

DEALER

The Newsletter of NORTHEAST EQUIPMENT DEALERS ASSOCIATION, INC.



IN 2020, TAX PLANNING MORE CRITICAL THAN EVER

BY MR. AREZZO

Senior Tax Consultant, Farm Credit East

This year is shaping up to be one of the most interesting tax years in a long time. Between USDA assistance — such as the Commodity Food Assistance Program, or CFAP payments — Paycheck Protection Program loans and everything in-between, it is critical to stay up to date on projected year-end numbers to avoid an unpleasant tax surprise.

Here is an example to illustrate the importance of situational awareness:

Married dairy farmers John and Jane received \$100,000 in PPP funds in 2020. They spent the money in accordance with the program and had the full loan amount forgiven in 2020. In their case, it was spent entirely on qualifying payroll expenses. John and Jane also took advantage of an opportunity to acquire a milk base for \$75,000 from a neighboring farmer who was retiring. As many cooperatives have enacted some type of base excess program considering COVID-19, some farmers have acquired other neighboring milk bases, seeing this as an economic opportunity. The farm had \$200,000 of profit from ordinary farm operations. They also have \$40,000 from raised cow sales.

When thinking about their tax situation for 2020, John and Jane forgot the expenses paid with PPP funds are not deductible if the loan is forgiven (unless Congress changes the rules). In other words, their \$200,000 farm profit is really \$300,000 because the \$100,000 of payroll expenses they used PPP funds for does not count as an allowable expense. They also erroneously included the milk base as an expense in their records as they were unaware that they cannot expense the purchase of the milk base. Rather, they must amortize it over a 15-year period, which gives them a \$2,500 deduction for the current year. Please [click here](#) for the charts and balance of the article

TAX TIPS:

Make sure you consult with a tax adviser if you have taken a CFAP payment or PPP loan. PLAN AHEAD NOW: Between USDA assistance, loans, and everything in between, it is more important than ever to stay up to date on year-end numbers to get ready to file next year's taxes.

Aug. 4, 2020

~ Article Courtesy of Farm Progress Companies

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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%



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Observations from the **FIELD**

Reports are that many power sports dealers and manufacturers have had some of their most profitable quarters in 2020. Whole goods are in short supply. Parts are flying off the shelf and shops are overflowing. Walmart, Home Depot, and Lowes all reported year over year sales growth. Who would have thought that would happen in the middle of a pandemic? However, it is true that many retailers/industries are not experiencing those same results and are expecting that it will take years before they can return to pre-pandemic sales volume (if they can survive)!

Many of the articles I have read credit enhanced unemployment compensation as the primary driver supporting consumer spending and caution that the economy would underperform without it. Others point to extraordinarily low interest/mortgage rates and access to capital. Whatever the reason, we have learned that, regardless of the economic situation, those dealers investing the time and effort necessary to objectively measure/plan/evaluate their dealerships also see their efforts richly rewarded.

Bill Sharp and John Walker often talked about stepping back and looking at your dealership as though you were a new customer. They asked: If your showroom floor was clean and well-organized? What about your parts counter? Are your employees well groomed, friendly, professional? Is your bathroom clean? Is your entry free of delivery boxes? Is your signage up to date? Are there grass/weeds in your display lot? Are the service bays well organized?

Subsequent speakers asked questions focused on dealership websites, arguing that a dealerships website (virtual showroom) was as, if not more important than their physical store(s). They asked: Is your website current? Did used equipment displays feature out of season pictures (snow)? Were the hours correct? Are the phone number listed? Are the specials current? Are e-mails answered in a timely manner? Is your SEO maximized?

I would go on to argue that dealers need to pay special attention (particularly now) to the "whole" of their internet presence. In particular, dealers need to pay particular attention to the "star box" to the right of the page listing Google results (containing maps, pictures, hours of operation, website **URL, your GOOGLE REVIEWS address and other information about your dealership**). **If that information is not correct or up to date, rest assured, you are missing out!** I'll go on to say that if your Google reviews don't include 4 or more stars and 100-200 reviews, you've got some work to do and I encourage you to contact **Trevor Allred tallred@kenect.com** of Kenect, LLC one of your association's service partners.

Please take a few minutes this month and answer the question, **"Would you do business with your dealership?"**

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Land Values Steady in Northeast But Down in New York, Vermont

The declines in New York and Vermont are likely an indication of the struggling ag economies in both states.

BY CHRIS TORRES | Aug 21, 2020

Farm real estate values in the Northeast are holding steady but declined in a handful of states, an indication that a depressed farm economy, particularly dairy, has taken its toll.

The average farm real estate value is \$5,710 an acre in the Northeast, up 0.4% over 2019 and higher than the national average of \$3,160 an acre. Farm real estate, as defined by USDA, is the value at which all land and buildings used for agricultural production, including dwellings, could be sold under current market conditions. Cropland value is \$6,070 an acre, an increase of 0.5% over last year but ahead of the national average of \$4,100 an acre. Cropland value is the value of land used to grow field crops, vegetables or land harvested for hay.

Pasture value is \$3,900 an acre in the Northeast, up 0.8% over last year but ahead of the national average of \$1,400 an acre. As defined by USDA, this is the value of land that is normally grazed by livestock.

