

DEALER

The Newsletter of NORTHEAST EQUIPMENT DEALERS ASSOCIATION, INC.

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

IN THIS ISSUE:

- 3 Observations from the Field
- 4 2020 NEDA Cost of Doing Business Survey
- 6 NY Reopening Status/Requirements
- 6 EDA Announces Women in Industry Initiative
- 8 Workforce Development Update
- 10 US Chamber Launches Online Reopening Hub for Businesses
- 10 US DOT Finalizes Hours of Service
- 10 COVID Relief Extension Announced
- 11 DOL Extends COBRA Timeframes
- 12 Update on PPP Loan Repayment
- 14 FMSCA Announces New Regs
- 16 What's Your Dealership's Cash Conservation Strategy?
- 18 SBA and Treasury Release PPP Loan Forgiveness Application
- 20 6 Tips for Selling More

ADVERTISERS:

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

How much paid leave can employees take?

**Coronavirus-Related Paid Leave Eligibility**

The Department has issued guidance on eligibility for paid leave related to COVID-19.

Unemployment Benefits Under the CARES Act

The Employment and Training Administration addressed common questions about unemployment benefits under the CARES Act.

Apprenticeship Portal Launches

The Department launched an online portal where organizations can apply to become Standards Recognition Entities for Industry-Recognized Apprenticeship Programs.

COVID-19 UPDATES AND RESOURCES

- Release: Up to \$100 million will be made available for states to implement or improve [short-time compensation programs](#), which aim to avoid layoffs by reducing hours for a group of workers
- Release: Additional [guidance for states on the Federal Pandemic Unemployment Compensation Program](#)
- Release: Guidance and reminders to [help states ensure the integrity of their unemployment insurance programs](#)
- Release: OSHA alert on [protecting dental industry workers](#)
- Release: OSHA alert on [protecting rideshare and taxi workers](#)
- Release: OSHA alert on [protecting retail pharmacy workers](#)
- Guidance: Updated [information on the Pandemic Emergency Unemployment Compensation program](#) for states
- Video: OSHA video demonstrating the proper use of respirators in Spanish

COMPLIANCE ASSISTANCE HIGHLIGHT**The Families First Coronavirus Response Act**

Find fact sheets, FAQs, posters, webinars and more to help employers comply with [the paid leave requirements of the Families First Coronavirus Response Act](#).

NEDA Salutes our Supporting Advertisers. It is our pleasure to list the names of those advertisers who support NE Dealer each month. We trust their advertisement will be remembered when goods and services are required by you, our dealer members. It is good to do business with companies who are interested in doing business with you and your industry association.

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DIVIDEND HISTORY



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Equipment
Dealers
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Policy Year	Dividend
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%



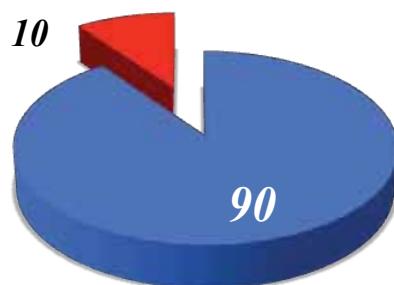
ELIGIBILITY

- Members of NEDA Inc.
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- Farm Equipment Dealers
- Outdoor Power Equipment Dealers
- Rental Equipment Dealers with Repair Facilities

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SOURCES

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You may also visit us at www.haylor.com/NEDA

Observations from the FIELD

Last month I continued writing regarding the challenge of operating a successful/profitable equipment dealership, even in the best of times, and went on to offer some thoughts and ideas how members might adapt to the "new normal" COVID-19 has brought to our industry. Noting that regardless of the "situation", good business decisions based on quality data are the key to a dealership's profitability and longevity. I wrote about how dealers might accumulate "quality data" and the value of communication with your manufacturers, lenders, accountants, consultants, ensuring everyone is "on the same page" to the benefit of all concerned.

This month, I thought I would like to begin by asking members to let NEDA know what subjects/issues you would like addressed at next year's regional meetings. Some suggestions I have gotten are how to build a profitable Precision Ag department, valuing a Dealership, managing cash-flow, HR/OSHA regulations, and workforce development strategies. Please let Ralph (rgaiss@ne-equip.com), Dave (davec@ne-equip.com), or me (twentz@ne-equip.com) know what you and your staff would like to learn about. "HowtobuildaprofitablePrecisionAgdepartment"and"Mymanufacturerupdated their dealer agreement – should I sign it? What changed? Will the dealer law protect me? What options do I have?" are two calls I think highlight both the value NEDA membership and opportunity NEDA can bring to equipment dealerships. I will save the second question for next month's column.

So, how does a dealership build a profitable Precision Ag department? Based on my visits, I think there are more dealerships trying to answer that question than those that have found successful solutions. Most dealerships have been able to identify or hire a staff member(s) who enjoy and are able to master the skill necessary to meet the "challenges" inherent with the implementation of "new" technology. I think it is fair to say, most have not figured out how to profit from/charge for their time, particularly time spent on phone/consulting. Some might say that we have trained our customers to take advantage of every opportunity to get something for free.

