

# SouthWestern Flash

January 2010, Vol.8, No. 1



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- Personal Finances
- Federated Insurance News
- Area Meetings Schedule
- Effective Communications
- ...and more

## Upcoming Events

### SouthWestern Annual Convention

Feb. 18-19, 2010, Hampton Inn & Suites, Kansas City, Mo. Details at right.



### Western Farm Show

Feb. 19-21, 2010

American Royal Complex, Kansas City, Mo.

### Spring Area Meetings

Schedule on page 8

## 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

## Plan to Attend

# SouthWestern Association Annual Convention

## Schedule at a Glance

### Thursday, Feb. 18, 2010

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

**6:30 p.m.** - Dinner & Program - featuring J.W. (Woody) McCartney - Chairman of NAEDA Board of Directors  
David Naster - "You Just Have to Laugh"

### Friday, Feb. 19, 2010

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

Friday Seminars at the American Royal Complex

**8:00 a.m.** - Continental breakfast and Association business

**9:00 a.m.** - "Food and Fuel Forum"

**Noon** - Meeting adjourns

### Lunch on your own

**Afternoon** - Tour the Western Farm Show

**5:00 p.m.** - Last bus leaves for hotel

### Who Should Attend:

Dealers, key employees and managers of equipment dealerships.

## Convention Highlights

**"Top Dealer Challenges for 2010"** - J.W. (Woody) McCartney Chairman of the NAEDA board of directors.

McCartney owns A.C. McCartney Farm Equipment Company, an AGCO, Massey and Kubota dealership with locations in Durand, Wataga and Carthage, Ill. McCartney has been in the farm equipment business since 1972. His father, Allen, started the business as an Allis-Chalmers dealership in Durand in 1950. They currently have 55 employees. He represents the Midwest Equipment Dealers Association on NAEDA's board and served as Midwest's president in 2001.



**Continued on next page**

**"You Just Have To Laugh<sup>®</sup>"** - David Naster,  
6:30 p.m. - Thursday, Feb. 18 at Hampton Inn & Suites

David Naster grew up in a smart-alec family teaching him how to survive with humor. David went to college to study psychology. He decided he would rather make fun of people than help them. That's when Naster began making people laugh for a living, having no idea how laughter would help people in ways never imagined. Naster is a rare blend of quality entertainment and true inspiration. He is funny without cursing. He motivates without preaching. David's philosophy is: "Making people laugh is wonderful. Teaching them to find the humor in tough times and laugh is why I'm here."



## **"Food and Fuel Forum"** *Friday, Feb. 19 - 9 a.m.*

sponsored by **Missouri Farmer Today**

In cooperation with the **Western<sup>SM</sup> Farm Show**

What is the future of alternative fuels and how does it impact agriculture in general and the services you provide to the agricultural community? We'll provide information regarding alternative fuels, reduced dependency on foreign oil, and pending federal legislation. We are bringing together content experts from agriculture, equipment, energy and food production. The program will feature three keynote speakers:

**Martha Schlicher**, Monsanto  
**Don Borgman**, John Deere Co.  
**Bill Becker**

At 10:00 a.m., Schlicher, Borgman and Becker will be joined by additional experts for a roundtable discussion:

**Jerry Ellis**, Show Me Energy  
**Larry Flowers**, National Renewable Energy Laboratory  
**Paul Harte**, USDA

You won't want to miss this important program focusing on a critical area that affects everyone's future, and particularly our industry.

## **Friday Keynote Speakers**

### **Martha Schlicher, Bioenergy Technology Lead**

Martha Schlicher leads Monsanto's bioenergy efforts in the technology organization focused on utilizing Monsanto's scientific expertise and capabilities to support and respond to policy. The responsibilities of this effort include defending the U.S. corn-based ethanol industry by generating and providing quality data to help guide regulatory policies and decisions related to bioenergy. These efforts should also continue to create opportunities for its growth and to anticipate and address threats to the global biofuels market.



### **Don Borgman, Director, Agricultural Industry Relations for John Deere's North American Operations**

Don Borgman started his career with Deere in 1974 after graduating from the University of Missouri with Agricultural Economics and Journalism degrees. He has held various product support, sales and marketing positions during his career. Don was instrumental in Deere's adoption of biodiesel as a factory fill and remains involved in several other ongoing renewable energy and growth initiatives within Deere.