The numbers come from the USDA's Agricultural Land Values Survey that was released earlier this month. The farmer survey was conducted in June and early July. Jennifer Ifft, associate professor of ag economics at Kansas State University and formerly of Cornell University's Charles H. Dyson School of Applied Economics and Management, says farmland values typically represent farm profits — though this lags, so a drop in farm profits doesn't always show up right away in farmland values — and nonagricultural factors such as development pressure and recreational land use.

Please [click here](#) to see the charts and balance of the article.

~ Article courtesy of Farm Progress Companies

The impact (value) of the association's legislative advocacy, work-force development, and Industry Relations work can easily be overlooked. Our efforts cannot be accomplished without significant financial investment, support, and grassroots participation. If we're to continue that work, we are going to need your help participating in and financially supporting our legislative work, association governance/direction, and program development. We need your help recruiting new members, participating in legislative visits, giving testimony, contributing financially to the legal/legislative fund, association governance/direction, and program development!

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PA DEALERS – Earn REAP Tax Credits for Buying a No-Till Planter

\$10 million in REAP tax credits are available for Pennsylvania producers, but don't wait too long to apply.

Aug 12, 2020

If you farm in Pennsylvania and plan on buying a new no-till planter or want to install a new manure storage for your dairy farm, make sure to apply for a REAP (Resource Enhancement and Protection Program) tax credit.

The REAP application period was recently announced and \$10 million in tax credits are available on a first-come, first-served basis.

REAP is a tax credit program for agricultural producers who implement best management practices or purchase equipment that reduces nutrient and sediment runoff, enhancing soil and improving the quality of Pennsylvania's waterways. This is the 14th year of the program.

Farmers may receive up to \$250,000 in any seven-year period, and spouses filing jointly can use REAP tax credits.

The most common projects used for REAP are the purchase of no-till planting and precision ag equipment, waste storage facilities, the writing of conservation plans and nutrient management plans, and protecting animal heavy-use areas like barnyards. Cover crops and riparian stream buffers are also common REAP-eligible practices.

Farmers may receive REAP tax credits of 50% to 75% of the project's eligible out-of-pocket cost. Farmers whose operation is in a watershed with an EPA-mandated Total Maximum Daily Load (TMDL) can receive REAP tax credits of 90% of out-of-pocket costs for some projects.

A key point is that REAP tax credits can be used in conjunction with other funding sources such as the Environmental Quality Incentive Program (EQIP), the Chesapeake Bay Program or Conservation Excellence Grants to help install BMPs.

Baseline eligibility includes compliance with the PA Clean Streams Law and the Pennsylvania Nutrient and Odor Management Law.

To be eligible, producers must have a current and up-to-date conservation plan, or agricultural erosion and sedimentation plan on all acres as well as a nutrient management plan or manure management plans for farms that have animals or spread manure.

The written plans must be on-schedule for full implementation in order to be considered "current." The cost of developing and implementing these plans may be included to qualify for the tax credit.

REAP differs from traditional conservation programs in that the tax credits are issued after the installation of a practice or purchase of eligible equipment.

Private investors may act as project sponsors by providing capital in exchange for tax credits. Any individual or business subject to taxation by Pennsylvania through personal income tax, corporate net income tax, the bank shares tax or others are eligible to participate in REAP.

Since the program began in 2007, REAP has awarded tax credits to more than 5,500 projects totaling over \$100 million. Private investments in REAP have also contributed to the conservation projects, which in total are worth nearly \$250 million.

More information about REAP, including the 2020-21 application packet and program guidelines, is available [HERE](#)

~ Article Courtesy of
Farm Progress Companies



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WORKFORCE DEVELOPMENT

Over the last several months, we have explored 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. We have briefly examined why, who, what and where. This month, I would like to start examining when and how dealers might find their next “stars”.

Not everyone will agree but I think “when” is the easiest question to answer, with the simple answer being ALWAYS! Not unlike selling iron, one can never have too many prospects in the queue. Recruiting employees = Sales! As John Chapin told us time and again, sales is a numbers game! The number of “calls” a salesman receives is directly related to how many qualified leads/prospects they have. Bottom-line, the more prospects (information) you have, the better. Simply put, the chances that you will find a shining star or even a diamond in the rough when the time comes are directly tied to how many prospects are in the “pool”, how much and what the quality of information (data) you’ve collected regarding those prospects.

Google, Facebook, Amazon, and LinkedIn have all taught us the value of “data” and continuing individual engagement. I recently watched a documentary (twice) related to big data, its collection, its analysis and its use. I knew data was valuable, but I did not know that it was the new “gold”! I had no idea what impact “data” could have on today’s society, economy and, more especially, its value. Why all the talk about “data”? What does “data” have to do with recruiting staff? All good questions! “Data” = knowledge = leads = great hires = \$!

