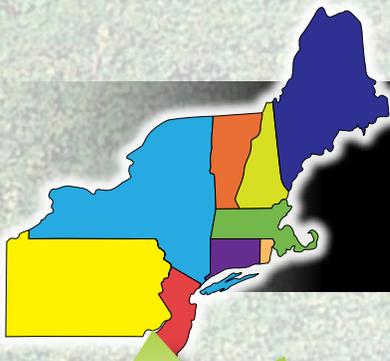


DEALER

The Newsletter of NORTHEAST EQUIPMENT DEALERS ASSOCIATION, INC.



**IMPORTANT
COVID-19
INFORMATION
THROUGHOUT
THIS MONTH'S
NE DEALER!**

IN THIS ISSUE:

- 3 Observations from the Field
- 4 NY: Supplying Protective Masks Mandated
- 4 PA: Employers Must Notify Employees of Unemployment Availability
- 4 NJ: EDA Small Business Emergency Assistance Loan
- 6 PA: Worker Safety Measures Ordered
- 6 NJ: Temporary Corporate Nexus Waived for Telecommuters
- 6 Federal Employee Paid Leave
- 7 Link to Valuable Resources
- 8 Workforce Development
- 10 NEDA Benefits - COVID-19 Updates
- 21 Pre- and Post TCJA
- 22 How the Secure Act Could Change Your Retirement Planning

ADVERTISERS:

- 2 Haylor, Freyer & Coon
- 5 AgDirect / Farm Credit System
- 7 Specialty Equipment Insurance Services
- 13 NEDA May Specials
- 15 HBK CPAs & Consultants
- 17 Lancaster Farming
- 20 OPOC.US CARE CENTER
- 24 Federated Insurance

ASSOCIATION OFFICE CONTACT INFORMATION

Being in New York State we are considered a "Non-Essential" business. Because of this we must close the NEDA offices here in the Syracuse area. We are working diligently to make sure you have the resources you need to get through this unprecedented period. The entire NEDA staff is working remotely for the duration of this pandemic time, but will remain accessible.

For our complete staff list and contact information, [click here](#).

Email will be the preferred method of contact, but if you need a call back send your call back number via email to anyone of the NEDA staff and we will get back to you ASAP.

Do not hesitate to reach out to anyone of us. We will get through this!!

Thank you and stay safe!

Editor's note: *With levels of apprehension and tension high due to the pandemic, let's make kindness and consideration a top priority in our lives thereby making each other's day a bit easier to bear!*

"10 COMMANDMENTS OF SERVICE"

1. Speak to People – there is nothing as nice as a cheerful word of greeting.
2. Smile at People – it takes 72 muscles to frown and only 14 to smile.
3. Call people by name – the sweetest music to anyone's ear is the sound of their own name.
4. Be friendly and helpful – if you would have friends, be friendly.
5. Be cordial – speak and act as if everything you do were a real pleasure
6. Be genuinely interested in people – you can like everyone if you try.
7. Be generous with praise – cautious with criticism.
8. Be considerate of the feelings of others – it will be appreciated.
9. Be thoughtful of the opinion of others – there are three sides to a controversy: yours, the other fellow's and the right one.
10. Be alert to give service – what counts most in life is what we do for others.

(The above are some of the New Years Resolutions adopted by the Audit Staff in a local bank)

NEDA Workers' Compensation Safety Group

Over 24.25% Average Dividend For The Last 10 Years!

Exclusively for New York Members of the Northeast Equipment Dealers Association

DIVIDEND HISTORY



<u>Policy Year</u>	<u>Dividend</u>
2017-2018	40.0%
2016-2017	35.0%
2015-2016	30.0%
2014-2015	20.0%
2013-2014	15.0%
2012-2013	15.0%
2011-2012	5.0%
2010-2011	20.0%
2009-2010	25.0%
2008-2009	37.5%



- ELIGIBILITY**
- Members of NEDA Inc.
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 - Material Handling & Lift Truck Dealers
 - Farm Equipment Dealers
 - Outdoor Power Equipment Dealers
 - Rental Equipment Dealers with Repair Facilities

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 - Excellent Dividend Potential
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 - Monthly Installments for Qualifying Dealers

Eligible
NEDA Dealers
Purchasing
Workers' Comp
From Safety Group
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Eligible
NEDA Dealers
Purchasing
Workers' Comp
From ALL OTHER
SOURCES

To see if you qualify, call Pat Burns at Haylor, Freyer & Coon 315-703-9148 / 800-289-1501 or fax a current declaration page to 315-703-8159 or Call Ralph Gaiss (Executive Director of NEDA) at 315-457-0314 for more information.
You may also visit us at www.haylor.com/NEDA

Observations from the **FIELD**

I started last month's observations talking about how challenging the operation of a successful / profitable equipment dealership is even in the best of times and went on to document some of the past epidemics that American Agriculture has dealt with in the past. I concluded that the industry's past experiences would help us adapt and successfully manage the challenges COVID-19 has brought. Without a doubt, those dealerships willing to learn from the past and adapt will prove themselves invaluable partners to the public and their customers and separate themselves from the crowd.

Granted I am not in your shoes, but I would like to offer some thoughts and ideas how members might adapt to the challenges COVID-19 has brought to our industry.

First and foremost, make good business decisions! Ensure decisions are based on the best available data and information. As Rex stated on one of his recent webinars, the best decisions are well reasoned, based on verifiable, documented data and information. If it would not have made sense 6 months ago, it probably does not make sense today. Pay particular attention to cash flow, inventory, turns, recovery rates, etc., determine if each decision will advance the dealership's profitability and or survivability.

Good decisions require quality information and data. They are, perhaps, the most valuable commodity of all. Collecting quality information and data requires communication, leadership, and **a great deal of effort by all members of the staff.** It is hard to find a solution to a customer's problem(s) if you do not know what the problem/challenge is! Now more than ever, it is absolutely necessary that **everyone** at the dealership actively maintains your CRM/business system and, more importantly, that the information is collected, analyzed, and utilized to the maximum extent possible. Collecting/managing CRM systems is truly a team effort and leadership must ensure everyone on the team understands the value/impact that the timely identification of trends and/or opportunities (sales, parts, and service) can have on profitability.

