



DEALER

The Newsletter of NORTHEAST EQUIPMENT DEALERS ASSOCIATION, INC.

NEW FEDERAL REQUIREMENTS FOR A COMMERCIAL DRIVER'S LICENSE (CDL) TOOK HOLD FEB. 7, 2022

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CDL changes could have a major impact on anything from hauling grain or livestock to picking up a piece of equipment that is more than 150 miles from your farm.

According to the [Illinois Fertilizer and Chemical Association \(ILFA\)](#), the new requirements could have a major impact on the movement of inputs. The Association says the new requirements mean an entry-level driver must successfully complete a prescribed program on theory and behind-the-wheel instruction provided by a school or other entity listed on [FMCSA's Training Provider Registry](#), all prior to taking the CDL test.

"No longer will be the days of obtaining a learner's permit, driving with a CDL holder for as little as a few hours and then taking the CDL road test," says ILFA. "This new process will become more detailed and will take more time than the previous CDL process."

"For agriculture, it will really be the same impact as the transportation industry. If you need to obtain a CDL, it is more hoops to jump through. With the shortage of drivers already existing, adding in the new requirement will deter drivers from getting into transportation, further decreasing the pool of CDL drivers," says [Kelly Krapu, safety director for True North Compliance Services in West Fargo, ND](#), a company that helps trucking companies and drivers navigate rules and regulations on the road.

New CDL Requirements

Starting Monday, Feb. 7, anyone obtaining an entry level CDL, will be required to obtain a higher level of training. According to the new [ELDT regulations](#), the new training will be required for anyone:

- seeking a Class A or Class B CDL for the first time;
- upgrading an existing Class B CDL to Class A CDL;
- obtaining a first-time school bus (S), passenger (P) or hazardous materials (H) endorsement.

With the changes, to either obtain a Class B or A, or upgrade from a Class B to a Class A:

- Drivers will be required to obtain training (theory and behind-the-wheel) PRIOR to taking the CDL knowledge test for a commercial learner's permit (CLP);
- Training must be provided by an entity or individual listed on the FMCSA's Training Provider Registry;
- The State Driver Licensing Agency will be required to verify training has been completed before allowing the driver to proceed to the next step (this is done via electronic records uploaded by the trainer);
- If a new driver presents to the State Licensing Bureau without training, they will be turned away.

According to Krapu, the changes will be costly, not only in terms of money but also time. "These classes range from \$2,500 to \$8,500, depending on the trainer, and can take from 3 days to 20 days depending on the individuals experience," she says.

Krapu says farmers are exempt from CDL requirements if they stay within a 150-air-mile radius of their farm operation. However, there are some areas of which Krapu says farmers should take note.

"If a farmer who is located in Ellendale, ND, wants to drive their one ton pick-up with a flatbed trailer to pick up a new tractor for their farm in Omaha, NE, they would be subject to regulations because they

continued on page 4



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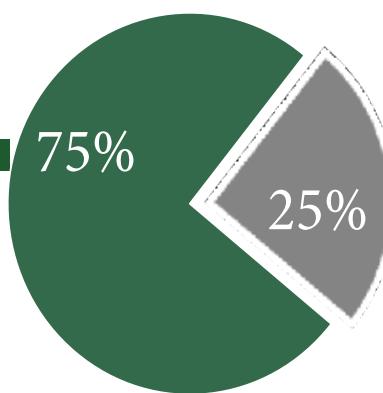
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2018-2019	40.0%
2017-2018	40.0%
2016-2017	35.0%
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Observations from the FIELD

Last year I began my observations article by saying, "I continue to hear from dealers that 2020 was a profitable year, with a select number reporting that 2020 was their most profitable ever and have seen some impressive sales data for other industries and markets similar to ours. Based on my most recent visits, the trend seems to be carrying through into 2021 as people get vaccinated, restrictions are loosened, traffic increases, and business adapt."

Fortunately, it seems the same could be said for 2021 and 2022!

While I had hoped that Covid-19 would barely be visible in our rearview mirror by now, it is clear that the pandemic's impact on the nation and our economy will likely continue to linger for an extended time. USDA economist are forecasting that in 2022, net farm income will decrease by \$9.7 billion (inflation-adjusted), "but will remain above the 2001-20 average primarily due to reduced subsidies and support payments." They went on to say that "If farm income does slip, I would expect that large Ag Equipment sales may be negatively impacted, so we may have to keep a closer eye on that inventory. Construction equipment sales and manufacturing seem to have been the only market segments to suffer negative consequences due to Covid-19 in 2020, and expectations are that these market segments will pick up as the federal government focuses on promised infrastructure spending, state, and local government budget supplements." To be sure, predicting how 2022 actually plays out will be especially interesting!