Forward thinking dealerships that have dedicated themselves to building processes and procedures focused on collecting, managing, and analyzing “data” have a substantial leg up. They know who buys parts but never brings equipment in for service (someone who might be your next star technician). They know the names and ages of their customers’ children (who might become your next salesperson). They know what associations, clubs, churches, and schools their customers and families belong to and actively participate in (which might be potential prospects) . They know what students are attending local Career and Technical Training schools (to include mechatronics, electronics, geospatial, diesel, etc.). Hopefully, you’ve followed my logic and agree that the equipment dealers of the future are ALWAYS recruiting!

Workforce development and recruiting is a long game. It takes concerted effort. It’s hard! The good news for those dealers willing to invest the time and effort required is that they will always have a pipeline of developing candidates (apprentices) ready to step up and/or a substantial list of pre-qualified leads (potential hires).

Numbers don’t lie! The more leads you have the better your chances of finding and hiring a “shining star”!

Next month we will start trying to answer “how”.

“Many Hands Make Light Work.”

~ Merriam-Webster

BY TIM WENTZ

Field Director / Legislative
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New PPP Guidance Issued

The Small Business Administration & Treasury have recently released additional guidance on PPP loans. More information is available at the following links:

[Updated FAQs on PPP Loan Forgiveness \(as of August 11\)](#) -

[Summary of all PPP Loan Lending](#)

THEFT ALERTS

Theft Alert - New York Kubota Utility Vehicle

Northeast Equipment Dealers Association (NEDA) reports to NER that between July 11 and 18, 2020, a Kubota RTV-400 Utility Vehicle was stolen from where it was stuck in the woods on private property near Kutalek Road, Kirkwood, Broome County, New York.

If you have any information, please contact Detective O'Brien 607-778-2334 Broome County Sheriff's Office case: 20-14399.

EQUIPMENT DETAILS

2012 Kubota RTV-400-CI

Type: Mid-size Utility Vehicle (2 passenger)

Machine Serial Number: 13186



USMCA Took Effect July 1

House Agriculture Committee Chairman Collin Peterson is calling on the Trump administration to ensure that Canada and Mexico deliver on their obligations under the updated NAFTA, known as the United States-Mexico-Canada Agreement.

"As we see the USMCA dairy provisions implemented, we expect Canada and Mexico to be held accountable for their commitments to ensure our dairy farmers have a more level playing field," said Peterson. "After a tough past few years, American dairy farmers need this agreement fully enforced, and I remain hopeful that the strong bipartisan support shown in this letter, and our partnership with the administration, will provide some stability for the sector into the future."

Among the items addressed in the letter:

- One of the most pressing priorities is how Canada handles its USMCA Dairy Tariff Rate Quota commitments. "Canada must administer its TRQs fairly and in a manner consistent with its obligations under USMCA; it cannot be allowed to administer TRQs in a manner that discourages utilization or restricts the ability of the U.S. dairy industry to completely fill the established TRQs at advantageous price points," the letter reads.
- "Another area of equally important concern is ensuring that the hard-fought benefits from USMCA's elimination of Canada's Class 6 and 7 milk pricing classes are fully realized," the letter reads.
- Translating Mexico's commitments to commonly used cheese terms.

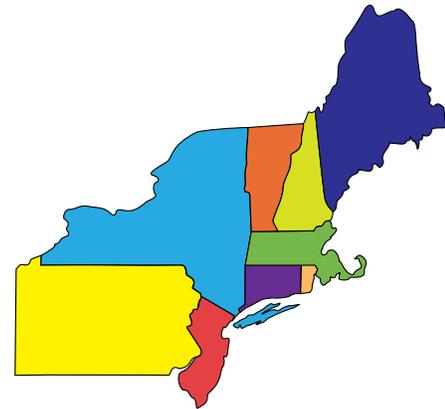
Source: House Agriculture Committee.

~ Article courtesy of Farm Progress Companies

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Cash Rental Rates Decline in The Northeast



USDA-NASS data can be useful in setting cash rental rates for the coming crop year.

Chris Torres | Aug 20, 2020

Cash rental rates are on the decline in most Northeast states, according to data from the National Agricultural Statistics Service.

New York state and Vermont cash rental rates are the exception with slight increases in all four categories — average, irrigated, non-irrigated and pastureland — from 2019.

The highest average cash rental rate is in Delaware at \$112 an acre, followed by Maryland at \$107 an acre. The lowest cash rental rate is in West Virginia at \$39 an acre.

Pennsylvania's average cash rental rate is \$92 an acre, while the average rate is \$67.50 in New York state.

The cash rental tool from NASS is a handy guide to helping landowners set cash rental rates for the coming year.

You can access the tool online— [CLICK here](#) and do your own research. You will need to specify "geographical regions" and "years." In most cases, you will be able to get irrigated and non-irrigated cropland rental rates, as well as pastureland rental rates.

Here are the 2020 cash rental rates by state in the Mid-Atlantic and Northeast:

Connecticut.

Non-irrigated rates are \$60 an acre.

Delaware.

Average rates are \$112 an acre, down from \$119 an acre; irrigated rates are \$151 an acre, down from \$161 an acre; and non-irrigated rates are \$94 an acre, down from \$97 an acre.

Maine.

Non-irrigated rates are \$62 an acre (data for 2020 unavailable).

Maryland.