While that may be true, I think it is also true that we may have failed to communicate/establish the value of dealership's staff time and would suggest that dealerships should consider how they might both establish and begin billing for your support staff's time (both service and precision ag). The first question that comes to mind is how much "time" is the dealership "giving" away? Is the dealership tracking it? How much does that time cost? Do your customers know/appreciate the value phone/consult time? If a customer is never billed for phone/consult time (regardless of your intention to collect), what is its value? What lessons can we take from other service industries?

"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 Committee Chairman

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ASSOCIATION NEWS

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

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2020 NEDA COST OF DOING BUSINESS SURVEY

It's that time of year again – time for the Northeast Equipment Dealers Association (NEDA) Cost of Doing Business Survey (CODB) compilation.

It is imperative that our organization continue this annual study/project:

- Participants can compare their financial performance to that of all dealers (regardless of lines or manufacturers represented).
- Dealers/Members need this information to assist in the valuation process of their businesses for estate planning, buy/sell agreements, sales, merger/consolidation purposes.
- The CODB Report will include benchmarks in the survey so dealership goals and budgets can be established for future years.
- As your trade association we established the tradition of generating this type of survey so that trends in business can be established and information can be gleaned that will help dealers improve financial performance in future years.

The completed survey results will be priced as follows:

- Member/Dealers who submit financials – No charge.
- Members who do not submit financial information – \$300 per survey.
- Nonmembers who do not submit financial information – \$500 per survey.

You have two (2) options in sending your financial information to NEDA:

OPTION 1:

Simply click on the link below and enter your information online

[Click here to input information Online](#)

OPTION 2:

Submit your most recent year-end financial statement(after prudent adjustments truly reflecting your year-end results have been made) and answer all questions on the Dealer Form (below) and send the transmittal sheet along with your financial statements Note: This statement may differ from your "13th month statement."

[Click here to get Dealer Form](#)

Please note that your information will be kept in strictest confidence and if you choose to not disclose your store/dealership name, that is certainly acceptable. (If you choose to submit anonymously, be sure to send us the tear-off from the dealer form separately to get the results at no charge.)

You may also mail all your forms to the Association office at:

Northeast Equipment Dealers Association
Attn: CODB Study
128 Metropolitan Park Drive • Liverpool, NY 13088

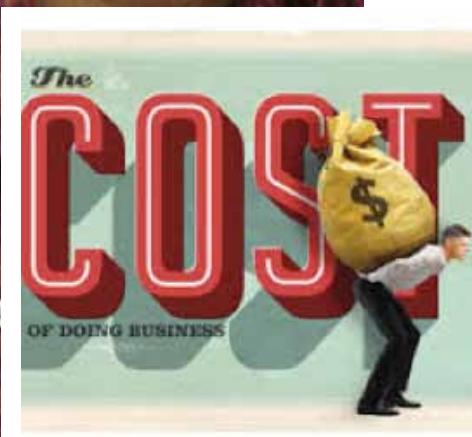
Or e-mail results to: davec@ne-equip.com

Again this year, it is imperative that at least 100 equipment dealers submit financials for our Northeast Equipment Dealer Association CODB Report to be credible. Please assist us in making the 2020 Study – our 17th – meaningful and useful to the entire industry.

*Financial Statements returned later than June 26, 2020
will NOT be included in the 2020 Report.*

If you have any questions, comments, or concerns please contact your Association office at 800-932-0607.

Thank you again for your support in this year's **Cost of Doing Business**.



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together we can
accomplish great things!

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NEW YORK Reopening Status, Requirements Posted

Current Status

The "New York Forward Business Reopening Lookup Tool" is now operational. Look up your county and business category (by NAICS code), and the program will provide your current reopening status.

Requirements for Reopening

Sector specific reopening requirements have been posted, including:

- Be in a designated industry and approved region.
- Adopt a written reopening plan consistent with state guidance and standards – including applicable Executive Orders. Written plans must be maintained and posted on site, but do not need to be submitted to the state.
- Fully implement its reopening plan, including required employee outreach and training.
- Affirm to the state that the employer has read and understands its obligation to operate in accordance with state guidance.

Stay current, **consult the NY Forward website** on a periodic basis or whenever notified of the availability of new guidance.

EDA Announces Women in Industry Initiative

ST. LOUIS, MO - The Equipment Dealers Association (EDA), announced the launch of its newest workforce development resource, the EDA Women in Industry initiative.

The mission of the EDA Women in Industry initiative is to encourage and attract women to the equipment dealer industry by offering a network that nurtures professional success while furthering the mission of the EDA. This initiative is no additional charge for members to participate.

Anne Salemo, the recently the retired CEO of Charter Software, is leading the initiative with the help of Alex Hoffman of the EDA. Anne was an inaugural member of the Women in Industry initiative at MHEDA, the Material Handling Equipment Dealer Association and thought that the EDA would benefit from a similar program.

"Our industry has historically been male-dominated,"

said Kim Rominger, President & CEO of EDA. "But we're seeing more women in dealerships and in leadership roles and we want to make sure those women feel welcome and empowered in their roles. Anne, as an industry leader herself, is a perfect facilitator for this group and we're proud to have partnered with her on the Women in Industry Initiative."