Similar effort and value should be focused on communicating with your manufacturers, lenders, accountants, consultants, and others. It is important for everyone on your "team" to understand each other's plans, priorities, and expectations. Ideally, you will be able to get everyone "on the same page" to the benefit of all concerned. One thing for certain, they will not get there if you do not tell them what is on the page!

COVID-19 has more or less sucked the air out of legislatures in our region. Virtual no legislation other than relief and budget bills are moving. Assuming that focus will extend into May/June and that the upcoming elections will preclude other meaningful legislative work when legislatures reconvene for their fall sessions the association has decided to focus our attention and advocacy work on governmental mandates/regulations.

"When we work together as an Equipment Dealer Association, we speak in a unified voice. Together we can achieve what individuals could not; the ability to attain our mutual goals."



TIM WENTZ
Field Director / Legislative
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Alone we can do so little ...
together we can
accomplish great things!

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Northeast Equipment Dealer Association Members

In this time of uncertainty, families and businesses want to ensure that their financial affairs are in order. As a longstanding partner of the Northeast Equipment Dealers Association, Federated Mutual Insurance Company is extending a unique opportunity to all association members: a complimentary review of business succession and estate plans by a member of their independent attorney network*. Whether you have a plan that is outdated, or no plan at all, a review via video conference with one of these attorneys can help provide you peace of mind.

Referrals to this independent attorney network are normally reserved for Federated Insurance clients, but are available to all Northeast Equipment Dealer Association members during this time of crisis. If you and your family and/or business partners are interested in scheduling one of these video conferences, **contact Nate Sannes, Regional Marketing Manager by e-mail at nrsannes@fedins.com or phone 320-232-0933.**

We wish you and your family safety and peace during these troubling times.

Ralph Gais

Executive Vice President/CEO

*Please note that these services are provided by third parties wholly independent of Federated with the understanding that neither Federated nor its employees provide legal or other expert advice.

NEW YORK STATE LAW

Executive Order Mandates Supplying Protective Masks

Governor Cuomo's Executive Order 202.16 is [available here](#). The key provision for business, is the requirement that "face coverings" be worn by employees working at essential businesses who have direct contact with customers or the general public took effect Wednesday, April 15.

For all essential businesses or entities, any employees who are present in the workplace shall be provided and shall wear face coverings when in direct contact with customers or members of the public. Businesses must provide, at their expense, such face coverings for their employees. This provision may be enforced by local governments or local law enforcement as if it were an order pursuant to section 12 or 12-b of the Public Health Law. This requirement became effective Wednesday, April 15 at 8 p.m.

Pennsylvania Employers Must Now Notify Employees of Unemployment Availability

In response to the economic toll of the COVID-19 pandemic, Pennsylvania has enacted new notification requirements in its unemployment compensation law. The law now requires every employer – whether the employer is liable for paying into the state's unemployment system – to provide notification of the availability of unemployment compensation to an employee at the time of separation from employment. The notification must include at least the following:

1. The availability of unemployment compensation benefits to workers who are unemployed and who meet the requirements of the unemployment compensation law.
2. The ability of an employee to file an unemployment compensation claim in the first week that employment stops, or work hours are reduced.
3. The availability of assistance or information about an unemployment compensation claim on the Pennsylvania Department of Labor and Industry's website or by calling the Department's toll-free number (888-313-7284); and
4. The employee will need certain information in order to file a claim, including his or her full name, Social Security number, and if not a citizen or resident of the U.S., authorization to work in the United States.

Though not required, employers also may want to provide employees with a copy of the state's [unemployment checklist for claimants](#).

While this law was enacted in response to COVID-19, the notification requirement is permanent and continues to apply after the pandemic whenever an employee is separated from employment. The law also enacts temporary changes to unemployment eligibility that expire January 1, 2021: removing the one week waiting period, waiving the job search requirement during the emergency declaration, and providing relief to employers for unemployment charges related to COVID-19.

New Jersey EDA Small Business Emergency Assistance Loan

The Small Business Emergency Assistance Loan program is designed to provide a direct loan of up to \$100,000 to NJ-based small businesses and non-profits organizations that have been in existence for at least one-year and has less than \$5 million in annual revenue. These businesses much have been negatively impacted by the COVID-19 outbreak (including, but not limited to: reduction of business hours, complete closure of business, at least a 20% decline in revenue, employees unable to work required to close by government, or disruption of supply chain). Click here for loan application

Link to full article on their site: <https://faq.business.nj.gov/en/articles/3835238-how-do-i-apply-to-the-njeda-small-business-emergency-assistance-loan-application-open-april-13-2020-at-9-00-am>



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Alone we can do so little ...
together we can
accomplish great things!

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PA. Gov.Wolf:

Health Secretary Signs Order Providing Worker Safety Measures to Combat COVID-19

Governor Tom Wolf announced that Dr. Rachel Levine, under her authority as Secretary of the Department of Health to take any disease control measure appropriate to protect the public from the spread of infectious disease, signed an order directing protections for critical workers who are employed at businesses that are authorized to maintain in-person operations during the COVID-19 disaster emergency. [Read more ...](#)

New Jersey Tax Division Announces Temporary Corporate Nexus Waiver for Telecommuting during the COVID-19 Crisis

As a result of COVID-19 causing people to work from home, the Division will temporarily waive the impact of the legal threshold within N.J.S.A. 54:10A-2 and N.J.A.C. 18:7-1.9(a) which treats the presence of employees working from their homes in New Jersey as sufficient nexus for out-of-state corporations. If employees are working from home solely as a result of closures due to the coronavirus outbreak and/or the employer's social distancing policy, no threshold will be considered to have been met.

For additional information related to the New Jersey guidance on telecommuting during the COVID-19 crisis please [click here](#)

*Courtesy of: Rex A. Collins, CPA (IN), CVA, Principal
Direct: (317) 886-1624 | Cell: (317) 504-7900 | Fax: (317) 886-1623*

Regulations Released Regarding Federal Emergency Paid Leave During the COVID-19 Outbreak

As the coronavirus continued to spread and cases continued to increase, Congress passed a second coronavirus legislative package, known as the [Families First Coronavirus Response Act](#), which was signed by the President on March 18, 2020. Among other things, this act provides for the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act.

On April 1, 2020, USDOL published the first regulations on the acts. The high points of those regulations are included in our revised fact sheet found [here](#) and cover definitions, explanations of leave coordination and intermittent leave, and provisions for employer documentation.