### **William Becker**

Bill Becker is the former President and Chief Executive Officer of Lifeline Foods, LLC where for eight years he was involved extensively in the development of Lifeline as a processor of cereal and snack ingredients and its growth to become the second largest food processing dry corn mill in North America. During his tenure, Lifeline installed an ethanol production system that utilizes by-product from the food process to capture maximum value from the corn kernel.



## **Roundtable Experts**

### **Jerry Ellis, Show Me Energy**

Jerry Ellis is one of the founding Board Members and the Board Treasurer for Show Me Energy Cooperative, a cellulosic biomass facility owned by 400 plus farmers. The \$10 million project became operational in 2008, developing and processing energy crops and agricultural residues into bio-mass-engineered fiber fuels. This fuel is used at a local utility and for heating residents' homes. He has spent over 20 years in the banking industry, concentrating in the agricultural and commercial sectors. He also spent six years in the seed industry as a credit manager and alfalfa marketing manager.



**Continued on next page**

**Larry Flowers, National Renewable Energy Laboratory**

Larry Flowers has held various management positions at the National Renewable Energy Laboratory since 1980. Since 1990, he has been a team leader and principal project manager at NREL's National Wind Technology Center in Boulder, Colo. His current assignment is the National Technical Director of Wind Powering America, a U.S. Department of Energy program launched in 1999 to dramatically increase the deployment of wind in the United States. WPA focuses on states and institutions that have dramatically under-utilized their wind resources.



**Paul Harte, USDA Agriculture's Farm Service Agency**

Paul Harte currently works as an Agricultural Economist for the United States Department of Agriculture's Farm Service Agency. He is stationed at FSA's Kansas City office. Paul currently supports FSA's national office's implementation and operation of the Biomass Crop Assistance Program (BCAP). He also conducts research and analysis for the Conservation Reserve Program (CRP) and other FSA conservation programs.




**February 19-21, 2010**

- **More than 500 exhibitors**  
- From tractors to livestock equipment and much more.
- **Previews of the Latest Technology**  
- See what's next for your operation.
- **Food and Fuel Forum**  
- Learn about the opportunities, politics and the effects on agriculture surrounding food, fuel and energy. Hear experts in these areas:
  - Seed technologies
  - Equipment
  - Wind
  - Ethanol
  - Biomass
  - USDA

**Seminar Schedule**

<b>Friday February 19th</b> 1:30 p.m. - 4:30 p.m.	<b>Saturday February 20th</b> 9:30 a.m. - 12:30 p.m.
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American Royal Complex, 1701 American Royal Court, Kansas City, MO

**Western Farm Show Hours:** Friday 9 a.m. - 5 p.m.  
Saturday 9 a.m. - 5 p.m.  
Sunday 9 a.m. - 4 p.m.

***Benefit Auction for EDF Disaster Relief Fund***

*Participate in the very first SouthWestern Association Silent Auction to benefit the EDF Disaster Relief Fund. Auction items will be posted online, with culmination of the event at the SWA Convention Dinner on Thursday, Feb. 18, 2010 in Kansas City at the Hampton Inn and Suites, Country Club Plaza. For more information contact Olivia Holcombe at SouthWestern Association - 1-800-762-5616.*

**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 January 28, 2010. 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 February 5, 2010. One-half refunds will be issued until February 15, 2010. 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.

**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**

For complete information and a registration form, contact SouthWestern Association at 816-561-5323 or 800-762-5616. Complete information is also available on our web site at [www.swassn.com](http://www.swassn.com).

**Special Needs or More Information**

If anyone requires disability assistance or accommodations during the convention, or needs more information, please contact Olivia Holcombe at 816-561-5323 or 800-762-5616.



# REGISTRATION FORM 2010 CONVENTION

PLEASE PRINT OR TYPE

Firm Name \_\_\_\_\_  
 Contact \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_  
 E-mail \_\_\_\_\_

PLEASE CHECK ONE:

- Dealer  
 Manufacturer  
 Wholesaler  
 Other \_\_\_\_\_  
 (please specify)

**CONVENTION PRICING**

**Cost if Paid By**  
Jan. 28, 2010

**Cost if Paid**  
After Jan. 28

\_\_\_\_\_ SouthWestern Association Member ..... \$99 ..... \$119  
 \_\_\_\_\_ Additional people from same company ..... \$79 each ..... \$99 each  
 \_\_\_\_\_ Non-Member ..... \$149 ..... \$169

**CONVENTION BADGE REQUEST**

List all names as they should appear on badges.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**PAYMENT**

\_\_\_ Check Enclosed (payable to SWA Trade Assoc.)