The EDA's initial focus will be to create the founder's EDA Women in Industry group. The founder's group will consist of women in c-level, general manager and dealer principal positions from EDA membership. This group will be the springboard for the creation of mentoring program for other levels within dealership organizations. Anne Salemo is currently reaching out to an initial list of women to participate. If you are interested in this new group, please email her at asalemo@equipmentdealer.org.



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& bacteria

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...

BY TIM WENTZ

Field Director / Legislative
Committee Chairman

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WORKFORCE DEVELOPMENT

Last month, I began 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. This month, I would like to continue exploring who and what.

Remembering last month's discussion and following the process we used to develop the **Ag Technician Apprenticeship program** (identify competencies, establish skills validation tools, identify educational support, and career milestones/pathway), I would like to reinforce the focus on knowing and understanding "what" competencies an employee must possess, and later on, master, for a particular position as an absolute necessity. **Knowing "what" we are looking for makes it more likely we will find the right "who".**

We found out during the apprenticeship program development that "management's" list(s) of competencies and our SME's (subject matter experts – those actually doing the job) list(s) did not always match up. Ensure you invest the time necessary to truly establish and document "what" competencies/skills are required for a specific position before moving on. I can assure you that shortcutting this step will be costly!

Having documented required competencies/skills required, we now understand "who" we are looking for! (It may also be a good time to review your dealer's position descriptions/handbook and ensure it is up to date.)

Within the apprenticeship application process, we incorporated tasking and skills validation as a way to help applicants self-identify themselves as the very best "who's". Understanding that those willing to invest time and effort necessary to complete all the tasking/skills validation are most certainly worth getting to know better. (Please feel free to adapt them to your dealerships.)

1. Prospective apprentices and pre-apprentices must provide a complete **Agricultural Technician Apprenticeship Questionnaire** and submit it to Tim Wentz of the Northeast Equipment Dealers Association who reviews it for accuracy and completeness. Download the PDF, print and fill it out, and either 1) scan and email or 2) mail via regular mail to Mr. Wentz at 91 Spur Road, Carlisle, PA 17013.
2. In order for an applicant to be eligible for a full apprenticeship the candidate must also complete WorkKeys® skills verification test and obtain a minimum score of 3. Contact information/registration for "work-keys" testing can be found @ <http://www.act.org/content/act/en/products-and-services/workkeys-for-employers/shared/test-site-locator-form.html>
3. Each complete application and WorkKeys® result (required for acceptance as a full apprenticeship) is sent to all of the employers in the consortium for consideration.
4. Within two weeks of receiving , participating dealers will reach out to the candidate and arrange/conduct what amounts to an informal interview which would then be followed by a formal interview. **More than one employer may reach out to a single candidate.**

In Pennsylvania, most CareerLink offices offer WorkKeys testing for a minimal fee if not free. NOCTI Business Solutions also offers similar test solutions. Both do a decent job validating a candidate's ability to read interpret data, math, language skills, etc. I have noticed that most dealerships are not aware of the testing, training/professional development, and support services available at CareerLink/similar government funded offices. Based on my experiences it is worth the time to visit!

Next month look at "**soft skills**", what validation testing is available and begin trying to identify where.

"Many Hands Make Light Work."

~ Merriam-Webster

APPRENTICESHIP can be your pathway to a career as an

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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 Credentialled
- Achieve your goals



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!

NEDA

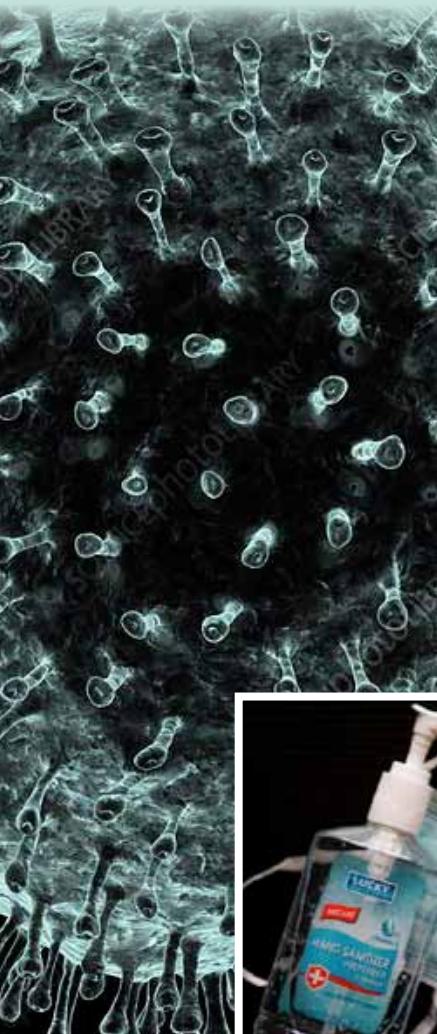


For more information visit us at nedaapprentice.com

Get the
latest news
on the
coronavirus
pandemic
here.