R2R continues to dominate our legislative advocacy work. Multiple states have introduced bills, and Senator Jon Tester of Montana introduced a federal bill (https://www.tester.senate.gov/?p=press_release&id=8866). Multiple suits have been filed in ND, IL, AL. More often than not, when visiting with legislators, their staff, and consumers/farmers, I have found that most are unaware of the potential for unintended consequences should R2R legislation be enacted. Advocates will often point to the auto industry's MOU as an example of public benefit. Call me simple minded and cynical but I have trouble understanding how making it easy for anyone to "clock" an odometer benefits the public (try searching Google/YouTube), particularly in today's market.

I thought Farm Equipment did a great job compiling R2R related articles and reference links. Please take some time to review the articles and links here: <https://www.farm-equipment.com/articles/20002-deere-hit-with-class-action-lawsuit-over-right-to-repair>. I ask that dealer principles and managers pay particular attention to how C & B Operations LLC (a fellow dealer) is responding to/communicating with/educating their customers regarding R2R. Collectively, we have a vested interest in ensuring that our customers (and legislators) fully understand what is available to them, as well as the potential consequences of unfettered access to embedded code.

We had a number of dealers elect not to attend our regional meetings due to the concerns about COVID and ended up canceling our Concord meeting. With that in mind, we decided to have the Liverpool, NY meeting recorded and available for all attendees who did register for the Concord NH meeting, and also to offer the recordings to all membership who wanted to attend but could not. If for your dealership was not able to attend a meeting for any reason, a recording is available for an \$80 fee (same as the registration fee for the meetings). If you are interested, please contact Dave Close @ davec@ne-equip.com. Sara Hey, of Bob Clements International, did a great job! She worked lots of practical suggestions into her presentation. I am certain you will also find the time and money well spent.

When you REAP the benefits of membership, your PROFITS will follow!



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NEW FEDERAL REQUIREMENTS CDL

continued from page 1

are outside the 150 miles from their operation and all federal transportation regulations would then apply, including needing a CDL to go get the new tractor in Nebraska," says Krapu.

New CDL Requirements Could Cripple Truck Driving Industry

Krapu says as she helps drivers navigate the new regulations, she worries it's going to be yet another barrier for an **industry already facing a shortage of truck drivers nationwide**. "It is going to impact driver shortages at a time of critical supply issues and at a time where the transportation industry is already facing a large number of driver shortages," she says.

So, what happens if a driver does not follow the new regulations? Krapu says if you are outside the 150-mile radius, there are repercussions to consider.

"If the driver is operating outside the 150-air-mile 'safe zone' of the farm operation, law enforcement will request valid CDL and the truck/driver will put out-of-service until a qualified driver can come drive the truck to its destination," she says.

~ Article courtesy of AgWeb.com

By TYNE MORGAN February 4, 2022

(<https://www.agweb.com/news/business/taxes-and-finance/new-cdl-requirements-take-effect-monday-and-could-cost-you-8500-and>)

HBS Systems NetView ECO Awarded Best Web-based Dealership Management Software Provider in Corporate Vision Magazine's 2021 Corporate Excellence Awards

Richardson, TX – February 15, 2022 – HBS Systems, a leading provider of web-based equipment dealership management solutions and rental software, has been named the **Best Web-based Dealership Management Software Provider for 2021**.



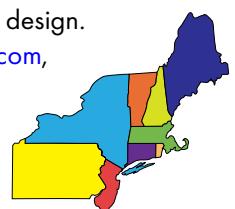
"We are incredibly grateful for this award. This recognition represents the innovation of our team, the valuable partnerships with our customers, and our desire to be the best dealership software provider in the industry," said HBS Systems President and CEO, Chad Stone. "Awards like this fuel our passion for growth while continuing to serve our more than 1,500 equipment dealerships throughout North America."

The Corporate Excellence Awards were launched by CV Magazine to showcase the companies and individuals that are committed to innovation, business growth, and providing the very best products and services to clients across a wide range of industries. The Corporate Excellence awards, announced by the magazine's in-house team, utilize a thorough process of research, analysis, and selection based on the software company's innovation, client reviews, commitment to development, and products.

About HBS Systems, Inc.

Since 1985, HBS Systems, Inc. has served equipment dealers, manufacturers, and distributors worldwide in the agricultural, aggregate, construction, industrial, and material handling equipment industries with our web based NetView ECO equipment dealership management software. Our integrated OEM solutions simplify complex Kubota, John Deere, CNH Industrial, Case Agriculture and Case Construction, New Holland Agriculture and New Holland Construction, AGCO, BRP, Bobcat, Vermeer, and CLAAS processes with automation and an intuitive design.