Average rates are \$107 an acre, down from \$109 an acre; irrigated rates are \$194 an acre, down from \$196 an acre; non-irrigated rates are \$98 an acre, down from \$100 an acre; and pastureland rates are \$48 an acre, up from \$44 an acre.

Massachusetts.

Average rates are \$82.5 an acre, down from \$88 an acre; irrigated rates are \$210 an acre, down from \$240 an acre; non-irrigated rates are \$68 an acre, down \$71 an acre; and pastureland rates are \$28 an acre.

New Hampshire.

Average rates are \$49.5 an acre, up from \$44 an acre; irrigated rates are \$250 an acre; non-irrigated rates are \$46 an acre, up from \$40 an acre; and pastureland rates are \$27 an acre.

New Jersey.

Average rates are \$79 an acre, down from \$82 an acre; irrigated rates are \$135 an acre, down from \$139 an acre; non-irrigated rates are \$65 an acre, no change; and pastureland rates are \$43 an acre, down from \$45 an acre.

New York. Average rates are \$67.5 an acre, up from \$66 an acre; irrigated rates are \$155 an acre, up from \$145 an acre; non-irrigated rates are \$66 an acre, up from \$65 an acre; and pastureland rates are \$27 an acre, up from \$26 an acre.

Pennsylvania. Average rates are \$92 an acre, down from \$94 an acre; irrigated rates are \$165 an acre, down from \$173 an acre; non-irrigated rates are \$91 an acre, down from \$93 an acre; and pastureland rates are \$21 an acre, down from \$27 an acre.

New York.

Average rates are \$67.5 an acre, up from \$66 an acre; irrigated rates are \$155 an acre, up from \$145 an acre; non-irrigated rates are \$66 an acre, up from \$65 an acre; and pastureland rates are \$27 an acre, up from \$26 an acre.

Pennsylvania.

Average rates are \$92 an acre, down from \$94 an acre; irrigated rates are \$165 an acre, down from \$173 an acre; non-irrigated rates are \$91 an acre, down from \$93 an acre; and pastureland rates are \$21 an acre, down from \$27 an acre.

Vermont.

Average rates are \$53.5 an acre, up from \$51 an acre; irrigated rates are \$150; non-irrigated rates are \$53 an acre, up from \$50 an acre; and pastureland rates are \$29 an acre, unchanged.

West Virginia.

Average rates are \$39 an acre, down from \$43 an acre; non-irrigated rates are \$39 an acre, down from \$43 an acre; and pastureland rates are \$13 an acre, down from \$14 an acre.

~ Article courtesy of Farm Progress Companies

The Net Investment Income Tax (NIIT) effects most taxpayers; however, it has a more substantial impact on business owners and investors.

What is the Net Investment Income Tax (NIIT) and How Does It Apply to Me and My Business?

The Net Investment Income Tax (NIIT) effects most taxpayers; however, it has a more substantial impact on business owners and investors. Under the Internal Revenue Code (IRC) Section 1411, the NIIT was created and placed into effect on January 1, 2013. The NIIT is applied at a rate of 3.8% to certain net investment income of an individual and for trusts and estates that have income above the statutory thresholds. These thresholds, unlike most, are NOT annually adjusted for inflation.

Having been put into effect in 2013, the NIIT affects income tax returns of individuals, estates and trusts, beginning with their first tax year on (or after) Jan. 1, 2013.

The statutory thresholds are set at the following amounts based on the filing status of the taxpayer(s).

FILING STATUS AND THE THRESHOLD AMOUNT

Married filing jointly \$250,000 – Married filing separately \$125,000 – Single \$200,000 – Head of household (with qualifying person) \$200,000 – Qualifying widow(er) with dependent child \$250,000.

You may be wondering, **“What is included in ‘Investment Income?’** In general, **investment income includes**, but is not limited to: - Interest, Dividends, Capital gains [Gains from the sale of stocks, bonds, and mutual funds; Capital gain distributions from mutual funds; Gain from the sale of investment real estate (including gain from the sale of a second home that is not a primary residence); Gains from the sale of interests in partnerships and S corporations (to the extent the partner or shareholder was a passive owner)], Rental and royalty income, Non-qualified annuities, Income from businesses involved in trading of financial instruments or commodities and businesses that are passive activities to the taxpayer (within the meaning of US Code section 469)

It is also important to understand which types of income are not considered or included in Net Investment Income. **Below is a nonexhaustive** list of common types of income that **will not be considered Net Investment Income:** Wages, Unemployment compensation; Operating income from a no passive business, Social Security Benefits, Alimony, Tax-exempt interest, Self-employment income, Alaska Permanent Fund Dividends (see Rev. Rul. 90-56, 1990-2 CB 102) and Distributions from certain Qualified Plans (those described in sections 401(a), 403(a), 403(b), 408, 408A or 457(b)).

Now, let us discuss some taxpayers and estate planning structures that are NOT subject to the NIIT. The tools of financial planning may be used to avoid the extra 3.8% tax on investment income. The IRS has listed on their website the following exemptions from NIIT: - Trusts that are exempt from income taxes - Grantor trusts - Trusts not technically classified as “trusts” for federal income tax purposes - Perpetual care trusts - Electing Alaska Native Settlement Trusts An investor must pay the NIIT based on the lesser of your net investment income or the amount by which your modified adjusted gross income (MAGI) surpasses the filing status-based thresholds imposed by the IRS.