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US Chamber Launches Online Reopening Hub for Business

The US Chamber of Commerce in Washington, DC has launched an Online Reopening Hub to provide businesses with guidance and information as they work to resume operations in wake of the COVID-19 crisis. The website includes both State Specific and Industry Sector Specific information, as well as tools such as a reopening playbook for small business and an employee screening questionnaire.

To access the online resource hub, [CLICK HERE](#).

USDOT Finalizes Hours of Service Reforms for Truck Drivers

https://www.equipmentworld.com/usdot-finalizes-hours-of-service-reforms-for-truck-drivers/?utm_source=daily&utm_medium=email&utm_content=05-16-2020&utm_campaign=Equipment%20World&ust_id=c557ba7803a4f3fd52ba2ee8f274903e54d8353&oly_enc_id=468018292756A9Y

COVID-19 Relief Extends Certain Employee Benefit Plan Deadlines

On April 28, 2020, the Departments of Labor (DOL) and the Treasury (Departments) issued deadline relief to help employee benefit plans, plan participants and plan service providers impacted by the COVID-19 outbreak. This Compliance Overview summarizes the participant deadline extensions affecting COBRA continuation coverage, special enrollment periods, claims for benefits, appeals of denied claims and external review of certain claims.

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



NEDA Has Your COVID 19 Supplies!

As Businesses start to reopen, standards will need to be met.

Northeast Equipment Dealers Association has your COVID 19 supplies available!!
Get Quantity Discounts!!

See page 7 for additional information.



DOL Extends COBRA Timeframes and Other Benefit Plan Deadlines | 5-1-2020

The Departments of Labor (DOL) and Treasury have announced a new Final Rule extending certain timeframes for employee benefit plans, including extending the usual deadlines for COBRA elections and payments. The rule will be published in the Federal Register next Monday. An advance copy is available [here](#).

The ongoing COVID-19 pandemic is causing unprecedented challenges for businesses and workers. In some cases, employees who lose their group health coverage due to layoff or reduced work hours are then struggling to meet election deadlines for other coverage options. In other cases, persons with group health or disability coverage are wrestling with meeting plan deadlines for filing claims or appealing claim denials.

The new Final Rule addresses these concerns and others by requiring plans to extend specific deadlines.

HERE IS HOW IT WORKS:

The declared COVID-19 National Emergency began March 1, 2020. From that date until 60 days after the end of the national emergency is deemed the "Outbreak Period." The new DOL rule requires plans to disregard the Outbreak Period in applying certain plan deadlines.

For instance, assume the national emergency were declared to end April 30, 2020 so the last day of the Outbreak Period would be June 29. In that case, an employee who lost group health coverage due to a COBRA qualifying event on March 31 would have until August 28 (60 days after June 29) to elect COBRA and then even longer to make the initial COBRA premium payment. If elected and paid, the COBRA coverage would take effect retroactively on April 1.

According to the new rule, plans must disregard the entire Outbreak Period in applying the following timeframes:

HIPAA: The 30-day period (or 60-day period if CHIP) to request special enrollment in a group medical plan due to losing other coverage or acquiring a new dependent.

COBRA: The 60-day election period; 60-day period for beneficiary to notify the plan of a qualifying event or Social Security determination of disability; 45-day grace period for initial premium payment; and 30-day grace period (or longer) for subsequent premium payments.

Group health and disability plans: The plan's timeframes for filing claims, appealing claim decisions, and requesting external reviews.

The DOL provides several examples of how the Outbreak Period is disregarded in counting the plan's timeframes or deadlines. The examples assume the national emergency ends April 30, but that is merely for illustration since the actual end date has not been declared. The DOL also notes that the national emergency may be declared to end on different dates for different areas of the country. Although this will make benefit plan administration even more complicated, the intent of the new rule is clear: this is an unprecedented time and those whose group benefits are directly affected must be given lengthy timeframes to make decisions.

The rule applies to ERISA plans (plans sponsored by private-sector employers) which are regulated by the DOL. Separately, the Department of Health and Human Services (HHS) is encouraging non-ERISA plans sponsored by governmental employers to extend deadlines in a similar manner. HHS may consider issuing similar regulations.

IN OTHER NEWS ...

The DOL also is extending the deadlines for plans to furnish required disclosures and notices (e.g., plan documents, SPDs, COBRA notices, and others) during the Outbreak Period. This is not a free pass, however, and applies only to plans and fiduciaries that act in good faith to comply as soon as administratively practicable. For details, see Disaster Relief Notice 2020-01.