To learn more, contact our experienced team at sales@hbssystems.com, 800-376-6376, or visit www.hbssystems.com. Contact: Lisa Bennett, HBS Systems, 800-376-6376 - lbennett@hbssystems.com



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Empire Tractor Acquires Walldroff Farm Equipment

Tim Call, President of **Empire Tractor** in Batavia, New York has announced that they have signed an agreement to acquire Walldroff Farm Equipment in Watertown and Canton, New York. The deal is expected to close in about 30 days.

Mr. Call stated they are pleased to have the opportunity to continue the legacy that the Walldroff family has built over the past 50 years. The Walldroff family has been come to know as a dealer offering quality products at a fair price with excellent customer service. We feel this is a great fit for Empire Tractor as we offer many of the same products, have a similar customer base and similar philosophies.

Empire Tractor currently operates locations in Atlanta, Batavia, Cortland, Cazenovia and Waterloo, NY, offering New Holland, Kubota, Kioti, Landoll, Oxbo, Kinze and several other short line equipment.

Walldroff Farm Equipment was established by the Walldroff family 50 years ago in Lafargeville, NY. They moved to Watertown in 1986 and purchased the Canton store in 1998. They sell New Holland, Kubota, Massey Ferguson, Kinze Oxbo and several short lines.

The scammers are back at it again, one of our members reported the following:

A guy by the name of David Johnson called from a Utah number and a NC number asking us to NDA parts to an address in East Syracuse to a company named J's Diesel Attn: Jim Holan.

The first card they gave was declined, the second went through. The billing address for the first was in California, the second was Virginia. They have been calling all day looking for a tracking number, which we do not have for them as we decided it was in our best interests not to send parts based on what was going on.

Thought I would share what details we have so you can pass them along in case anyone else gets a call. Their order was for \$8200.00 in Kubota parts.

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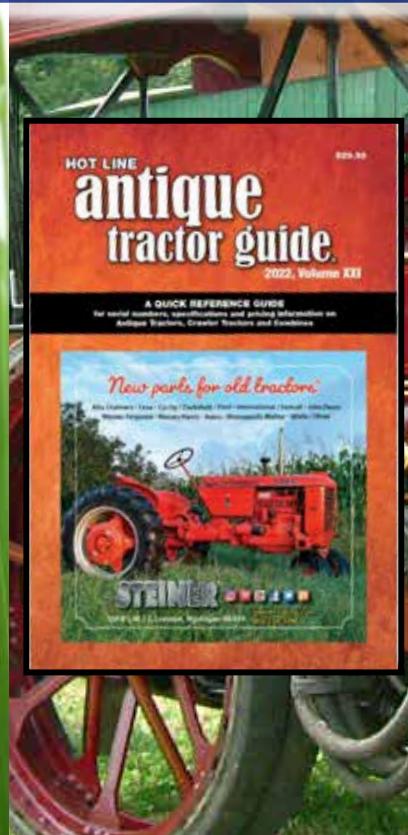
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Five Equipment manufacturing Trends to Watch in 2022

Association of Equipment Manufacturers releases 5 key trends poised to impact equipment manufacturers this year

Both the immediate and long-term future of the equipment manufacturing industry will be defined by the development of several prominent trends, each of which are poised to have a significant impact in 2022 (and, in many cases, beyond).

It is critically important for equipment manufacturers to not only develop a keen understanding of these trends, but also how they will evolve over time. Perhaps most importantly, however, those within the industry must be able to assess their impact on equipment manufacturing and the customers it serves.

So, with that fact in mind, let us look at 5 key trends poised to impact equipment manufacturers this year:

WORKFORCE CHALLENGES AND SOLUTIONS

— Julie Davis, AEM Senior Director of Workforce and Industry Initiatives

When it comes to **workforce**, 2021 has proven that doing what we have always done will no longer get us what we used to get. Demographic research shows that **employment challenges are not going to return to what they have been pre-pandemic**. If anything, the pandemic acted as an accelerator that took labor force trends already sneaking up on the industry and exploded them into a new reality. (Click below for the entire article.)

BIPARTISANSHIP

— Kip Eideberg, AEM Senior Vice President of Government and Industry Relations

At the close of 2021, federal lawmakers delivered a long-awaited holiday gift to the American people – passage of the Infrastructure Investment and Jobs Act (commonly known as the “bipartisan infrastructure bill”). While many were elated at the congressional approval and enactment of the bill (**AEM included**), we were — and still are — frustrated and disillusioned

with the time it took to get the job done. In a recent op-ed in *Real Clear Politics*, I shared how the unnecessarily drawn-out and overly political infrastructure debate spells trouble for our country. So, what can be done in order to end the petty partisan squabbling during a critically important election year? One word: bipartisanship. (Click below for the entire article.)