What this basically states, the 3.8% tax will apply in two situations: - An investor’s net investment income is less than the amount which the investors MAGI exceeds the statutory threshold, the tax applies to your NII. - An investor’s net investment income is higher than the amount by which the NII and MAGI exceeded the statutory threshold, the tax applies to that exceeding value.

Let us look at an example **with actual dollar amounts.** The filing status of our hypothetical investor, Tina Taxpayer, is single. Therefore, the statutory threshold is \$200,000. If Tina Taxpayer has a MAGI of \$120,000 and NII of \$40,000, equaling

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If you would like your dealership featured in the 'Northeast Dealer' monthly newsletter for viewing by over 500 dealers in the northeast, please email arts@pa.net with your "press materials", include pictures with names of individuals showing for publication. This would include open houses, special programs and any local award, etc., your dealership earned.

Is now the time to buy?

New and Used Equipment Purchases

Several factors have influenced producers' machinery buying decisions in 2020. While some have presented challenges, others have created opportunities to invest.

The ag economic outlook for the year started with a projected \$3.1 billion increase in net farm income, according to the U.S. Department of Agriculture (USDA). Then COVID-19 hit, disrupting demand and supply chains.

Pressured purchase decisions

"At the beginning of the coronavirus crisis, I sensed some producers were worried they wouldn't be able to get the equipment they needed," says Texas AgDirect territory manager, Richie Harris. "Those concerns seemed to impact buying habits from March into early May."

"We saw some producers pull the trigger on equipment purchases and head into their dealership in fear they wouldn't be able to trade or that the equipment they wanted would get sold," he says.

Since then, producer sentiment regarding large capital investments has improved. In June, the Purdue/CME Group Ag Economy Barometer reported the Farm Capital Investment Index recovered to a reading of 60 – 10 points higher than May and 22 points higher than the low reached in April.

For the last four months, the barometer has asked producers about their plans to make farm machinery purchases in 2020 compared to a year ago.

According to the report, "responses to this question suggest producers' plans for machinery purchases dipped noticeably during April and May, but recovered to their March level in the June survey, which, on the surface, appears to be consistent with the improvement observed in the investment index."

Rate driven market

Despite equipment manufacturer labor shortages and the temporary closure of brick-and-mortar marketing outlets, Harris says one factor has remained a constant driver in producers' equipment purchases – low interest rates.

"The activity we've seen in the new and used equipment categories over the last six months has largely been rate driven, and refinancing has been huge," says Harris. "Earlier this year, we saw a large uptick in cotton picker and stripper purchases and a decent number of trades."

"Producers are used to uncertainty and the high and low swings in the market, it's low interest rates that have made it a great time to buy," he says.

Whether you plan to purchase new or used equipment, or are interested in refinancing, Harris recommends taking advantage of interest rate savings before the opportunity passes.

"Why wait when you can get a low fixed rate on your equipment for the next five to seven years? There's no time like the present to buy or refinance."

Lower your rate and learn more about AgDirect loan, lease and refinancing options by locating your nearest AgDirect territory manager or contacting the AgDirect financing team at 888-525-9805.

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Net Investment Income Tax (NIIT)

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a total of \$160,000, she will not be subject to the NIIT because the amount is lower than the Statutory threshold of \$200,000.

Now, under the same conditions, let us change the values. Tina Taxpayer has a MAGI of \$170,000 and NIIT of \$80,000, equaling \$250,000. Because that amount is \$50,000 over the \$200,000 statutory threshold, she will pay the 3.8% tax on the \$50,000 at \$1,900.

If you have questions about the Net Investment Income Tax or your thinking of selling your business, please feel free to reach out to the tax planning professionals at The Center for Financial, Legal and Tax Planning. We can assess any exposure to the Net Investment Income Tax, whether in a transactional, restructuring, or general investment scenario. Please call or email at (618) 997-3436 or rbasi@taxplanning.com, Bart Basi, Basi & Associates at The Center for Financial, Legal & Tax Planning, Inc. Buying or Selling a Business, 4501 W DeYoung St., Suite 200, Marion, IL 62959, www.taxplanning.com



THE EIGHTY-EIGHT PERCENT

We hear a lot about millennials these days, and with good reason. They're buying houses, paying off student debt, getting involved, and working at their first real job. You might have one or a few working for you right now. Give them what they need to be fulfilled by their job, and you have yourself energetic, innovative, valuable employees.

But, be aware: AAA® recently called young millennials (19-24) the "worst behaved drivers in the U.S."*

The AAA Foundation for Traffic Safety released a driver survey which found that, within a 30-day timeframe, 88 percent of young millennials did at least one unsafe activity while driving, with texting, speeding, and running a red light the most common. This may not come as a surprise. What should be surprising is that they don't think there's anything wrong with that.

But—and this is nearly as troubling—the millennials were only 21 percentage points worse than the "safest" age group, the 60-74-year-olds, who admitted to risky driving behaviors more than 67 percent of the time. This means that two-thirds of the drivers sharing the road with you today aren't paying attention to their driving. Millennials may be number one on a dismal list, but they've got company.