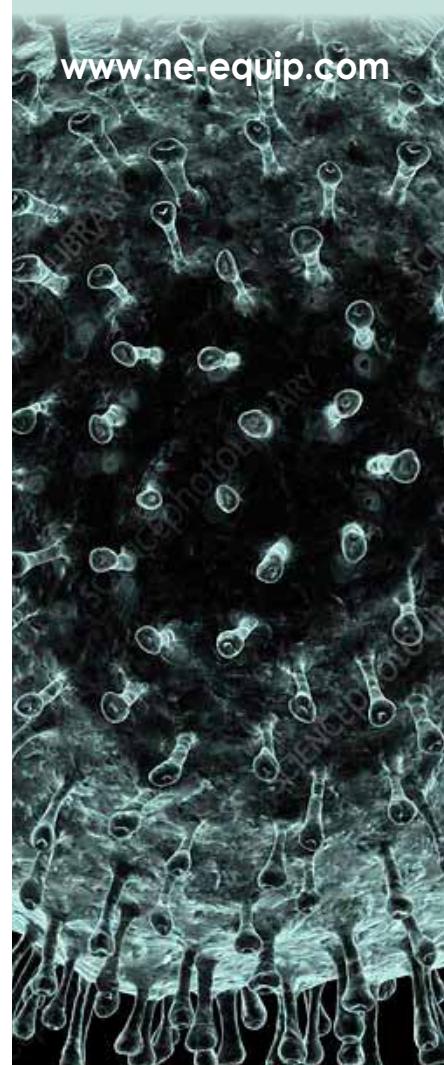
Lastly, the DOL has posted a series of general FAQs about benefit plans to help workers understand their rights and options during the pandemic. Topics include group medical options through employer plans and individual insurance options from the Marketplace, collecting pension plan benefits, and making 401(k) account changes.

*~ Courtesy of Tom Flynn, Director, Group Department,
Haylor, Freyer & Coon, Inc., 585-278-2031 - tflynn@haylor.com*

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.

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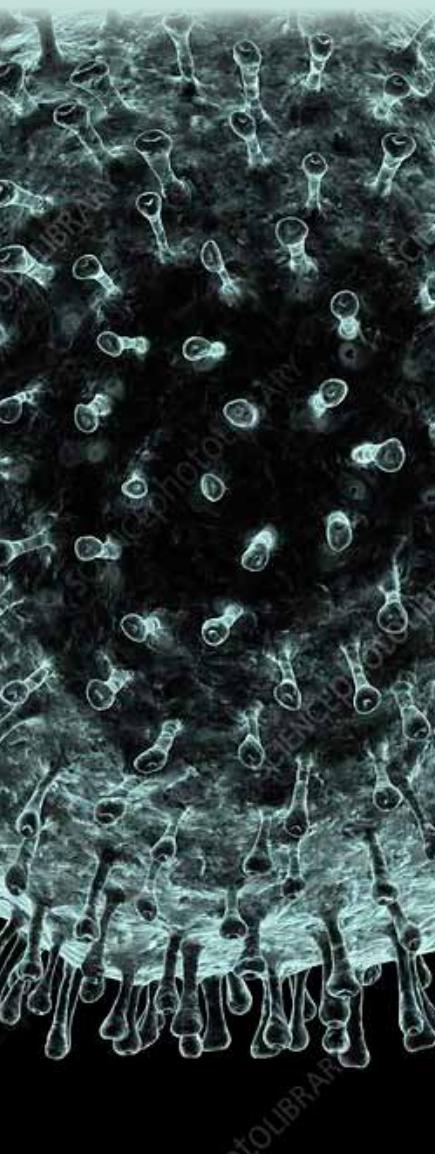
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New Update on PPP Loan Safe Harbor Repayment Date as of 5/13/20

In light of the impending May 14th safe harbor deadline to return funds received through the Paycheck Protection Program ("PPP"), the Treasury Department released additional guidance today to assist dealers in evaluating whether to take advantage of the safe harbor or retain PPP loan proceeds.

This additional guidance appears in a new Frequently Asked Question # 46 on page 16 of the document available by selecting this link. This guidance relates to the "necessity" certification, in which the dealer certified that "current economic uncertainty" made the PPP loan "necessary to support the [dealer's] ongoing operations." Overall, the guidance is helpful by providing clarity on some key issues involving this certification.

What does the Guidance Say?

The new guidance provides that for all dealers receiving PPP loans **less than \$2 million** (including the amount of any PPP loans given to an affiliate as determined under the SBA's affiliation rules), the Treasury Department will deem the borrower to have made the "necessity" certification in good faith. As a result, it appears that neither SBA nor the Treasury Department will seek to challenge the "necessity" certification made by dealers with loans in this category and creates a safe harbor relating to this issue.

Dealers receiving PPP loans **in excess of \$2 million** will be subject to review by SBA in the form of a formal audit. If SBA determines in the course of its review that a dealer lacked an adequate basis for making the "necessity" certification, SBA will seek repayment of the outstanding PPP loan balance and will inform the lender that the dealer is not eligible for loan forgiveness. Under SBA's new guidance, if the dealer repays the loan after receiving this notice from SBA, SBA will not pursue administrative enforcement or refer the dealer to other agencies for prosecution. This is good news for dealers and limits the potential downside relating to damages beyond repaying the loan amount.

What does the Guidance Not Say?

Even though the guidance relating to dealers receiving loans over \$2 million represents positive news, please note that the guidance only applies to enforcement by government agencies. As a result, prior risks discussed relating to False Claims Act lawsuits brought by private whistleblowers remain a potential risk.

What should I do?