These new COVID-19 laws are intricate, and the information and guidance relating to these laws continues to evolve on a daily basis.

~ Courtesy of the New York Farm Bureau

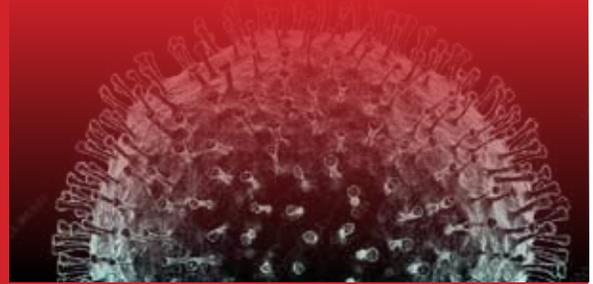
Link to Valuable Resources

Federated Insurance is committed to helping you as our nation unites to prevent the spread of COVID-19. Here is a [link](#) to many valuable resources designed to inform and support the Northeast Association Dealer Members during these uncertain times. Because this page is not available on our public site, you may want to save it in your browser for future reference as it will be updated regularly when additional resources become available.

INDIVIDUAL TRAVEL EXEMPTION FOR BUSINESSES DECLARED AN "ESSENTIAL BUSINESS"

For those dealers with employees either delivering or servicing agricultural equipment in the field below are draft letters identifying your employee as an affiliated employee of an essential business. Please customize the form to your dealership needs and review with your attorney.

- [Agricultural equipment dealer - Essential employee travel template \(Word document\)](#)
- [Construction equipment dealer - Essential employee travel template \(Word document\)](#)
- [Outdoor power equipment dealer - Essential employee travel template \(Word document\)](#)



To keep up to date on the COVID-19 (Corona Virus) check out our website by [clicking here](#)



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- Inspection and Asset Remarketing Services



APPRENTICESHIP UPDATE

...

BY TIM WENTZ

Field Director / Legislative
Committee Chairman

www.ne-equip.com

AG TECHNICIAN
ASSESSMENT

WORKFORCE DEVELOPMENT

Last month, I talked about labor force demographics, long term projections, and building a bigger, better recruitment funnel, all focused on enabling a dealership to hire the best possible employees.

As we move through spring and summer, I'd like to begin exploring how dealers might use the apprenticeship model to expand and improve employee recruitment and retention using the framework of why, who, what, where, when, and how.

Some say that workforce development is not unlike selling iron, others say that a dealership is like a team and is only as good as your worst player. In my experience, I have found that I am most successful when I have a plan with a clearly defined goal based on solid data and reasonable expectations. Does your dealership have a workforce development plan? When was it last updated? Has anything changed?

Let us begin with **WHY**. **WHY** = Profit! It might not seem like it at first glance, but a successful equipment dealership is a people business. Maybe a one-man shop could have gotten along well before my time, but the reality is that the long-term success and profitability of today's dealership's is directly tied to their ability to build and equip a high quality, efficient, and competent staff. Each dealership may look different, and some might have more locations than others, but all are dependent on their employees and their ability to identify a customer's need, identify the best solutions, communicate the value of each/best choice, and maximize the customer's investment/uptime. Ultimately, quality parts and service are what drives the dealership. A quality staff equipped with the proper tools generates the most profits.

Before we dive into **WHO**, let us take a second and think about **WHAT!** It is virtually impossible to find the best **WHO** without knowing **WHAT**. Understanding and, most importantly, documenting aspects such as dealership expectations, required skills/competencies, work hours, travel, tools, etc., for each position at the dealership will make finding and hiring the best **WHO** much easier. Hopefully, you have recently reviewed your position descriptions and have made sure that they are complete, concise, and up to date. If not, I would advise stepping back and ensuring that everyone agrees **WHAT** skills, competencies and expectations are required before trying to find the best **WHO**. We will talk more about **WHAT** next month.

So, how do you go about finding the absolute best **WHO?** Cast as big a net as possible! Get in front of as many quality prospects as possible. Use every available media, incorporate word of mouth, visit schools, host career days, add a banner to your fair display. Dealers have a great story to tell and we are great places to work. Unfortunately, few dealers are regularly telling their story.

Hopefully, your net is overflowing with prospects. I have found that the application process can help potential candidates self-select themselves as quality prospects. Remembering our **WHATs** we need the application process to enable candidates to demonstrate that they either have already mastered the skills and competencies necessary or possess the ability to master them given access to quality training and effective support. We will want to try to determine if the candidate is a team player with the dedication and attitude to see that the job is done on time and on budget. Old or young, male, or female, what truly matters is whether they can get the job done with a minimum of oversight, thereby maximizing dealership profits.

NEDA's Ag Technician Apprenticeship application process is an example of how dealers can use existing tools and publicly available screening tests and development services to enable candidates to self-select (<https://nedaapprentice.com/application/>). A dealer presented with a candidate who has shown the determination/attitude necessary to check all the boxes and successfully pass the skills validation tests will know that this is a candidate worthy of due consideration.

"Many Hands Make Light Work."

~ Merriam-Webster



Committed to Building The Best Business Environment for Northeast Equipment Dealers

APPRENTICESHIP

can be your pathway to a career as an

AG TECHNICIAN

A high paying job
that is and will continue
to be in demand



The Agricultural Equipment Technician Apprenticeship is sponsored and administered by the Northeast Equipment Dealers Association and is limited to participating members and their employees. If you are a student, veteran or adult interested in a clear pathway to a well-paying career, an agricultural equipment technician apprenticeship might be for you!

AS AN **APPRENTICE** YOU WILL

- Earn while you learn
- Build on classwork you've completed
- Participate in structured hands-on learning and OJT (*on-the-job training*)
- Get credit for skills you've already mastered
- Build a career you can be proud of
- Earn Industry Credentialed
- Achieve your goals



NEDA

For more information visit us at
nedaapprentice.com

Get the latest news on the coronavirus pandemic here.

...

www.ne-equip.com



Dealers all across the country are being affected by the COVID-19 outbreak, and in this rapidly changing environment we urge all members to rely on the incredible partners and resources available through our association.

The NEDA Benefits Program partnership with OPOC.us, is more important now than ever. They've created a COVID-19 dealer resource data base, accessible to all members, to help you find necessary information quickly and easily.