Statistically speaking, your millennial drivers may put your business at more risk for liability. But, do you and your other employees set a good example for your younger counterparts of what is and isn't acceptable behavior? Does everyone adhere to your company's driving policy? Or might you count yourselves part of the two-thirds?

It Takes Just One

Just one employee-involved vehicle crash and the liability alone could be staggering. It could very well make or break your business. Consider this actual Federated claim:

The manager asked a staff member to go buy snacks for an employee meeting, and let the employee take a company car. The employee ran a red light while texting, and broadsided another vehicle in the intersection, severely injuring the other driver. CLAIM AMOUNT: \$750,000. Of course, driving statistics and examples are not enough reason to avoid hiring young adults. But, an awareness on a risk management level is sensible. Knowing that an employee driving mishap could be a possibility can be motivation for your risk manager to ensure a driving policy and employee training are in place and up-to-date.

Federated Insurance has an ongoing campaign against distracted driving, which includes a variety of risk management resources clients can access and subscribe to, to educate their employees, monitor their driving, and involve them in pledging to end distracted driving. In addition, April is the annual National Safety Council National Distracted Driving Awareness Month.¹ The NSC has a program to help employers clarify safe driving expectations for their employees of all ages, along with materials for implementing company policies.

For these and other risk management resources, log in to Federated's Shield Network® or contact your local Federated representative for more details.

*To read the entire article, go to <http://newsroom.aaa.com/2017/02/young-millennials-top-list-worst-behaved-drivers/>

¹ For more information on the National Distracted Driving Awareness Month, visit:

<http://www.nsc.org/learn/NSC-Initiatives/Pages/distracted-driving-awareness-month.aspx>

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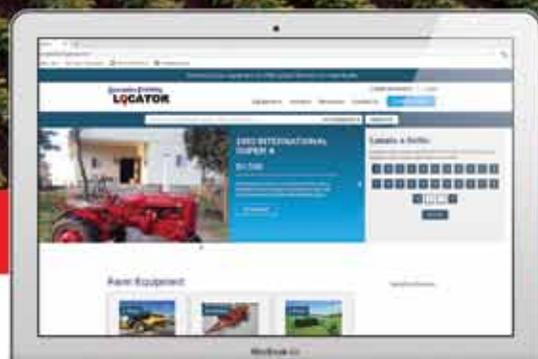
See page 7 for additional information.

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Spotted Lanternfly Tree Traps Can Be Effective, But Need Careful Installation

UNIVERSITY PARK, PA — For homeowners dealing with spotted lanternfly infestations, tree traps can be a cost-effective, nonchemical option.

However, there are important factors to consider when using tree traps, most notably how to avoid catching nontarget creatures such as bees, butterflies and mammals, according to a spotted lanternfly expert in Penn State's College of Agricultural Sciences.

"Tree traps are relatively easy to install, and they can be a good option for residential landscapes," said Heather Leach, extension associate in entomology. "But it's critical for homeowners to install them correctly and monitor them frequently."

Currently, the most effective trap for spotted lanternflies is a funnel-style trap, called a "circle trap," which wraps around the trunks of trees. Spotted lanternfly nymphs and adults are guided into a container at the top of the funnel as they move upward to feed on the tree.

One way to capture spotted lanternflies is to use a funnel-style trap, called a "circle trap," which wraps around the trunks of trees.

Circle traps can be purchased commercially or can be a do-it-yourself project. A detailed guide on how to build a trap can be found on the [Penn State Extension website](#). Leach said another trapping method is sticky bands, which can be purchased from hardware stores or garden centers and often are sold as flypaper. A danger of using sticky bands is that they can trap nontarget animals, including beneficial insects, small mammals, birds and lizards.

"If you use a sticky band, you should check it frequently and use a wildlife barrier to prevent bycatch," Leach said. The best way to do this is to build a guard over the band using vinyl mesh netting to prevent animals from getting stuck on the sticky surface. She advises against the use of chicken wire as a barrier because small birds and pollinators can get through the larger holes.

There also is a commercially available band that uses a white fiber material to hold the inward-facing sticky side of the band away from the trunk of the tree. This creates a protected sticky surface, which reduces the potential of catching birds and other animals.

"If you capture an animal, cover any exposed sticky material with plastic wrap or tissue paper to reduce additional entanglement, remove the band from the tree as carefully as possible, and take the animal to a wildlife rehabilitation center," Leach said. A listing of centers can be found at the Pennsylvania Association of Wildlife Rehabilitators website. While circle traps and sticky bands are common management methods, Leach has heard from several citizens who have developed their own nonchemical traps.

"These creative folks provide evidence that building traps is a good project for anyone who wants to destroy spotted lanternfly, save money by using materials they have on hand, and practice their engineering skills," Leach said.

One of those imaginative people is Adrian Smith, of Montgomery County, who after trying various methods to control spotted lanternfly on his property last year, decided to make his own tree trap using a milk jug, 2-inch masking tape, a clear plastic bag,

aluminum foil and push pins.