Because the new guidance generally further limits dealer risk relating to PPP loans, this new information should be taken into account by anyone that was considering a return of the PPP loan proceeds before the safe harbor date. However, dealers that decide to keep the PPP loan proceeds should continue following our prior guidance relating to documentation of the "necessity" element of the certification. This will be important to help establishing eligibility for loan forgiveness and provide information that can be used to defend against potential litigation involving private whistleblowers.

Succession Planning in the Time of Social Distancing



In this time of social distancing and economic uncertainty, the last things you, as a business owner, may be thinking about are your succession plans. More immediate concerns about just keeping the doors open and the lights on are probably higher on your list of priorities. On the other hand, perhaps the current global circumstances have really made you examine your plan (or lack of thereof). What would happen in the event you were not able to work due to your own illness or a required quarantine because of contact with a sick family member, employee, or customer? Who would take over the business in the event of a premature death of an owner or key employee? How do you want your family taken care of and are the necessary documents in place to carry out your wishes? [Read more](#)



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FMCSA ANNOUNCES NEW HOURS-OF-SERVICE REGULATIONS

The FMCSA has announced the long-awaited changes to the HOS regulations. These will take effect 120 days after publication in the Federal Register.

For a summary in a 3 minute video go to: <https://youtu.be/1KBgQ6Xth9w>

The changes, for property carriers, can be summarized as follows:

- The short haul exception is extended to 150 air-miles and allows a 14-hour work shift.
- drivers and carriers using the short haul exception are not required to use a RODS or ELD or take a 30-minute break
- they remain subject to existing limit of 11 hours spent driving
- Expands the driving window during adverse driving conditions up to an additional 2 hours.
- a driver who encounters adverse driving conditions has up to a 16-hour window within which to complete 13 hours of driving
- expands existing to include knowledge of either the driver or the motor carrier at applicable points in time
- added word "immediately" to clarify when applicable conditions must be known
- now can be "unusual road or traffic conditions" – either scenario now qualifies
- The 30-minute rest break
 - required after 8 hours of driving (instead of current 8 hours of "on duty")
 - allows "on-duty/not driving" period to qualify as the rest break
- any non-driving status-off-duty, sleeper berth, or on-duty (not driving) or combination of these non-driving statuses
- The sleeper berth exception
 - can meet 10-hour requirement with at least 7 hours in sleeper (instead of current 8 hours)
 - minimum off-duty period of at least 2 hours spent inside or outside the berth (provided the two periods total at least 10 hours)
 - When paired, neither counts against the 14-hour driving window

FMCSA EXTENDS EMERGENCY DECLARATION THROUGH 6/14/20

The FMCSA has extended the Emergency Declaration through June 14, 2020.

Read the details at: <https://www.fmcsa.dot.gov/emergency/extension-expanded-emergency-declaration-no-2020-002-under-49-cfr-ss-39025>

FMCSA FINALIZES CRASH PREVENTABILITY PROGRAM

The FMCSA has finalized the Crash Preventability program for certain types of accidents that occurred on or after August 1, 2019.

For a full explanation of the program, [CLICK HERE](#)



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*Not every dealer
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Sheffield: What's Your Dealership's Cash Conservation Strategy?

***The following article was submitted by Powersports Business contributor
MARK J. SHEFFIELD, a former dealer principal.***

If your parents were like mine, they told you to always keep enough money in the bank to cover six months' worth of expenses. For years, I have told the dealers I work with the same thing. Now we are finding out who listened (and it's obvious that most of this country's large corporations didn't) and who didn't.

Not every dealer is going to survive the sudden and dramatic impacts of the COVID-19 pandemic, but those who do will be the ones who came into this with low debt, strong inventory management skills, a solid team, decent cash reserves and a plan to weather a downturn.

In the dozens of calls I've had with dealers over the last few weeks, one of the items I've consistently emphasized is dealers having a Cash Conservation Strategy (CCS) — how to generate cash on short notice, and to stretch out your current war chest for as long as possible.

Before you do anything else, turn off the news. Listen to some relaxing music or hard rock (I don't care which one you choose). Anything but the news.

Then, here are some key steps to take:

Know your current cash position

- How much cash do we have in the bank?
- Before lending tightens up, can we draw down our business loans?
- If the dealership runs short on cash, are we willing and able to put money back into the business?

Reduce cash burn

- Management approval of all parts/accessory orders for stocking items
- Audit all outstanding vehicle orders and cancel unneeded orders
- Used vehicle acquisition
- Continue to take used vehicles on trade (and if so at what value)?
- Continue to buy used vehicles outright?
- Reduce or eliminate dealership services (advertising, satellite TV, shop chemical servicing programs, security, etc.)
- Reach out to OEMs and floor plan lenders to absorb current and future floor plan expenses (they are the ones who pushed most of dealers into their overstock situations and their current borrowing costs are close to 0%)
- Negotiate with lenders for forbearance on loan payments, forgiveness for interest payments, deferral of curtailments, and ask for payment plans on outstanding debts

