Administration, Chartered Life Underwriter, Chartered Financial Consultant, Chartered Retirement Plan Specialist, Chartered Financial Analyst, Certified Employee Benefit Specialist and Life Underwriter Training Counsel Fellow. We work with you, personally, or with your other professional advisors to evaluate the complex issues surrounding our clients and work to design a solution, which most efficiently solves the financial planning problem. We give our clients the best of both worlds: regional, personalized service coupled with world-class products and people. Perhaps the best way to judge us is by our clients and what they have to say about us. We are happy to provide you with relevant references. Tax Favored Benefits is the endorsed provider of retirement plan services for SouthWestern Association members. They can be reached at 800-683-3440.



**IMPLEMENT DEALER
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SERVICE TEAM CONTACT NUMBERS		
Corporate Office Location:	4801 W. 110 th St., Suite 200 Overland Park, KS 66211	Phone: 913.648.5526 800.683.3440
Mailing Address:	P.O. Box 7190 Overland Park, KS 66207-7190	Fax: 913.648.6798 Email: tfb@taxfavoredbenefits.com Website: www.taxfavoredbenefits.com

Who should I contact?		
Plan Representative:		
		Key Contact overseeing your plan: <i>Investments, Plan Design, Enrollments, Plan Service at TFB and On-site</i>
		David B. Wentz, J.D., LUTCF dbw@taxfavoredbenefits.com <i>Tasha Orth, Assistant</i> R. David Wentz, J.D., CLU, ChFC rdw@taxfavoredbenefits.com <i>Fran Larson, Assistant</i>
		Investment Analyst Retirement Service Specialist <i>Provide internal investment education, portfolio reviews, enrollments and participant meeting</i>
		Craig Hallier, CFA, MBA craig@taxfavoredbenefits.com Barry K. Villaverde barry@taxfavoredbenefits.com
		Regional Service Representatives <i>Provide on-site investment education, portfolio reviews, enrollments and participant meetings.</i>
		Peter Flora peter@taxfavoredbenefits.com Dee W. James dee@taxfavoredbenefits.com
		Vice President of Retirement Plans: <i>Oversees plan administration issues and plan service</i>
		Cynthia Richter, J.D. cynthia@taxfavoredbenefits.com Dennis Maher dennis@taxfavoredbenefits.com
		Senior Retirement Plan Specialist: <i>Preparation of 5500 filing, Plan Design, Compliance; Plan Testing; IRS and DOL Issue</i>
		Retirement Plan Participant Specialist: <i>Contributions; Manage Participant Distributions, Vesting issues; Website questions</i>
		Retirement Plan Specialists: <i>Annual Plan Valuations; Census Data Requests; Plan Testing</i>
		Lesley Sifers lesley@taxfavoredbenefits.com Toni Goodman toni@taxfavoredbenefits.com Amy Tilley amy@taxfavoredbenefits.com

Plano Power Equipment Earns National Recognition

Plano Power Equipment, Plano, Texas, has been designated a Power ProSM dealer by the North American Equipment Dealers Association (NAEDA).

The dealership earned accreditation by meeting industry standards related to operational performance and customer commitment. "Plano Power Equipment's commitment to sales and service is exactly what we look for in a Power Pro dealership," says Joe Dykes, director of OPE programs for NAEDA.

"Power Pro is the mark of exceptional dealers," adds Dykes. "The program brands a dealership as a business where consumers can expect exceptional product knowledge, premium brands, full service and complete satisfaction."

Plano Power Equipment sells and services both lawn/garden and construction/industrial equipment. Brands carried by the dealership include Honda, ECHO, Little Beaver, Little Wonder, RedMax, Scag, STIHL, Toro, Tru-Cut, and Whipper Clipper. The dealership is owned by Glen Whitt and they offer a complete line of parts and service capabilities.

SouthWestern Association Area Meetings

SouthWestern Association has scheduled area meetings for members in 2009. The meetings will be held in a luncheon format starting at 11 a.m. to enable members to easily travel to the one nearest them. Please mark your calendar and watch for more information.