Collectively, the team of industry and compliance experts at OPOC.us are prepared and ready to help you navigate this challenging time. We encourage you to contact the CARE Center, or Carl Swanson for any questions related to current and updated employer guidelines or needs surrounding benefits as a whole.



COVID-19 Dealer Resource Database / Update Click the following links to preview/download documents:

[DOL's Questions/Answers on COVID-19](#)

[States Relax Unemployment Benefits Eligibility](#)

[National Coronavirus Guidelines For Americans](#)

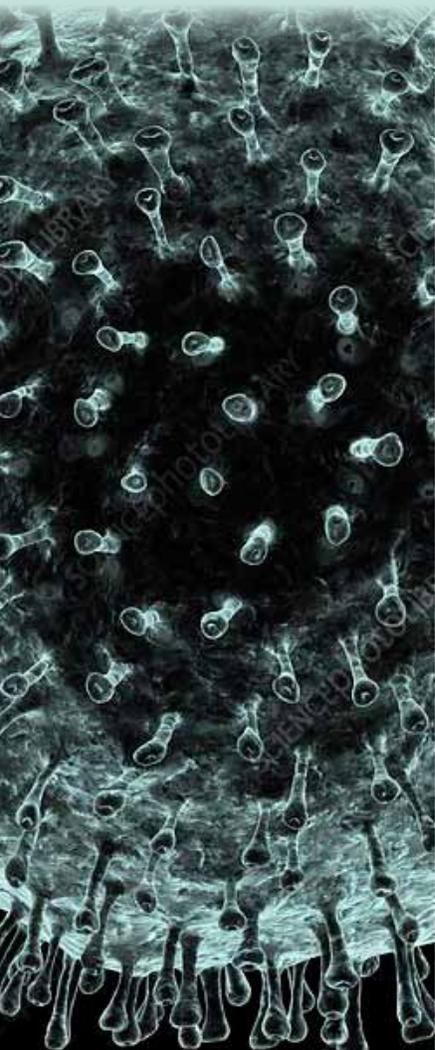
[Managing Coronavirus Symptoms from Home](#)

[FAQs on Catastrophic Plan Coverage](#)

[Easing Employee Stress Surrounding Coronavirus](#)

[Coronavirus Fact Sheet Poster](#)

**Contact NEDA Benefits Program Director, Carl Swanson
937.765.0848 | cswanson@opoc.us**



Mandatory Workplace Postings

Families First Coronavirus Response Act (FFCRA) requires certain public employers and private employers with fewer than 500 employees to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Each covered employer must post in a conspicuous place on its premises a notice of FFCRA requirements.

These provisions will apply from April 1, 2020, through December 31, 2020.

These posters are linked below:

- [Employee Rights: Paid Sick Leave and Expanded Family and Medical Leave under The Families First Coronavirus Response Act](#)
- [Federal Employee Rights: Paid Sick Leave and Expanded Family and Medical Leave under The Families First Coronavirus Response Act](#)
- [Frequently Asked Questions on the Families First Coronavirus Response Act](#)

Compliance assistance materials from the US Department of Labor are available [here](#).

IRS Guidance on Covid Related Scams FTC Guidance on Covid Related Scams



Avoid Getting Scammed During the COVID-19 Pandemic

COVID-19 Crisis Response Center - Essential Resources for Employers

Right now employers feel isolated. But they're not alone. ThinkHR and Mammoth have been fielding thousands of coronavirus-related questions from business owners. And we're jointly making our essential COVID-19 resources available for free to all employers in need.

[Click here for more information.](#)



Tips on Avoiding Scams from the Federal Trade Commission

In response to the COVID-19 crisis, the Federal Trade Commission has released a guide for consumers to avoid scams and fraudulent activities. So far, the FTC is reporting more than 9,900 reports of Coronavirus related rip-offs, worth an estimated \$6.5 million. For more information on how to protect yourself and your business from scams, [CLICK HERE](#) for tips and guidance from the FTC.

The Department of Labor has released posters that need to be posted in your establishment.

- Each covered employer must post a notice of the Families First Coronavirus Response Act (FFCRA) requirements in a conspicuous place on its premises.
- An employer may satisfy this requirement by emailing or direct mailing this notice to employees or posting this notice on an employee information internal or external website.

This notice does not apply to recently laid-off individuals and you are not required to share this with them.

All employers covered by the paid sick leave and expanded family and medical leave provisions of the FFCRA (i.e., certain public sector employers and private sector employers with fewer than 500 employees) are required to post this notice.

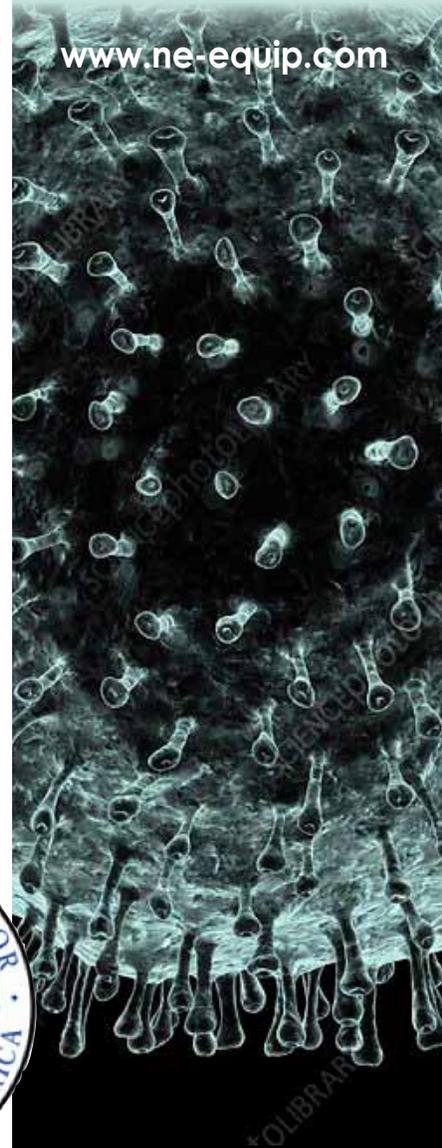
[Click here to download poster.](#)



In an effort to understand the ever-changing world of COVID-19, NEDA is doing its best to keep members up-to-date on constantly changing information.

...

www.ne-equip.com



Get the latest news on the coronavirus pandemic here.