\_\_\_ Charge to:  MasterCard  
 VISA  
 American Express

Name on Card \_\_\_\_\_

Card # \_\_\_\_\_

Security # \_\_\_\_\_

Expir. Date \_\_\_\_\_

Signature \_\_\_\_\_

Make copy of this form for your files

Send Registration Form and Payment to:  
 SWA Trade Association  
 P.O. Box 419264  
 Kansas City, MO 64141-6264  
 or FAX to: 816-561-1249



**REGISTRATION POLICY & FEES**

A registration fee is required for EACH PERSON  
 Advance registration is requested. Room reservations  
 must be made directly to the conference hotel.  
**REFUND POLICY:** If you find you cannot attend the  
 conference after sending your paid registration, notify us  
 by Feb. 5 and your fees will be refunded in full. One-half  
 refunds will be issued until Feb. 15. Substitutions may  
 be sent.

**IMPORTANT:** Please note hotel reservation cut-off  
 dates as listed on conference information.

## Quit It!

One of the first money lessons I had to learn: quit spending all my money. If I got a \$200 check, I spent \$200. Actually, if I must be honest, I would spend more than \$200 because I figured if I was out there shopping, why not shop on? My debt load was becoming much like a balloon that you continue to blow into until one day when you blow into it, it just explodes. This means you can't get any more money from anyone for anything – including money for the Needs of life. And when that balloon exploded on me, what I was left with was a big pile of bills from all my years of excessively spending every dime I could get my hands on. This included as many credit cards as I could squeeze into the equation. Oh yeah, and once that balloon burst I realized my income was the same as it always had been, but now I didn't even make enough to cover all the payments I had established. This is not unusual in our world today.

### Quit Spending on the "Wants"

If you are having trouble with your finances - quit spending money. I am not talking about money for the required bills that NEED to be paid. I am talking about the soda,

the meals out, shopping to entertain yourself - you know - all the Wants of life. It may not put that much money back into your pocket, but it will make the debt balloon hopefully begin to shrink down to nothing - helping you to head toward a debt-free life.



Here's a simple example: Person works Monday - Friday. Friday evening he goes home with a \$400 paycheck - \$200 goes to groceries, \$100 pays a utility bill and \$100 makes a payment to the mechanic down the street (even though he said you could pay \$50 a month on the bill) and you feel like you have paid your bills. You have overpaid your bills – you have kept nothing for your rainy days and if you continue to do this time and again, well  $0 + 0 =$  nothing for you. That extra \$50 you gave the mechanic would have been a good start for your savings account with a purpose. You know, just saving for the Needs of life – tags, taxes, school expense, water line break, etc.

There is no owner's manual for life, but if there were, one of the main chapters would be about managing your money. It  
**Continued on next page**

# AVOID TUNNEL VISION

## when it comes to your retail financing



### NAEDA Financial, Ltd.

Agricultural Retail Division  
 14010 FNB Parkway, Suite 205  
 Omaha, NE 68154-5206  
 1-888-922-4635

Industrial Retail Division  
 635 Maryville Centre Drive, Suite 100  
 St. Louis, MO 63141  
 1-888-765-6772

Let NFL be the light at the end of your tunnel. Call 1-888-922-4635 today!

- **NEW Online Application** – Logon, apply, get approved, close the deal
- **No Recourse, No Reserves** – NFL funds 100 percent of the amount financed with no contingent liabilities
- **Increased Profit Margins** – Use origination fees and earn finance residuals up front
- **Low, Competitive Rates** – Fixed and variable rates available
- **Customer-Friendly Programs** – Same rates for new and used equipment
- **Sales Bonuses** – Paid directly to sales personnel
- **Simple Documentation** – NFL prepares all necessary documents
- **Quick Settlements** – You get your money faster with NFL (via ACH or overnight)
- **Physical Damage Insurance** – One-stop financing and insurance
- **Supported by NAEDA and 14 NAEDA-affiliated associations**



*Helping Dealers Succeed*

affects every area of your life. People say to me, "I'm not good at math – I'm not good at numbers." Well, folks neither am I - just ask anyone who has sat in one of my seminars or workshops. Ask me what 4 x 8 is and sometimes I can come up with the answer and sometimes I can't. But, this is why the financial gods made calculators. All you have to know is how to add, subtract, multiply and divide on a calculator and invest a little of your time. We are all not going to be millionaires when we retire, but we sure can be as prepared as we can be with the money that we have to spend and save.