- April 16 - Oklahoma City, Okla.
- April 17 - Springfield, Mo.
- April 21 - Columbia, Mo.
- April 22 - Kansas City, Mo.
- April 24 - Wichita, Kan.
- April 28 - Colby, Kan.
- April 29 - Great Bend, Kan.
- Oct. 27 - Harlingen, Texas
- Oct. 28 - Austin, Texas
- Oct. 29 - Houston, Texas
- Oct. 30 - Tyler, Texas
- Nov. 3 - Dallas/Ft. Worth, Texas
- Nov. 4 - Amarillo, Texas

Additional details on program, agenda and exact location will be sent as soon as complete information is available. We hope to see every SouthWestern member at an area meeting this year!

When it comes to selling used farm equipment, it doesn't get any bigger than **IRONsearch.com**. Over 235,000 potential customers a month at any given click.

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Yeah, it's that big.

Accident Prevention – Painless & Profitable

By Essential Corporate Solutions

Why do you own a business? The most obvious answer is to make money. As a business owner it is important for you to operate at a profit. Expenses take a big chunk of the revenue, and competition limits how much your firm can charge for the goods and services it provides. What’s more, competition is no longer just local – it is often worldwide.

Most large U.S. companies operate at a small profit margin – some as small as ½ percent. This means they earn only a ½ cent for every dollar taken in. Profit margins of 1 percent to 5 percent are more common but this is still not a lot of “extra” money. Each time an accident occurs, the cost of the injury must be subtracted from profits. So, how much do these incidents really impact your company in terms of direct and indirect costs? Take a look at how many additional sales are required to pay for industrial injuries.

ACCIDENT COSTS	1% Profit Margin	5% Profit Margin	10% Profit Margin
	Additional Sales	Additional Sales	Additional Sales
\$1,000	\$100,000	\$20,000	\$10,000
\$5,000	\$500,000	\$100,000	\$50,000
\$25,000	\$2,500,000	\$500,000	\$250,000
\$50,000	\$5,000,000	\$1,000,000	\$500,000
\$100,000	\$10,000,000	\$2,000,000	\$1,000,000
\$250,000	\$25,000,000	\$5,000,000	\$2,500,000

What does this chart tell us? If the company is operating at a profit margin of 5%, then \$20,000 in new sales will be needed to compensate for a \$1,000 injury. If the profit margin is nearer 1%, an additional \$100,000 worth of goods or services are necessary to keep that profit level. A lot of “widgets” must be manufactured to compensate for those losses.

Whatever your employees do in production, sales or service, they should think about the extra hours that they must work to help pay for the average job site injury. Why should they care about this? Simple. Safe work behavior by your employees can contribute directly to your bottom line. The more profitable the company, the more likely there will be funds available for better equipment and improvements in the work environment for your employees. Though money is an important factor to both you and your employee, the personal well being of your employee is also important. It is always wiser for your employees to spend a bit more time doing the job safely than to be recovering from an injury. This is why you ask your employees to avoid taking dangerous shortcuts, wear their personal protective equipment when required, to do their job as instructed, and to support your company’s safety efforts. Teach your employees to think of safety as both pain-free and profitable. Accident prevention is a win-win proposition for you and your employees. A well planned safety program is a must for every company no matter what your size.

SouthWestern Association recommends Essential Corporate Solutions for your Safety/Human Resource needs and Dispute Solutions, Inc. for ADR Services. You can contact Kelly Dykes at 800-880-1722 or 972-485-5135. Visit their websites at www.dsi-adr.com and www.safetyadvisorycouncil.com.

NAEDA 6th Annual Legislative Fly-In

The 6th Annual NAEDA Legislative Fly-In is set for March 31 - April 1 in Washington, D.C. This annual event includes briefing sessions and time for visits with legislators on the “Hill.” This year’s schedule has an abbreviated briefing period to allow more time to be spent on Capitol Hill talking with legislators.

NAEDA has reserved blocks of rooms in two Washington hotels - the Army-Navy Club and the Park Plaza Hotel. The rooms at the Park Plaza will only be used once the room block is filled at the Army-Navy Club. It is recommended that members attending the Fly-In arrive at the Army-Navy Club before 1:30 p.m. on Tuesday, March 31 and plan on departing late afternoon or early evening on Wednesday, April 1. SouthWestern Association members interested in attending the Fly-In should contact the Association office at 800-762-5616 for a registration form and agenda.