...

www.ne-equip.com

COVID-19 Aid Package Offers Assistance to Rural America

The Senate passed and the president signed a vote of 96-0, its Coronavirus Aid, Relief & Economic Security Act (CARES Act) in a vote of assistance offered by Congress as it attempts to respond to the economic fallout from the coronavirus (COVID-19). For farmers, the final \$2 trillion package includes some specific requests, such as additional lending authority to for the Commodity Credit Corp. (CCC) and livestock and disaster assistance.

The COVID-19 impact on agriculture includes a rapid and unanticipated decline in commodity prices, the likely closure of ethanol plants, the dramatic decline in full-service restaurant and school meal demand and the reduction in direct-to-consumer sales.

Ahead of the final deal, 48 agriculture groups, including the American Farm Bureau Federation, joined in calling on Congress to expand the U.S. Department of Agriculture's borrowing authority under the CCC. The agreement includes a \$14 billion increase in USDA's borrowing authority under the CCC, consistent with a long history of the CCC being tapped to responsibly support agriculture in times of crisis, and \$9.5 billion to assist specialty crop producers, direct retail farmers and livestock operators.

"The aid to farmers in this package, including funding for the CCC and the Office of the Secretary, will allow USDA to begin crafting an appropriate relief program for agriculture," American Farm Bureau president Zippy Duvall said.

This article courtesy of **Farm Progress Companies** – this extended article can be [read here](#):

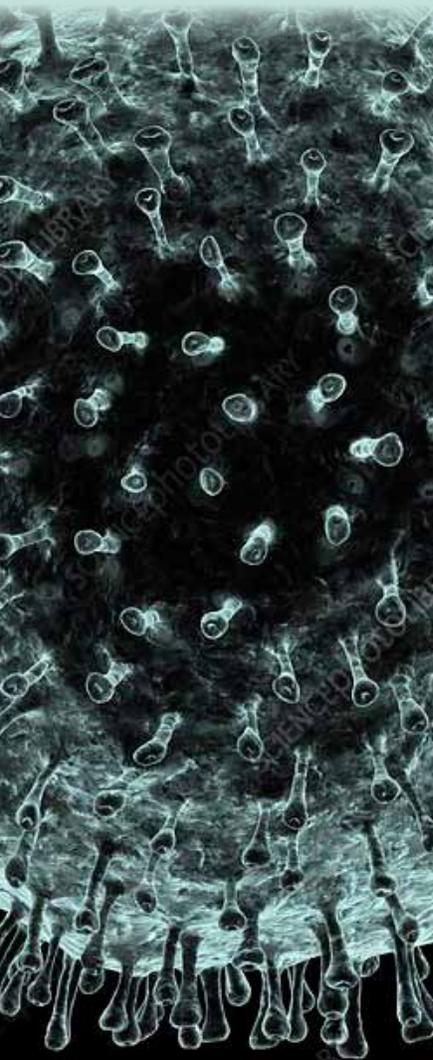
COVID-19 Leads to Milk Dumping, Plunging Dairy Prices

People are buying so much milk that stores are implementing limits, yet milk is being dumped at dairy farms. Here's why.

Like most people employed in the ag industry, it was unsettling for me to learn that Dairy Farmers of America cooperative has started dumping milk in Wisconsin. On April 2, semi tankers full of milk were dumped at two large dairy farms that have manure lagoons. The dairy farmers have been asked to dump all their milk from their 2,500 cows and 5,000 cows through Monday. For now, they will be reimbursed by the cooperative for their losses.

Dairy Farmers of America is the largest dairy cooperative in the U.S. It handles about 25% of the nation's milk and will likely soon be handling more as it negotiates the purchase of Dean Foods, which is headquartered in Texas but has milk plants in Wisconsin. Dean Foods declared bankruptcy last fall. (

Please read the rest of the story, courtesy of: **Farm Progress** magazine article on April 3, 2020 - [click here](#):



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Now May Be Good Time to Refinance Loans

Fran O'Leary | Apr 10, 2020

Courtesy of Farm Progress Daily

The Federal Reserve recently lowered the federal funds rate to near zero and eliminated reserve requirements. The Fed is seeking to stimulate the economy and eliminate bank liquidity concerns as recession looms due to the coronavirus. That begs the question, is this a good time to refinance loans?

Good opportunity?

According to T.J. Roemmich, senior vice president and credit officer at Conterra Ag Capital in Des Moines, Iowa, the answer to that question is, "It depends."

"While the funds rate has been slashed, it doesn't necessarily mean refinancing is the right decision right now," Roemmich says. "It's an important message now, and we want to make sure folks are making informed, sound financial decisions for their operations."

Challenging economic times often create financial opportunities. If you haven't refinanced your loans in a while, then you may be in luck.

"Interest rates are historically low. If you refinanced your loans in the last six to eight months, you wouldn't get a better rate today," Roemmich explains. "But if you refinanced two or three years ago, then now is a great time to refinance."

He says farmers at Conterra are paying 3% to 4% on one-year variable-rate loans, 4% to 5% on one-year fixed-rate loans, and about 4.5% on 30-year fixed loans.

"I recommend customers look at refinancing once a year," Miller says. "Likely if they haven't refinanced or locked in a rate in a year or more, now would be the time to do that." Talk to your lender and discuss your options. Now may be a good time to refinance some or all your farm loans. See balance of article by [Clicking here](#):

Keeping Equipment Running Through COVID-19

Farmers may find doors closed, but shops open for service; and count on online ordering getting more valuable.

Willie Vogt | Apr 13, 2020

No matter how great your farm equipment, things break down, and you need parts and service support. But these days you're likely to be told to stay in your truck and wait for curbside delivery for parts. Or you might be asked about delivering a machine for service to the back and walking away. Support in the time of coronavirus is changing.

"For the most part, farm equipment dealers are not affected per se," says Kim Rominger, president and CEO, Equipment Dealers Association. "Obviously, they're open — and even with states that have orders to stay at home, ag and construction are considered essential."

Yet those social distance guidelines do make a difference in how you work with your dealer. "We shut down the coffee, popcorn and the vending machines in our dealerships," says Tom Nobbe, Sydenstricker Nobbe Partners, a John Deere dealer with 26 stores in Missouri and Illinois.

He notes that when trouble first started, employees were working to wipe down stores and keep things sanitized; but then workers got worried about exposure, so they locked the doors or limited access by keeping fewer doors open.