"Not everyone can afford \$500 for tree spraying or drenching from professionals," he said. "My trap is cheap and easy to build. The ones I have installed have decimated the nymph population to the point where I am seeing only five or six lanternflies a day. Another bonus is that my traps catch very few unintended insects."

Smith's trap works like this: A foil skirt stops the nymphs ascending the tree and directs them to a single hole — made from the mouth of the milk jug — through which they continue to climb. The hole leads into a sealed chamber that is covered with a single layer of thin polythene taped all around. Smith said the idea for using a foil skirt came from another trap inventor, Rachel Bergey, of Pottstown.

Despite the success of his homemade solution, Smith said preventing spotted lanternflies from ruining his property is a daily battle.

"They move in from the local trees that are untreated," he said. "I dread to imagine how bad things would have been without the traps. Our gardens and yards would have been inundated with spotted lanternflies. It is important to get the word out to citizens and encourage them to do their part."

More information on tree traps and other spotted lanternfly management techniques can be found [HERE](#)

~ ARTICLE COURESTY OF: PSU, MEDIA CONTACTS

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THE DIFFERENCE BETWEEN SUCCESS AND FAILURE IN SELLING

Several important factors separate those who succeed in selling from those who fail. Although some of the following items are arguably more important than others, they are all critical to a salesperson's success. When I talk about top salespeople, I'm referring to people who are not only great at the profession of selling, they are also great human beings.

The Twelve Success Factors

1) Great attitude

Top salespeople have a positive, can-do, winning attitude. Specifically, they have enthusiasm, drive, competitiveness, and confidence. Top salespeople are highly motivated to succeed. They see selling as a competition, and they love competition. Top salespeople do whatever it takes to win—ethically—and they do not quit.

2) Action oriented

Top salespeople are people of purposeful, focused, well-thought-out, massive action. They are clear about what they are doing and why they are doing it. They don't procrastinate. They are protective of their time and use it wisely.

3) Preparation

Top salespeople are prepared for anything and they over-prepare for everything. They never wing it. They have prepared scripts, presentations, answers to objections, and proposals. They practice, drill, and rehearse.

4) Businesslike and business-savvy

Consumers are smarter and competition has increased. Top salespeople partner with customers and build a compelling business case based upon what's best for the customer. They know their customers' business and problems intimately.

5) Ability to stand out from the crowd

Top salespeople differentiate themselves from other salespeople. They don't sound or act like other salespeople. They are original. A top salesperson doesn't come across as someone trying to sell; he or she comes across as an interested and informed party that's there to help.

6) Likeability, trustworthiness, and the ability to build relationships

Selling is about doing everything necessary to build solid, loyal, long-term relationships. Top salespeople develop and nurture customer relationships and consider most of their customers to be friends. They have the ability to put people at ease and win others to their side, to establish a connection, and build rapport quickly and effectively. They build trust and credibility.

7) Effective communication

Top salespeople are great communicators, knowing what to say and when to say it. They actively listen and are able to hear people well and read between the lines. They ask good questions, listen well to the answers, and take notes.

8) Empathy

Top salespeople have empathy for their customers and prospects. They are able to put themselves in other people's shoes. Top salespeople genuinely like people and people feel their understanding and compassion.

9) Professionalism, integrity, and work ethic

Top salespeople are complete professionals with complete integrity. They have a great work ethic. They are always on their best behavior because they're aware that they never know who is watching them. Top salespeople are honest.

10) Team player and leader

Top salespeople look for ways to contribute to the team. They share information and success stories that may help the other salespeople in their company. They pull for their peers and colleagues. They use a big sale by another person in the office to motivate them.



BY JOHN CHAPIN



continued on page 21

Switching GI Bill Benefits

Q I retired from the Army in December 2008. While I was out processing, I was advised by the education counselor to choose Post-9/11 GI Bill benefits, since I might be able to transfer them to my dependents. My daughter graduated from high school and is attending a community college. I tried to transfer my education benefits to her but was told by VA that she did not qualify since I retired before August 2009. Had I known, I would have stayed active for another eight months. Is there any exception to this rule?

A Any member of the armed forces (active duty or Selected Reserve, officer or enlisted) on or after Aug. 1, 2009, who is eligible for the Post-9/11 GI Bill and has at least six years of service and agrees to serve four additional years, or has at least 10 years of service, may transfer benefits to their dependents. However, transfer requests must be submitted and approved while on active duty. If you do not meet the criteria, you are unable to transfer your benefits. As of now, there have been no exceptions.

However, there are several organizations that offer scholarships, such as the Military Child Education Coalition and Our Military Kids.

Post-9/11 GI Bill Benefits and On-the-Job Training

Q I will be using my Post-9/11 GI bill benefits at a community college during the fall semester. I received a letter from VA telling me I will receive three-quarters housing allowance until Oct. 20, after which I will receive full-time housing allowance. I am confused, as my adviser stated I was enrolled full time. (Can you help?)

A VA calculates full time within a semester a bit differently. According to VA, if you are enrolled full time in all classes - depending on your semester, 10 to 13 or 15 to 19 weeks and the classes start at the same time, you are full-time. However, if you have an eight-week class, you will not be full-time for the entire semester.