- Work related violence while on-duty
- Terrorist attacks
- Diagnosis of an illness
- Poisoning
- Carpel tunnel or tendonitis
- Heart attack

First Aid Treatments - Not OSHA Recordable

- Non-prescription medication
- Tetanus immunizations
- Cleaning, flushing, soaking wounds
- Wound coverings
- Hot or cold therapy
- Non-rigid supports
- Temporary immobilization devices
- Drilling fingernails or toenails
- Eye patches
- Simple removal of foreign bodies from the eye
- Simple removal of splinters
- Finger guards
- Massages
- Drinking fluids for heat stress

Exempt Industries

Some industries do not have to comply with OSHA 300 record keeping regulations because of low accident rates within their industry. It is based on a company's Standard Industrial Classification (SIC) code.

If you had more than 10 employees at any time during the year and your business SIC is not in the list, you must complete OSHA 300 and OSHA 301 recordkeeping forms. Hardware stores are exempt for OSHA 300 record keeping. However, farm, industrial and construction equipment dealers must comply with the OSHA 300 record keeping regulations.

OSHA 300 - Questions and Answers

1. How do I classify an injury or illness if it

involves both a job transfer and days away from work?

On the OSHA Form 300, there are four columns G, H, I and J which let you classify an injury or illness. The instructions explain that you can check only one of the boxes G-J. Always check the worst case.

G - death

H - days away from work

I - job transfer

J - other recordable cases

For instance, an employee gets injured and you put him on light duty, so you would record him as (I) job transfer or restriction. His condition worsens two days later, and he misses work the following three days due to the injury. You would cross out, white out, or erase the check in column (I) and put a new check in column (H). Then, let's say the employee

Continued on next page

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dies from injuries five days later. Now cross out, white out, or erase the check in column (H) for days away from work and check (G) for death.

2. What if an employee is in the hospital for several days and then dies due to complications from the injury?

You would record it as (G) death on your OSHA 300 log, but more importantly, if the death occurs within 30 days of the incident that caused the injury, you must call OSHA at 800-321-6742 to report a fatality. Any fatality that occurs more than 30 days after the incident does not require you to report or call OSHA.

3. What is the difference between reportable and recordable?

Reportable – one fatality or three or more employees hospitalized due to a workplace incident must be reported (called) to OSHA at 800-321-6742. Recordable – an injury or illness that must be recorded on your OSHA 300 log.

4. Do I record an employee's heart attack on the OSHA 300 log?

This is very hard to determine. You only record work related injuries and illnesses. For instance, if an employee has a heart attack while on break (off duty) it is not considered work related. If an employee has a heart attack while on the job, it could be recordable. It may need to be determined by a physician. Even then, how does a doctor determine the cause of a heart attack when there are so many factors – stress at home, stress at work, heredity, life-style, etc. All the OSHA letters of interpretation show about 50 percent are reported to OSHA and recorded.

5. How do I record an injury that occurred on Dec. 1, 2007 and the employee had 60 days away from work? Do I record the injury on both 2007 and 2008 OSHA 300 logs?

Always record an injury or illness in the year which it occurred. In the above example, you would record the injury on the 2007 log and record 60 days. Don't record the injury on the 2008 log.

6. How often do I need to update the OSHA 300 log?

You need to update your OSHA 300 log within 30 days of a recordable incident.

7. I had an employee get killed in a company truck on the highway, do I call OSHA to report it?

No. The injury occurred on the highway not at your workplace. The police, sheriff, or DOT will take care of reporting the incident to proper authorities, but it will not be reported to OSHA and you do need to report it to OSHA.

8. If an employee receives damage to his dentures but there is no other injury to the employee's mouth, face or jaw is it recordable?

No. There is no injury to the employee. If the employee chipped or broke his own teeth, it is recordable.

9. I have some temporary employees that work for three months out of the year. Am I responsible for recording their injuries or is the temp agency responsible?

If these employees are supervised by your company on a day-to-day basis during those three months, you are responsible for recording their injuries.

This information was provided by Regulatory Consultants, Inc. (RCI). RCI is the endorsed provider of regulatory compliance issues and answers for SouthWestern Association members.