The end of coffee and vending machines now impacts employees to avoid exposure in the business.

For Christie Grillo, the changes at Bingham Equipment are about access. With 11 branches throughout Arizona, the company markets a range of brands including Kubota, Agco, Bobcat, New Holland and more.

See balance of article [CLICK HERE](#). ~ Article courtesy of: Farm Progress Companies

OSHA Issues New Guidance for COVID-19 Recordkeeping



The Occupational Safety and Health Administration has issued [new guidance](#) on reporting incidences of COVID-19 infections when employees are known to have contracted the Coronavirus at the workplace.

OSHA-covered employers are mandated to record certain work-related injuries and illnesses on their OSHA 300 log. COVID-19 infection can be recordable if a worker is infected as a result of work-related duties, but employers are only required to record cases of COVID-19 if all of the following are true:

1. The case is a confirmed case of COVID-19;
2. The case is work-related; and
3. The case involves one or more of the general recording criteria (e.g., medical treatment beyond first aid, days away from work).

Further details on these recordkeeping procedures may be found at [OSHA's Injury and Illness Recordkeeping and Reporting Requirements page](#). You can also click [HERE](#) for more Coronavirus information and guidance from OSHA.

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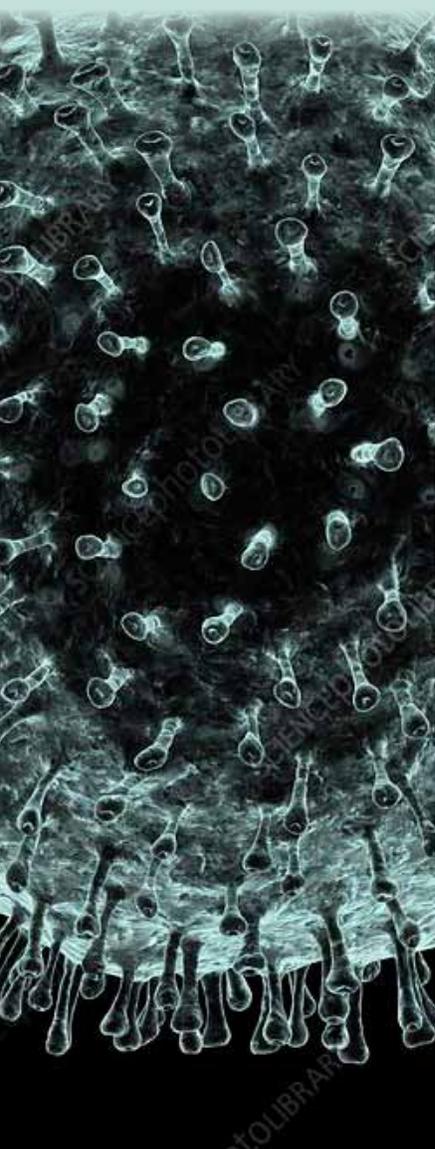


Rex Collins, CPA, CVA
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How Long Does the Coronavirus Live on Surfaces?

The coronavirus that causes COVID-19 mainly spreads from person to person. When someone who is infected coughs or sneezes, they send droplets containing the virus into the air. A healthy person can then breathe in those droplets. You can also catch the virus if you touch a surface or object that has the virus on it and then touch your mouth, nose, or eyes.

Coronavirus: What you Need to Know

The coronavirus can live for hours to days on surfaces like countertops and doorknobs. How long it survives depends on the material the surface is made from. Here's a guide to how long coronaviruses – the family of viruses that includes the one that causes COVID-19 – can live on some of the surfaces you probably touch on a daily basis. Keep in mind that researchers still have a lot to learn about the new coronavirus that causes COVID-19. For example, they don't know whether exposure to heat, cold, or sunlight affects how long it lives on surfaces.

Metal	5 days	Examples: doorknobs, jewelry, silverware
Wood	4 days	Examples: furniture, decking

Control Spread of Coronavirus

ABOUT

Plastics	2 to 3 days	Examples: packaging like milk containers and detergent bottles, subway and bus seats, backpacks, elevator buttons
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Stainless steel	2 to 3 days	Examples: refrigerators, pots and pans, sinks, some water bottles
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Cardboard	24 hours	Examples: shipping boxes
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Copper	4 hours	Examples: pennies, teakettles, cookware
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Aluminum	2 to 8 hours	Examples: soda cans, tinfoil, water bottles
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Glass	Up to 5 days	Examples: drinking glasses, measuring cups, mirrors, windows
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Ceramics	5 days	Examples: dishes, pottery, mugs
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Paper	The length of time varies. Some strains of coronavirus live for only a few minutes on paper, while others live for up to 5 days.	
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Food	Coronavirus doesn't seem to spread through exposure to food. Still, it's a good idea to wash fruits and vegetables under running water before you eat them. Scrub them with a brush or your hands to remove any germs that might be on their surface. Wash your hands after you visit the supermarket. If you have a weakened immune system, you might want to buy frozen or canned produce.	
-------------	--	--

Water	Coronavirus hasn't been found in drinking water. If it does get into the water supply, your local water treatment plant filters and disinfects the water, which should kill any germs.	
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Coronaviruses can live on a variety of other surfaces, like fabrics and countertops.

continued on page 18

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FMCSA Establishes Help Lines for Portal and Clearinghouse Assistance

To better assist motor carriers with portal and clearinghouse issues, FMCSA has established new phone lines for motor carriers who are experiencing technical issues with set up.

The portal registration call center's hours of operation are Monday through Friday, 8 a.m. - 8 p.m. EST. FMCSA is continuing to work on streamlining support for this effort.

**FMCSA Portal
Registration Call
Center
(800) 724-2811**

If motor carriers have questions about using the Drug and Alcohol Clearinghouse, they may call the help line.



How Long Does the Coronavirus Live

continued from page 16

CORONAVIRUS TRANSMISSION: WHAT YOU NEED TO KNOW

What You Can Do

To reduce your chance of catching or spreading coronavirus, clean and disinfect all surfaces and objects in your home and office every day. This includes:

- Countertops
- Tables
- Doorknobs
- Bathroom fixtures
- Phones
- Keyboards
- Remote controls
- Toilets

Use a household cleaning spray or wipe. If the surfaces are dirty, clean them first with soap and water and then disinfect them.