For example:

Aug. 24 to Dec. 17, 2017 - nine credits

Oct. 20 to Dec. 17, 2017 - three credits

By the above example, you will not be considered full time until Oct. 20. Your school may consider you full time for the semester, but VA requires you to be in attendance for the time enrolled.

American Legion Post 27 in Arizona. askva/erie@egion.org

SUCCESS AND FAILURE IN SELLING

continued from page 20

11) Continuing education and training

Top salespeople are always getting better at selling. They read sales books, listen to sales information at home and in their car, watch videos, and talk to other successful salespeople. They constantly look for ways to improve.

12) Company product and support

Top salespeople cannot remain at the top without reliable products and support. They pick companies and products in which they can believe 100 percent, and they continue to look for reasons their product is better than any other.

While twelve factors may seem like a lot, the keys are: having a great attitude, a sincere interest in helping people, and a burning desire to succeed.

John Chapin is a motivational sales speaker and trainer. For his free newsletter, go to: www.completeselling.com John has over 31 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia - also the largest sales book on the planet (678 pages). - John Chapin - E-mail: johnchapin@completeselling.com -508-243-7359 - johnchapin@completeselling.com - www.completeselling.com



Questions and Answers



I don't think I've ever read anything more powerful than this piece.

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Oh, say can you see by the dawn's early light

What so proudly we hailed at the twilight's last gleaming?

Whose broad stripes and bright stars thru the perilous fight,
O'er the ramparts we watched were so gallantly streaming?

And the rocket's red glare, the bombs bursting in air,
Gave proof through the night that our flag was still there.

Oh, say does that star-spangled banner yet wave
O'er the land of the free and the home of the brave?

On the shore, dimly seen through the mists of the deep,
Where the foe's haughty host in dread silence reposes,
What is that which the breeze, o'er the towering steep,
As it fitfully blows, half conceals, half discloses?

Now it catches the gleam of the morning's first beam,
In full glory reflected now shines in the stream:
'Tis the star-spangled banner! Oh long may it wave
O'er the land of the free and the home of the brave!

And where is that band who so vauntingly swore
That the havoc of war and the battle's confusion,
A home and a country should leave us no more!
Their blood has washed out their foul footsteps' pollution.
No refuge could save the hireling and slave
From the terror of flight, or the gloom of the grave:
And the star-spangled banner in triumph doth wave
O'er the land of the free and the home of the brave!

Oh! thus be it ever, when freemen shall stand
Between their loved home and the war's desolation!
Blest with victory and peace, may the heav'n rescued land
Praise the Power that hath made and preserved us a nation.
Then conquer we must, when our cause it is just,
And this be our motto: "In God is our trust."
And the star-spangled banner in triumph shall wave
O'er the land of the free and the home of the brave!

TAKE A KNEE...

By Ted Nugent

Take a little trip to Valley Forge in January. Hold a musket ball in your fingers and imagine it piercing your flesh and breaking a bone or two. There won't be a doctor or trainer to assist you until after the battle, so just wait your turn. Take your cleats and socks off to get a real experience.

Then, take a knee on the beach in Normandy where man after American man stormed the beach, even as the one in front of him was shot to pieces, the very sea stained with American blood. The only blockers most had were the dead bodies in front of them, riddled with bullets from enemy fire.

Take a knee in the sweat-soaked jungles of Vietnam. From Khe Sanh to Saigon, anywhere will do. Americans died in all those jungles. There was no playbook that told them what was next, but they knew what flag they represented. When they came home, they were protested as well, and spit on for reasons only cowards know.

Take another knee in the blood-drenched sands of Fallujah in 110 degree heat. Wear your kevlar helmet and battle dress. Your number won't be printed on it unless your number is up! You'll need to stay hydrated but there won't be anyone to squirt Gatorade into your mouth. You're on your own.

There are a lot of places to take a knee where Americans have given their lives all over the world. When you use the banner under which they fought as a source for your displeasure, you dishonor the memories of those who bled for the very freedoms you have. That's what the red stripes mean. It represents the blood of those who spilled a sea of it defending your liberty.

While you're on your knee, pray for those that came before you, not on a manicured lawn striped and printed with numbers to announce every inch of ground taken, but on nameless hills and bloodied beaches and sweltering forests and bitter cold mountains, every inch marked by an American life lost serving that flag you protest.

No cheerleaders, no announcers, no coaches, no fans, just American men and women, delivering the real fight against those who chose to harm us, blazing a path so you would have the right to "take a knee." You haven't any inkling of what it took to get you where you are, but your "protest" is duly noted. Not only is it disgraceful to a nation of real heroes, it serves the purpose of pointing to your ingratitude for those who chose to defend you under that banner that will still wave long after your jersey is retired.

If you really feel the need to take a knee, come with me to church on Sunday and we'll both kneel before Almighty God. We'll thank Him for preserving this country for as long as He has. We'll beg forgiveness for our ingratitude for all He has provided us. We'll appeal to Him for understanding and wisdom. We'll pray for liberty and justice for all,

Because He is the one who provides those things. But there will be no protest. There will only be gratitude for His provision and a plea for His continued grace and mercy on the land of the free and the home of the brave.

It goes like this, **GOD BLESS AMERICA!**

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