Quit spending all your money. Quit wasting your work hours on worthless things. Quit wasting your time on stuff that won't help you to have a better future. Quit making excuses. Begin by taking the helm of your financial ship and begin by taking care of yourself first.

*If you would like to have Motorcycle Mary speak to your employees about improved money management, contact SouthWestern Association at 800-762-5616.*

## Business Forms

*Look to the Association for all your business forms needs. SouthWestern Association has competitive prices for all stock and custom forms. Contact De at the Association office, 1-800-762-5616, for pricing and more information.*



**Save the Date!**  
**April 14-15, 2010**  
State Plaza Hotel  
2117 E Street, NW  
Washington, D.C. 20037

 **7th Annual NAEDA Legislative Fly-In**

## Return Your Ballot

Equipment members in Districts 1, 4, 5, 6 and Hardware members have been sent an election ballot for members of the SouthWestern Board of Directors. If you received this ballot, please return it to your Association by Wednesday, Feb. 10.

If you have questions about the ballot, please contact Olivia at the Association offices - 816-561-5323. Thank you for voting!

# Let's face it, who wouldn't want a chest full of money?



With the Toolchex employee benefit program, Technicians are taking home an average of \$150 more per month. Do the math... That's \$1,800 a year! Dealerships are also saving an average of \$750 in employment taxes, per tech, per year. It's the perfect benefit for anyone who hoists a hammer, or cranks a crescent wrench. Totally compliant. Totally in-line with the latest Tool Reimbursement Programs. Bottom line... everybody wins.

Contact a Toolchex representative today.  
800.498.2256 | [www.toolchex.com](http://www.toolchex.com)



This program is recommended by the SouthWestern Association and endorsed by the North American Equipment Dealers Association. Consult your tax advisor regarding the tax considerations with respect to adopting or participating in the Toolchex Plan.



**TOOLCHEX**

## Albert Annexstad Named 2010 Horatio Alger Award Recipient

The Horatio Alger Association of Distinguished Americans is pleased to announce that Albert T. Annexstad, chairman of Federated Insurance Companies, will receive the 2010 Horatio Alger Award in recognition of his personal and professional success despite humble and challenging beginnings.

Annexstad will be formally inducted into the association when he accepts the Horatio Alger Award on April 9, 2010 in Washington, D.C. Recipients of the award have overcome great adversity to achieve admirable accomplishments, to serve as examples of achieving the American dream, and to offer their time and resources to help others in need.

“We are delighted to induct these individuals into the Horatio Alger Association and to honor their stories of success in the face of significant struggle,” said David L. Sokol, president and CEO of the Horatio Alger Association. “We believe that adversity builds character, and Mr. Annexstad’s story is no exception. His life story of strength, resolve and achievement is commendable, and he will help fulfill our mission of helping other young people realize similar success.”

The youngest of four children, Annexstad was born on a small dairy farm near St. Peter, Minnesota in 1940. When he was five years old his father died unexpectedly. His mother’s sacrifice and fortitude to raise the family alone made a lasting impression on him. Annexstad attended public schools and worked in his off hours to help his mother with expenses. He worked his way through Minnesota State University with multiple jobs and in his senior year began his Federated Insurance career as a sales representative in his hometown of St. Peter. Within three years, he was promoted to district marketing manager.



Annexstad has had an uninterrupted 45-year career with Federated. During his leadership tenure, he has positioned Federated as one of the nation’s largest and most financially secure mutual, multiple-line insurance companies.

## Times changed. He didn't. Will you?



The T-Rex had quite a run for several million years. Stomping around. Eating whatever he wanted. But then things changed. Kind of like your business environment. So whether it is asteroids and volcanoes or increasing expenses, dealer consolidation, or changing markets, you need to evolve to survive. For over 30 years Spader has been here to help. Our workshops, groups, consulting, and management tools will give you the principles and tools for continued success, even in changing times.

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[www.spader.com](http://www.spader.com) 800.772.3377

## SouthWestern Association Schedules Area Meetings

SouthWestern Association has scheduled a series of area meetings in Kansas, Missouri, and Oklahoma this spring. Please mark your calendar and plan to attend the meeting held in your area. All meetings will be from 10:30 a.m. until 2:00 p.m. with a working lunch provided. We hope to see you at an upcoming meeting.

- April 13 - Oklahoma City, Okla.
- April 14 - Springfield, Mo.
- April 15 - Columbia, Mo.
- April 16 - Kansas City, Mo.
- April 26 - Wichita, Kan.
- April 29 - Great Bend, Kan.
- April 30 - Colby, Kan.