Keep surfaces clean, even if everyone in your house is healthy. People who are infected may not show symptoms, but they can still shed the virus onto surfaces.

After you visit the drugstore or supermarket, or bring in takeout food or packages, wash your hands for at least 20 seconds with soap and warm water. Do the same thing after you pick up a delivered newspaper.

Federated Insurance is committed

The Northeast Equipment Dealers Association received some valuable information from our exclusively endorsed provider for property & casualty benefit services. [Please click here.](#)

Federated Insurance is committed to helping you as our nation unites to prevent the spread of COVID-19. [Here is a link](#) to many valuable resources designed to inform and support the Northeast Association Dealer Members during these uncertain times. Because this page is not available on our public site, you may want to save it in your browser for future reference as it will be updated regularly when additional resources become available.

Federated's valued policyholders have these and additional resources available to them at Federated's Shield Network. Or, by contacting our Risk Management Resource Center at 1-888-333-4949.

Please contact your Federated Insurance Account Executive with additional questions or concerns. Thank you for your ongoing support!

Clarification NEDA Received From the PA Department of Agricultural

In response to a request for clarification NEDA received from the PA Department of Agriculture confirmation that our interpretation relating to the application of the Governor's updated regulations and clarification of the definition of an "in-person" essential business was correct. The order can be found at <https://www.governor.pa.gov/wp-content/uploads/2020/04/20200415-SOH-worker-safety-order.pdf>.

Simply put. "If in the course of your work you cannot maintain social distancing (6') at ALL times for any reason, among workers, among the public, between workers and the public, you need to comply with the order." (a dealer must provide face masks)

"In Person" means dealing with customers "in person".

Please keep in mind that we qualified our question by noting that for the most part equipment dealerships have established curbside pick and drop off parts and equipment and are able to maintain social distancing among staff and the public during operations.



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2 x 6	\$1.32 pc	\$0.73 pc	\$0.44 pc	\$0.31 pc
7 x 8	\$1.51 pc	\$0.86 pc	\$0.52 pc	\$0.44 pc



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USA's Golden Pest Spray Oil was recently approved for controlling spotted lanternfly egg masses.

Drown Out Spotted Lanternfly Eggs with Soybean Oil

Stoller

Chris Torres | Apr 14, 2020, Farm Progress Magazine

What worked for gypsy moths might work for spotted lanternfly. That's what Stoller USA is hoping for its Golden Pest Spray Oil, which recently got U.S. EPA registration for controlling spotted lanternfly egg masses and is something growers can use right now.

Golden Pest Spray Oil is 93% food-grade soybean oil and is OMRI (Organic Materials Review Institute) listed. It's listed for control of apple red bug, scale and fruit tree leaf roller in apples; cottony peach scale in peaches; and mealy bugs in grapes. It's also been used to control gypsy moth eggs.

Dale Hanke, marketing director for Stoller, says the product works as a smothering agent on egg masses, drowning out the masses so the nymphs don't hatch.

"The best time to spray it, anytime you see the egg masses and usually in early spring," Hanke says.

It is applied as a 50-50 mix — the oil and water — and requires just one application. The main thing, he says, is that growers must saturate the egg mass with the spray solution and keep the spray agitated while treating.

The \$40-a-gallon product is available through Growmark on the East Coast.

Promising Studies

Phillip Lewis, program leader of the insecticide and applied technologies section at USDA-APHIS, says the product performed well in studies that compared it to pyrethroids and other applications in 2018 and 2019.

Here are some options for nymph and control of spotted lanternfly: - Please read the balance of this article [CLICK HERE](#):

~ Article courtesy of Farm Progress, April 14, 2020

[CLICK HERE](#) for a sample of a Individual Travel Exemption Form from the United States Department of Homeland Security regarding Essential Critical Infrastructure Workforce.

This can be used for your employees to prove they are working for an essential business or exempt business.

[Click here](#) to download the Exemption Form.



Northeast Equipment Dealers Association

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Like-Kind Exchanges: Pre-and Post TCJA

BY BART BASI

Often in a merger or acquisition, real property is involved. Real property may include a vacant lot, a workshop, a storefront, or an office building. If a party to a transaction has another property on their mind to purchase, then they should direct their attention to Internal Revenue Code Section 1031, also known as "like-kind exchanges". While the Tax Cuts and Jobs Act made other tax-beneficial methods more easily accessible, it tightened the rules on what can satisfy the requirements of a like-kind exchange under Section 1031.

Prior to the Tax Cuts and Jobs Act, like-kind exchanges under Section 1031 were not solely required to be made with real property. Taxpayers wishing to satisfy the requirements of Section 1031 were also able to exchange personal property and intangible property in addition to real property. However, the TCJA changed that and now only real property is accepted as a like-kind exchange.

The words "like kind" have reference to the nature or character of the property and not to its grade or quality. An example of a like-kind exchange is if a "taxpayer exchanges investment property and cash for investment property of a like kind". 26 C.F.R. § 1.1031_a_-1. Thus, it does not truly matter if you are trying to exchange an apartment complex for an undeveloped piece of land as long as investment property is being exchanged for investment property.

Section 1031 of the Internal Revenue Code states that "no gain or loss shall be recognized on the exchange of real property held for productive use in a trade or business or for investment if such real property is exchanged solely for real property of like kind which is to be held either for productive use in a trade or business or for investment." It requires that the property to be exchanged is identified within 45 days of the first transaction and received within 180 days.

In order to obtain full benefit, the replacement property must be greater than or equal to the value of the relinquished property and all the proceeds from the relinquished property must be used to acquire the replacement property. Another important rule when dealing with a 1031 exchange is to remember that the taxpayer cannot receive the proceeds of the sale of the old property. This is a large error in the eyes of the IRS when it comes to auditing a 1031 exchange and doing so will most likely disqualify the exchange for the portion of the sale proceeds that the taxpayer received.

In order to keep this from happening, taxpayers need to assign their interest to a Qualified Intermediary. When using an intermediary, the taxpayer does not have access or control over the funds when the sale of the old property closes. What if your client already has a property in mind that they want to purchase? In that case, a reverse 1031 would be a great option. A reverse 1031 is a type of property exchange where the replacement property is acquired first, and then the relinquished property is traded away. The policy behind the reverse 1031 was to help buyers purchase a new property before being forced to trade in or sell a current property.