Utility Rates

APPI Update - January 2009

Change and uncertainty continues in the U.S. and overall world economies. Credit issues and concerns are front and center on main street, Wall Street, and in the energy industry. Now more than ever, energy consumers need ways to mitigate risk and reduce operating expenses. They also need access to reliable suppliers and the ability to compete with the suppliers. APPI's solutions effectively lower your energy costs, decrease/eliminate operating risks, and create budget certainty with no upfront costs.

Electricity and natural gas markets are at historically low price levels. Commercial and industrial demand is down and market prices reflect it. The market is ignoring other factors that would have sent the market running, such as cold weather and the Israel-Hamas conflict in the Middle East. Locking into a rate while prices are low is advised.

For a comprehensive review of your electricity and natural gas rates and recommendations for locking into low current rates, contact APPI at 800-520-6685 or www.appienergy.com.

Employee Turnover

By: AgCareers.com

While many would argue that a little turnover within an organization is sometimes good to weed out lower-level talent, generally employee turnover is associated with cost. Often times the entire cost of employee turnover isn't even factored in when looking at matrixes.

Typical cost of employee turnover figures are based on the measurable direct costs, such as administration fees, separation costs (vacation, severance, etc.), recruitment costs, selection and hiring costs, and orientation and training. What organizations forget to factor into the equation is the indirect costs of turnover. These can range from loss in productivity, co-workers time, managers time, operating errors and loss of client satisfaction for example. Today's cost of employee turnover range from job to job and source to source – the fact is that turnover of 'A' players really impacts an organization's overall bottom line.

What Can Be Done?

There are a couple of things that can directly impact employee turnover – hiring the 'right' people and keeping them engaged within the organization.

Hiring Right

According to recent research that AgCareers.com conducted evaluating the costs to hire, in an example of mid-level sales manager, the cost to recruit, hire, and train that person is nearly \$50,000. Consider if you brought someone on board that only stayed for a year or less – you still make that investment and have the additional cost of going through the process again.

- Look within your organization first and promote upwards to more senior level positions, leaving the typically easier to fill and lower cost investment positions open.
- Use internship programs as a way to test drive potential candidates. Internships can be a great resource for recruiting and provides students with meaningful work experience.
- Write a job description that accurately depicts the needs and skills that you are searching for. Through the recruitment process be genuine and honest about your needs and don't 'sell' your organization and the job falsely just to fill the position. Remember there is a large cost associated with a bad hire!
- Don't be afraid to re-post a position if you aren't finding the talent you are seeking the first go around – sometimes a little patience pays off.



- Do a great job on-boarding your new hires. Opinions form quickly and first impressions last a lifetime.

Retention

At the AgCareers.com Roundtable this past August, guest presenter, Suzan Knese of Osborn and Barr (Marketing Company) shared the following, "Good retention doesn't just happen. It is the result of planning and forethought and careful attention to what matters most to the people who work for you."

Most general studies show that working conditions, development opportunities, and recognition are all large contributors to employee engagement/retention. Interestingly, salary is very rarely listed as a top reason. Now that doesn't mean it is okay to offer a non-competitive salary.

Factors that lead to retention differ from person to person and place to place. One easy way to gain insight into what motivates your staff are employee satisfaction and assessment surveys. One point of caution – if you ask for feedback be prepared to act on legitimate feedback. One of the easiest ways to demotivate your staff is to not take suggestions seriously.

Use the information gathered to develop a retention plan – maybe working conditions need to be improved. Determine what can be done, outline a plan of attack and time line and communicate your plans back to your staff.

We are all looking for ways to cut costs and improve the bottom line. Reducing cost of employee turnover is one easy area that can do this through hiring 'right' and having a retention strategy. Not only will your financials be positively impacted but your workplace will be for all your employees as well.

For more ideas on retention programs, contact your AgCareers.com rep., Beth Hales, by email: beth.hales@agcareers.com or phone: 800-929-8975 and mention you are a SouthWestern Association member.



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Valuing Employee Benefits

Times are tough: profits are marginal and costs continue to rise. How do business owners stay afloat? By attracting and retaining quality people and by maintaining a “performance-based culture.”

According to the National Compensation Survey, employers paid 83 percent of the cost of premiums for single coverage and 71 percent of the cost for family coverage for workers participating in employer-sponsored medical plans in 2007. Do your employees know and respect this fact? Though typically discussed solely in employee meetings, there is extreme value in helping employees understand the full cost of benefits, in turn impacting their “total compensation.” In addition to employer loyalty, the practice of valuing employee benefits is a proven winner in creating a performance-based culture.