Generate free cash

- Sales and specials to move as much parts and accessory inventory as possible (no better time than the present to sell that old stuff on eBay)
- Service and sell through used inventory (retail / auction / low margin deals)
- File all outstanding warranty claims
- Submit all contracts in transit
- Send out statements for all Accounts Receivable (and instantly place a hold on or terminate all AR accounts)

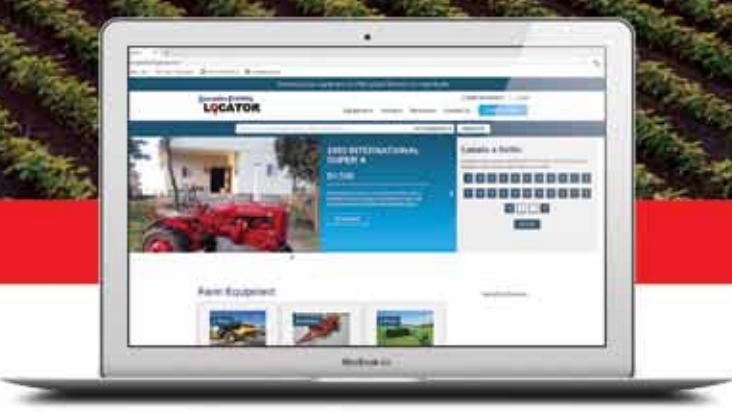
Identify and understand current Federal, State, and local support programs

- Is my business eligible for a small business loan, and what are the conditions on these emergency loans?
 - The original round of legislation passed by Congress kicks in on April 2nd, but it

continued on page 18

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When you REAP the benefits of membership, your PROFITS will follow! Call Ralph Gaiss at 800-932-0607 for questions and support.



Cash Conservation Strategy

continued from page 16

only offers tax credits, not direct payments. Is our business in a position to front these payments to employees?

- Should employees be furloughed or laid off? What are the ongoing benefits to the staff and the ongoing costs to the dealership (health care, unemployment, insurance costs, etc.) along with ongoing liabilities?
- What will future legislation provide, and with what restrictions and conditions?

Personnel Expenses

- Identify critical staff. Ignore friendships and personal relationships, and instead focus on those who employees who are team players, have a history of performance, and are willing to do whatever it takes to help the dealership survive.
- Identify non-essential staff. This will be the hardest decision most dealers have to make, but it's important to recognize that continuation of payroll expenses without commensurate revenues will quickly drive a dealership into bankruptcy. Make sure that layoffs evenly impact the business, trimming positions all the way from entry level to management. Managers will typically protect their own positions at all costs, even when they have no one left to manage.
- Pay and benefit adjustments. Staff who remain should be willing to take temporary reductions in pay.

Nuclear options

- Call floor plan lenders and reduce outstanding lines of credit
- Cancel all company credit cards
- Terminate franchises
- Temporarily shut the doors

There is lots of fake news and conjecture about future legislation. The last thing we should be doing right now is burning time and energy thinking about breaking news that may either be false or that might not come to fruition. Now isn't the time for partisanship. The only things that currently matter are the Ground Truth and legislation that has passed.

If you are set up as a PEO (professional employer organization), then work with your business partner to identify what you can and can't do during this emergency. If you aren't part of a PEO, then reach out to the State dealer association that supports your industry and ask them for guidance.

COVID-19 will forever change this country and our industry. There is a high probability that the dealer count on the other side of this pandemic will be significantly reduced. A manager isn't defined by the easy problems that he/she solves, it's by how the difficult ones are addressed and how those messages are conveyed to the team. Your survival during these trying times may ultimately be predicated not only by your cash reserves, but also by your willingness to take swift and decisive actions.

Mark J. Sheffield is a U.S. Army Veteran, strategic advisor for Woods Cycle Country, contributing writer for Outdoor Power Equipment Magazine and PowerSports Business Magazine, and currently facilitates multiple 20-groups for Spader Business Management. When he's not assisting with dealership performance, he can be found at the rifle range or digging holes with his backhoe. You can keep up to date with his posts at <https://www.linkedin.com/in/markjsheffield> or contact him at MSheffield@WoodsCycleCountry.com

~ This article originally appeared on outdoorpowerequipment.com and is reprinted with permission of OPE

SBA and Treasury Release Paycheck Protection Program Loan Forgiveness Application

The Small Business Administration has issued the form of application for loan forgiveness. The SBA is expected to issue additional guidance soon to assist borrowers in completing their forgiveness applications. To access the Forgiveness Application Form and Instructions, [CLICK HERE](#)

The US Treasury Department released information and guidance yesterday about how businesses can ensure forgiveness of loans received under the Paycheck Protection Program. Now available online, the Loan Forgiveness Application explains how businesses can calculate the forgiveness amount and associated costs, as well as provide the necessary documentation and apply the CARES Act's safe harbor provisions. For more information about forgiveness, [CLICK HERE](#) for the Treasury Department's official announcement.



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BY JOHN CHAPIN

6 TIPS FOR SELLING MORE IN ANY MARKET OR ECONOMY

Back in 2009, I wrote an article with (almost) the same title. Well, some things have changed, and some have not, so, here is an updated version which applies to the current situation.