Business brokers see real estate related transactions daily. With a like-kind exchange, your client can roll their previous real estate into a new endeavor. By proposing a 1031 exchange to your clients that want to continue into another business, you are providing them with the one of the most tax-advantageous options in the future. The 1031 exchange gives the taxpayer the ability to dispose of a property and defer capital gain tax liability, thereby allowing the earning power of the deferred taxes to work for the benefit of the taxpayer exchanging the property.

If a taxpayer already has a property that they would like to buy, then a reverse 1031 could be completed to lower a taxpayer's tax burden. The experts at The Center are available to help with any additional questions with regards to like-kind exchanges.

~ Article courtesy of: *Basi, Basi, & Associates*
at *The Center for Financial, Legal & Tax Planning, Inc.*
P. 618-997-3436; F. 618-997-8370; taxplanning.com

While the Tax Cuts and Jobs Act made other tax-beneficial methods more easily accessible, it tightened the rules on what can satisfy the requirements of a like-kind exchange under Section 1031.



Autonomous drones are first line of defense in global health disasters



Drones Help Remove Employees From Risk

HARTFORD, CT — The swift spread of the Coronavirus has impacted both human lives and business systems across the globe dramatically and detrimentally. Within a few short months, most companies have incurred degrees of financial damage that will take years to rebuild. Properly programmed unmanned vehicles (UVs) can help mitigate the losses and Aquiline Drones (AD) is preparing to power them with the industry's first drone-dedicated cloud, AD Cloud, this May.

"Around the world, authorities are turning to drones in the battle against the Coronavirus pandemic, using them to remove humans from the risk of infection," said Barry Alexander, founder and CEO of Aquiline Drones. "But not all drones are created equal in that the brains behind a specific mission lies within its customized cloud computing capability. At Aquiline Drones, we have harnessed the intelligence of aviators, systems engineers and IT gurus to ensure safe, sophisticated and successful commercial drone applications for any type of hardware."

Alexander notes that during a pandemic event, the primary goals of an organization can be fulfilled by drone technology, including:

- Protecting the health of personnel
- Maintaining critical business processes
- Minimizing disruption to company operations
- Mitigating the impact to brand and reputation
- Reducing the loss of revenue and financial impact
- Resuming normal business operations as efficiently and quickly as feasible
- Complying with all applicable regulatory requirements and directives

Specifically, AD Cloud can program unmanned aerial vehicles (UAVs) and unmanned ground-based vehicles (UGV) with cloud-based command and control (C2) to conduct such mission-critical exercises as: - *Please see here for the rest of the article courtesy of: Morning AgClips, March 31, 2020 issue – [CLICK HERE](#):*



HOW THE SECURE ACT COULD CHANGE YOUR RETIREMENT PLANNING

By now, you may have heard about the new SECURE (Setting Every Community Up for Retirement Enhancement) Act. Passed at the end of 2019, this legislation contains a number of provisions intended to help strengthen your retirement security. Here are some of the changes that may impact your situation, either now or in the future.

In 2020, the age at which required minimum distributions (RMDs) from retirement accounts must be taken has been increased from 70½ to 72. The failure to comply with the required minimum distribution requirements could result in a 50 percent penalty.

The maximum age for contributions to a traditional IRA (previously 70½) has been repealed. As a general rule, individuals may continue to contribute to traditional IRAs as long as they are still working and have earned income.

"Stretch IRAs," which allowed the beneficiary of an inherited account to take distributions over their life expectancy (and spread tax liability over time) have largely been eliminated. New rules govern the timeline under which beneficiaries must withdraw the balance of an inherited IRA or 401(k) plan — in most cases, 10 years. However, certain exceptions may apply to your unique circumstances.

Small-business owners with up to 100 employees may be eligible for a tax credit for starting a retirement plan, such as a SEP or SIMPLE plan. Additional credits may be available if the plan includes automatic enrollment.

Other changes in the law may allow parents to take penalty-free withdrawals of up to \$5,000 (per parent) from a defined contribution plan, such as a 401(k) or IRA, upon the birth or adoption of a child. If you want to learn more about the SECURE Act and how it may apply to you or your business's situation, contact your accountant or attorney for additional information.

~ Courtesy of Federated Insurance

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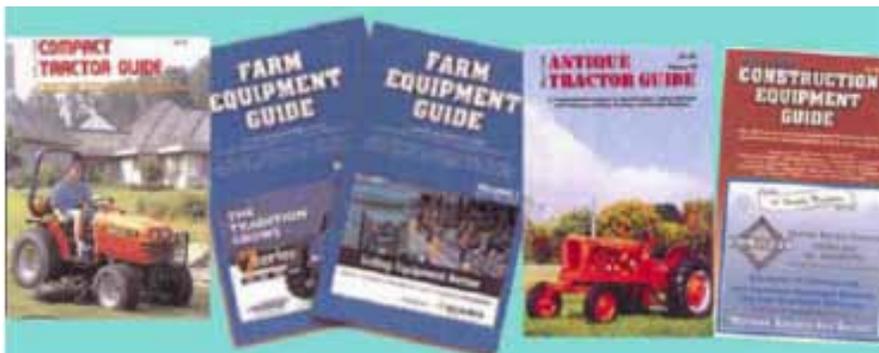
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U.S. Treasury Department Releases UPDATED Information on the Paycheck Protection Program. They also issued a New Version of the application. You must use this one.



<https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>

Here are the most important changes:

The interest rate is set at 1%.

The term of the loan has been set at two years. So, for the amount of the money that you take that is not forgiven, it will be a 1% loan on a two-year term. Interest will begin to accrue immediately upon receipt of the funds – but payment will be deferred for six months.

No more than 25% of the loan forgiveness can go non-payroll expenses. While allowable expenses under the forgiveness plan include mortgage, rent and some interest debt, if you spend more than 25% of your loan on those sorts of expenses, you will no longer be eligible for loan forgiveness.

The amount of money that the banks are making on this has been increased, and most of the concerns that the banks were expressing have been resolved in these rule changes.

Here is the link to the latest guidance—it should answer any questions you have.

<https://home.treasury.gov/system/files/136/PPP-IFRN%20FINAL.pdf>

Finally, if you have any question about whether your franchisor is on the SBA registry (asked about in question 8), [click here](#) for the list of franchisors on the registry.



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