In uncertain economic times, employees are seeking to be reassured. Reassured in their employment and reassured in their employer. Take this unique opportunity to strengthen your position with your employees by using the employee benefits valuation tool, provided by Federated Insurance. The tool can be found at <http://www.swassn.com/News/Valuing.Employee.Benefits.pdf>.



As our exclusively recommended insurance carrier, Federated Insurance strives to provide meaningful, value-added programs and services for our members, regardless of their insurance affiliation. Please take advantage of the attached valuation tool by sending it to your employees in conjunction with their W-2 statements or by discussing it in a future employee meeting.

Source: Federated Insurance Co.

Technician Training Program

SouthWestern Association has partnered with the OSU Institute of Technology in Okmulgee to establish a 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: 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.

DOT Final Rule – Combined CDL and Physical Exam Card

An Interstate driver with a Commercial Driver’s License (CDL) subject to having a DOT physical exam will be required to submit an original or copy of their medical examiner’s certificate to their State Driver’s License Agency along with a self-certification that they are or are not required to have a DOT physical exam.

The State Driver License Agency must record medical certification information into the Commercial Driver License Information System (CDLIS). This allows one document to be carried by the driver, streamlines recordkeeping obligations by the state, and provides instant access to federal and state enforcement officials.

Dates

- States have until Jan. 30, 2012 to have the CDLIS in place and ready to receive driver information.
- CDL holders must submit their self-certification on whether this rule applies to them and copy of medical exam to the state driver license agency starting Jan. 30, 2012 but no later than Jan. 30, 2014.
- CDL holders will be required to submit all subsequent issued medical examiner’s certificates (every two years) to the state driver license agency.

Motor Carriers – A copy of the medical examiner’s certificate in the driver qualification file will only be valid for 15 days after the driver receives a copy. After 15 days, the motor carrier must have a copy of the CDLIS MVR as documentation that the driver is medically qualified and kept in the driver qualification file.

DOT Proposed Rule – Physical Exams Only By DOT Registered Physicians

Physicians who perform DOT physical exams of Interstate commercial motor vehicle drivers would be required to be on the National Registry of Certified Medical Examiners. These physicians would complete certain training requirements and pass a test to verify an understanding of the physical qualification standards. This provides consistency among all physicians authorized to give physical examinations in helping to determine whether driver’s health meets the standards.

Information provided by Regulatory Consultants, Inc. (RCI).

Don't You Wish...

By John Walker, President, After Market Services Consulting, Inc.

Don't you wish that five or six years ago when the economy was in a slump and your equipment sales were positioned just about where they are today that you decided enough was enough and had done something about it? You were never going to allow this to happen to your business again! Many equipment dealers took the advice of those who had gone through market slumps in the past. They listened and made the necessary changes. They recognized that this was not the end of the world, and that if they changed the way they did business, the next time they faced a market slump, they would be prepared. Today, they are the ones with the positive attitude toward what is happening in their market place. They are the survivors and will continue to be. Too many equipment dealers didn't want to believe it would happen again and continued putting their emphasis upon satisfying their suppliers by achieving the required market share, no matter what the cost. Their focus continued to be upon the "big ticket items," anything to make the numbers that kept them as a member of the manufacturers "elite sales club."

Preparing For Business Cycles

You made some really great deals in leasing equipment with maintenance. Now that equipment is being returned. You are faced with the same dilemma as the people who bought \$600,000 homes. The value of homes is less than it was five/six years ago and they are stuck with making the payments. Some of the equipment that dealers sold on lease with maintenance are now worth less than what is on their books. Now what are they going to do? Six years ago you made a big sale and your market share exceeded what your manufacturer wanted. You got a trip to the ski slopes in Dubai. It was the trip of a lifetime. You sold that last piece of equipment at a rock bottom price to win the trip, all along not realizing that had you made a "normal profit" on that sale you could have paid for your own trip. You should also recognize that you paid some healthy taxes on that trip.