1) Don't let anything outside of you be your excuse.

After a tough day or some difficult sales calls, it is easy to blame a host of things other than yourself. If you do, people will hear it in your voice, and you will sell less. This attitude will also demotivate you which will lead to working less. In tough times, when salespeople should be increasing their calls and activity level, the average salesperson cuts calls and activity significantly. The answer? Use difficult times as a warning and motivation to work harder and smarter, not as an excuse to back off. Have a plan in place, know what you must do every day, and make sure you do it. If you back off, business will go down, if you work harder and smarter, business will improve.

2) Get better at selling.

When there are fewer sales opportunities and prospects, you must do better with the ones you have. The way to do this is to get better at selling. Become a student. Read books, listen to audios, watch videos, become a sponge, and absorb everything you can get your hands on.

3) Keep a good attitude.

Your attitude is your most important sales tool in your arsenal. It is almost impossible to watch the evening news and be positive. Our brains are like computers "Garbage in, garbage out." Put as many good ideas as possible into your brain. Pick up anything inspirational, motivational, positive, and upbeat and use it to keep a good attitude and stay focused. Be positive and persistent.

4) Prepare for the price objection and build value.

While you should have a Script Book that includes great answers to all objections along with several strong value statements, this is particularly important when money might be a little tighter than usual.

5) Focus on relationships.

The relationship with the salesperson is the number one reason people give for doing business with a company. Relationships are extremely important, in most cases more than anything else, so you need to focus on not only staying in touch with and keeping your name in front of customers and prospects, and delivering value each time, but also on taking that next step and building solid, long-term relationships. Send handwritten thank-you notes, anniversary cards, birthday cards, and holiday cards. Follow my 28 Items to increase your personal connection. E-mail me if you need this.

6) You are completely responsible for your success.

Five years from now the current pandemic will be long gone and you and your career will arrive somewhere, the question is: Where? If you decide that something outside of you, such as the economy, is responsible for your success or failure, you give away control of your destiny and your ultimate success. The way to change that is to remember that your success is up to you, you own it, and you control it.

If you put the above tips to work, you will see an improvement in business, perhaps a significant one. Ask yourself the question: What am I capable of if I really set my mind to something and get to work? The answer is: pretty much anything.

*John Chapin is a motivational sales speaker and trainer. For his free 5-steps to Sales Success Report go to: www.completeselling.com. John has over 32 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: *Sales Encyclopedia* (Axiom Book Awards). – also, the largest sales book on the planet (678 pages). Contact him at: 508-243-7359 • johnchapin@completeselling.com • www.completeselling.com*

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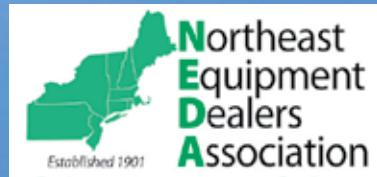


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Live Well, Work Well | SKIN CANCER: ARE YOU SAFE IN THE SUN?

Many people describe sun-tanned skin as a "healthy glow," but it's not exactly the truth. There is no such thing as a safe, healthy tan.

SUN DAMAGE

Any type of suntan is the result of sun damage caused by exposure to ultraviolet (UV) radiation from the sun. Other types of sun damage include wrinkles, age spots, freckles, tough or leathery skin, dilated blood vessels, sunburn and skin cancer.

The sun emits two types of UV radiation: UVA (which causes aging) and UVB (which causes burning). Both UVA and UVB rays are undetectable to a person sitting in the sun—you cannot feel them on your skin—and are damaging on cool, cloudy days as well as sunny days. In addition, both types of radiation cause skin cancer.

SKIN CANCER

People are most susceptible to skin cancer when they are exposed to sudden, short bursts of sunlight while in places where the sun is very strong, such as locations near the equator or at very high altitudes.

The following characteristics place people at an even higher risk of developing skin cancer:

- Having a large number of moles on the skin
- Being a redhead or blonde, and/or having blue eyes, fair skin and freckles
- Difficulty tanning and skin that is easily burned
- A family history of skin cancer
- Taking medication that increases sun sensitivity

PREVENTING SUN DAMAGE

The easiest way to prevent skin damage and lessen your chances of getting skin cancer is to avoid getting sunburn. Here are a few tips to help keep you safe in the sun:

- Stay out of the sun between 10 a.m. and 4 p.m. when it is strongest.
- Wear clothes with tightly woven fabric and a hat that shades your face, neck and ears.
- Wear sunglasses whenever you are outside to avoid developing cataracts and damaging your retinas.
- Use sunscreen that has at least 15 SPF every day, especially on your lips and the tips of your ears and nose.
- Avoid using tanning beds—they are just as damaging as the sun.
- Protect children from sun damage. Most sun exposure occurs before age 18.

Avoiding excessive sun exposure and sunburn is the best way to protect you from sun damage and skin cancer. Routinely inspect your skin for any changes, and if you suspect that a spot on your skin is new, or has changed color or appearance, consult a dermatologist.

*This article is brought to you by
Darwin Allen, Haylor, Freyer & Coon, Inc.
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