More information regarding these meetings will be included in the February issue of the *SouthWestern Association Flash*. Dealers with questions should contact Olivia at the Association - 800-762-5616.

## 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.

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- ▶ QUICKER TURNS

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The Gold Standard in Equipment Pricing  
Trade Appraisal & Price  
Optimization

**IRON SEARCH**  
The Equipment Authority  
Manage & Market Used  
Inventory with Nearly \$2B  
sold last year

**IRON IGNITER**  
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Qualified Lead Generation

**IRON BUILDER**  
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New Equipment

For more information call IRON Solutions at 877-264-4766 or email [sales@ironsolutions.com](mailto:sales@ironsolutions.com)

## Effective Communication is the Key



Communication is used by everyone in the workplace. You will find that communicating occurs at every level, between everyone. Employees communicate with one another, with managers, with customers. Managers communicate with staff, each other and clients. The absence of adequate communication can lead to frustration and a lowering of morale. When aims, goals and targets are not properly communicated, there can be a decrease in productivity in a company, confusion and unrest can intensify greatly. Lack of communication can negatively affect workplace relations. Communication has many benefits. Namely, if managers can communicate their ideas clearly so that staff members understand the goals and procedures required, they can perform their tasks correctly and the business functions well.

Good communication skills enable managers to let employees know what they are doing well and what aspects might need some improvements. With a good level of communication between all levels of staff and employers, misunderstandings can be avoided, or worked out quickly and efficiently so that there is an improved work place atmosphere. Open lines of communication can lead to better job satisfaction as employees feel their ideas and problems are heard and appreciated.

Good communication skills can also help build relationships with clients and customers, increasing the success of a business. If a leader or employer is incapable of communicating then he/she will never be able to encourage or motivate others to work to the best of their abilities. Good communication skills also boost an employer's ability to develop relationships with their staff members and clients. It can be a powerful tool in gaining trust and respect. Overall, it facilitates a productive and engaging workplace.

### Key Elements to Being a Good Communicator

- Be interested in other people, ask questions that are genuine and listen to their answers
- Be positive and decisive
- Look at people when you are speaking to them
- Keep a sense of humor
- Be realistic

### How to Start Communicating Effectively

- Consider - what, why and whom. What is the message, why are you communicating this message and to whom are you directing the message.

Continued on next page



The SouthWestern Association recommends the NAEDA Discount Freight Program



# Save up to 24% on select FedEx® services with the NAEDA Discount Freight Program



Call PartnerShip at **800-599-2902** to take advantage of these **FREE** discounts, or enroll online today at **PartnerShip.com/24NAEDA**.

*Helping Dealers Succeed*

For eligible FedEx services and rates, contact your association or PartnerShip. All FedEx shipments are subject to the applicable FedEx Service Guide. FedEx service marks used by permission. PartnerShip LLC, an independent transportation broker, produced this advertisement.

- Assess the level at which you are pitching your message, how much convincing will be involved and the level of knowledge of those you are communicating to.
- Be clear, concise and use plain English.
- Plan content carefully and watch your use of jargon which may put some listeners off.

Remember the golden rule of communicating:

*"Tell them what you are going to tell them. Tell them. Tell them what you just told them."*

For more information, please contact AgCareers.com at [agcareers@agcareers.com](mailto:agcareers@agcareers.com). AgCareers.com is the leading online job board and supplier of human resource services for agriculture, food, natural resources and biotechnology.



P.O. Box 419264  
Kansas City, MO 64141  
Phone: 800-762-5616  
Fax: 816-561-1249  
[www.swassn.com](http://www.swassn.com)

## Retailing Trends...

- December retail sales fell 0.3 percent, according to the Commerce Dept., the first decline in three months. This unexpected drop followed a 1.8 percent increase in November.
- Holiday spending rose 3.6 percent from Nov. 1 through Dec. 24 compared to the same period last year. But, when adjusted for an extra shopping day between Thanksgiving and Christmas, the increase was closer to 1 percent, according to the MasterCard Spending Pulse.

Source: Home Center Institute, Jan. 14, 2010

## Wholesale Prices Edge Up In December

The Labor Department reported that wholesale prices edged up 0.2% last month, much slower than the 1.8% surge in November. And energy prices, which had been up for two months, fell in December, the Associated Press reported.

The price performance at the wholesale level combined with recent benign reading on consumer prices supported the view that inflation is not a problem. That gives the Federal Reserve room to keep interest rates low to help boost the country out of a deep recession, according to analysts.

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## A Proactive Approach

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