As we have stated numerous times in our articles, business cycles occur on a predictable basis, varying many times by the industry. Successful equipment dealers recognize this fact and prepare for it. They prepare for it by making sure their Absorption Rate Factor is near or even better than 100 percent! They worked hard at developing their Self-Feeding Profit Spiral, they concentrated on developing a Customer for Life culture throughout the dealership.

Just recently I returned from Europe after having conducted a series of seminars for Parts and Service Managers for a

"well-known" brand of equipment sold all over Europe and the Middle East. All of those attending the class understood and spoke excellent English. That was not the problem. I started off each meeting by asking how many of them got out from behind their desks or from behind the counter on a regular basis to call on either customers or their competition.

Those who changed from a reactive mode to a proactive mode are the positive thinking dealers, the survivors, the dealers who despite the economic downturn, are not only increasing their market share but increasing their sales and profits.

The look I got from those attending was akin to my stepping off a UFO from Mars! That was not their culture. After all, customers came to them for their parts and service requirements. They didn't go after the customer's business. It was guaranteed business. A whole lot of us can well remember when this was the prevailing attitude throughout North America. Those who changed from a reactive mode to a proactive mode are the positive thinking dealers, the survivors, the dealers who despite the economic downturn, are not only increasing their market share but increasing their sales and profits. Their glass is not half empty. For them it is half full. They have proven once again that it is certainly possible to achieve market share with a decent profit.

Sure, things out there are tough. We would be fools to fail to recognize this fact. But, for those of you with a "bit of gray" in your hair, you also recognize the slump will not only end, but will happen again in yet another four, five or even six years. If you are smart this time, you will see to it that next time around you will be more than prepared to weather the storm. Make up your mind now to do those things you promised to do five or six years ago. Make yourself a plan and then live by your plan. Plan to survive profitably.

Start everything off by overcoming negativity! You might want to try this - take a long weekend off from the business. You and your bride take off to some exciting place of your choice. Go some place where you both would like to go and for three or four days forget your business and all of your imagined problems. No phone calls back to the business, no messages on your Blackberry and leave your laptop at home. Purge your minds of all negative thoughts.

Continued on next page

You want to come back refreshed and ready to work. To carve out a plan and a commitment to all those things you are going to do to change the working model of your business. Set goals for yourself, your personnel and the departments within your dealership. When you set these goals make sure they are challenging and achievable.

Absorption Rate

Most dealers today understand absorption rate. Unfortunately, too many dealers are not challenging themselves or their employees to achieve a 100+ absorption rate. Too many believe it to be an impossible goal, a goal they can never reach, so they fail to try.

Absorption rate is the “keystone” to developing a recession-proof equipment dealership. Achieving a 100 percent absorption rate means that the dealership’s parts and service and short-term rental departments are covering the dealership’s fixed overhead expenses, except for the dealership’s variable sales expenses. In effect the gross profit margins achieved by the sale of new and used equipment become the net profit of the dealership when your absorption rate is running 100 percent or higher. For those of you who are not aware, the financial formula for measuring an equipment dealer’s absorption rate is: Parts, service and short term rental department’s

gross profit dollars divided by the fixed overhead or operating expenses of the dealership - less variable sales expenses equals the dealership’s percentage of absorption rate.

One hundred percent or better absorption rate assures the dealership in a recessed market that overhead will be covered, survival will be achieved and the dealership will have a developed and steady cash flow.

Successful equipment dealerships today have focused upon the achievement of a minimal goal of 100 percent and to do this they fully understand that a commitment to their after-market is imperative. They recognize that they must professionally market their parts, service and short-term rental with the same enthusiasm, dedication of time, money and personnel as they do in marketing product to their customers. They selfishly want every dollar that their customers spend on the equipment they purchase from the dealership in the areas of parts, service and short-term rental. No one outside of the selling dealer is going to take away the dealer’s hard-earned and “fought-for” aftermarket!

Self-Feeding-Profit-Spiral

Developing a high absorption rate will begin the creation of the dealership’s self-feeding-profit-spiral. Customers want to do business with the dealer **Continued on next page**



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who takes care of them after the sale. Once the dealership begins to provide great parts availability, and rapid service response time the customer responds with more and more business. The dealership will experience repeat sales at increased profit to the dealer, because the customer is willing to pay “a bit more” for good service.

Increased equipment sales will provide increased after market sales and increased customer satisfaction indexes. All of this develops an overall improvement of the dealer’s ROI, which makes the overall operation of the dealership more profitable and leads to survival when times are tough.

Successful and surviving dealers develop their plan for success. You would never build a house without a set of blueprints, so how can you attempt to grow your business without a solid plan to guide you? A plan can force you to be successful by setting goals. A plan will tell you constantly: 1) Where you are; 2) Where you want to go; and 3) Most importantly, how you are going to get there. A plan will take you from simply being a supplier to becoming a marketer.

You will want to build a whole new culture within your dealership. We refer to this new culture as the “customer-for-life” culture. Once you and your personnel embrace this culture you will have a strong base of lifetime customers. You will have a customer base that continues to buy from your dealership because they realize that your dealership and your personnel will take care of them before, during and after the sale of the equipment.

Sell Your Dealership to Your Customers

Constantly sell your dealership! Let your customer base and your prospective customer base know how great your dealership really is. Sell the value-added services of doing business with your dealership. Email us at amsconco@aol.com and we will send you an eight-page document on how to sell your dealership to your customers. It is all about the value-added services you can provide the customer.

One thing too many equipment dealers do is to wait for a downturn in business to take a hard look at their personnel to decide who is contributing and who is not contributing. No dealership can afford to have negative thinking personnel on the payroll. We have all the negative thinking we need with the

media who blasts us hourly with nothing but negative news. We don’t need people working for us who constantly believe that “the sky is falling.” Dealers, you need people working for you who are upbeat, who want to satisfy the customer, who want to grow and who want to help the dealership grow. Customers do not like to do business with negative thinkers! Begin now to work at developing a truly positive attitude within your dealership. These are just five or six thoughts we have expressed over the past 30 years. We have seen numerous business slumps during the 30 plus years we have been dealing with equipment dealers. We have seen survivors and we have seen failures. We do know this: The survivors have been those dealers who have incorporated many of the points we have mentioned within this article. The failures have somehow determined they don’t have time to change and therefore continue going about business the same way, day after day.



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SouthWestern Association Flash • January 2009

Scam Alert

Bleached Money Scam

A dealer in northeast Ohio recently reported a scam involving counterfeit \$100 bills. This dealership received two counterfeit \$100 bills in one week from two different people. First, a woman purchased \$6 worth of oil and a spark plug. The bill was faded so the parts manager swiped it with the counterfeit pen and it checked out to be okay. Later in the day a man purchased about \$10 worth of two-cycle oil. He handed the parts employee a faded \$100 bill, and he also swiped it with the counterfeit pen and it checked out.

When the dealership went to deposit the money, the bank's machine kicked them out. The bank looked at the bills and discovered they were \$5 bills that had been bleached and reprinted with \$100 faces. The only way to tell that they were counterfeit was to look for the watermark on the right side - it was still Lincoln from the \$5 bill. The bank said the counterfeiters now have a chemical they spray on the bills to activate the pen, leaving you with a false sense of security. There is also an embedded plastic band in each bill which can help identify counterfeit bills. In the case above, the band would still show, "USA FIVE DOLLARS." It is suggested to always hold a suspect bill up to the light to check for both of these markers - the photo watermark and the plastic band.

According to security officials with local banks, the

bleached money scam has appeared in the Missouri and Kansas area over the past year. The United States Secret Service has a website that can assist dealers in identifying counterfeit money at www.secretservice.gov/know_your_money.shtml.

Public Information Announcement

Asbestos Fibers

Did you know that asbestos fibers, once airborne, can be easily inhaled? Inhalation of asbestos can cause asbestosis, mesothelioma, and cancer. Improperly handling asbestos containing material allows asbestos fibers to be released into the air. Regulations are in place to minimize the release of asbestos fibers during demolition and renovation activities.

The Department of Natural Resources wants to inform citizens and business owners about the asbestos regulations. These regulations are in place to protect public health and the environment. Your help in publicizing the impact of asbestos and its regulations would be appreciated. Please contact the Department of Natural Resources, Air Pollution Control Program's Asbestos Unit at 573-751-4817 or 1-800-361-4827, for posters and brochures to educate your customers about the asbestos regulations and preventing harm to public health and the environment.

Source: Missouri Department of Natural Resources

What Good is a GOOD IDEA if you are not there to hear it?



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