SUPPLY CHAIN MANAGEMENT

— Jason Malcore, AEM Director of Global Standards and Compliance

In 2021, off-road, heavy-duty equipment industry stakeholders found themselves dealing with a relatively new concept for U.S. manufacturers, chemical management issues. On Jan. 6 of last year, the EPA announced its Final Rule regarding the prohibition on introducing Phenol, Isopropylated, phosphate (3:1) into commerce. This ban on a commonly used flame retardant struck the equipment manufacturing industry especially hard. Overnight, a wide swath of economic actors needed to rewire their manufacturing and design processes, and most importantly, learn how to manage a wide ranging, deep, and complex global supply chain, not familiar with the needs of tracking chemical components. (Click below for the entire article.)

COVID-19 AND EMPLOYEE SAFETY

— Sara Feuling, AEM Senior Director of Construction

As we enter 2022, COVID-19 continues to have a significant impact on the manufacturing industry. While we have developed health and safety protocols and best practices to combat the virus, COVID-19 has done what viruses do best – change and evolve. (Click below for the entire article.)

LEVERAGING DATA FOR BETTER DECISIONS AND TRACEABILITY IN AGRICULTURE

— Austin Gellings, AEM Agriculture Services Manager

Now more than ever, farmers are operating on the notion of doing more with less. Whether this is because they must deal with resource constraints or are now expected to because of societal pressures, we are seeing this happen. As AEM showed early in 2021 with the release of the Environmental Benefits of Precision Ag Study, technology has brought us a long way and still leaves a lot of room to grow. However, data is the key to accomplishing this goal even further. -- (Click below for the entire article)

~ Article courtesy of Association of Equipment Manufacturers AEM)

[Click here](#) for the entire article.



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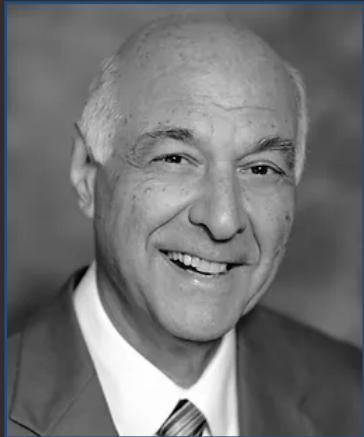


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BY BART BASI

The Personal Home Exclusion: Ensuring That Your Home Sale Will Not Be Excluded From This Tax Benefit

It is time to sell your home. For many people, this is an exciting event that symbolizes a new chapter in life. What makes this even more exciting is that, under Internal Revenue Code (IRC) Section 121, sellers can exclude up to \$250,000 of the gain from the sale of their residential home (or up to \$500,000 if a married couple who files joint tax returns is selling). However, like any other tax break, the personal home exclusion has a strict set of rules that must be precisely followed for your sale to qualify. Failure to maintain your home ownership within the parameters of these rules can disqualify your sale from the tax exclusion, costing you thousands of dollars in taxes. Let us consider the many facets of these requirements to ensure your home sale will qualify.

Preliminarily, the exclusion only applies to the sale of your principal residence. You can only have one principal residence at a time, which the IRS determines with a "facts and circumstances" test. Take these steps to ensure you sell your "principal residence" if you own multiple residential properties: list this home address on relevant documents (voter ID card, tax returns, driver's license, and USPS address). Join a bank and become a member in clubs and groups near this home. Work and reside there if you can. While not all these factors must be present, the more you can associate with the home, the better.

The IRS has promulgated an "**Eligibility Test.**" **The first step is "automatic disqualification"** which you will want to avoid. If you acquired your home through a 1031 exchange within the past 5 years you will fail this first step. The second automatic disqualification is being subject to expatriate tax. **Second** is "**ownership**," which can be more complicated than it sounds. You must own the home for at least two out of the past five years immediately before the sale. But what does it mean to "own" the home? First, if you as an individual or at least one of two spouses owns the home outright, you pass the test.

If you own only a remainder interest, the sale will only qualify if the buyer is not a related party and you have not already sold an interest in the home. What if the home is owned by a business? A single-owner entity that is not treated separately from its owner for tax purposes, such as an LLC, can sell a residence and qualify for the exclusion. The sale by the entity is treated as a sale by the owner since the entity is not treated separately from the owner for other tax purposes. A sale by an S-Corp or a C-Corp will not qualify because the exclusion is designed to benefit individuals. When the property is held in a trust, the rules get a bit more complicated. Only if the individual is treated as the "owner" of the trust under the IRC will the sale by the trust be eligible for the exclusion.

The IRC provides certain rules of ownership under which grantor trusts and revocable trusts generally are treated as owned by the individual grantor, thus qualifying for the exclusion. If the individual grantor is not considered the "owner" of the trust property under the IRC, such as with an irrevocable trust, then the sale by the trust will not qualify. **Third is "residence,"** considering how you use the property. You must use the home as your residence at least two out of the five years immediately before the sale. For spouses, everyone must meet the residence requirement. Short absences like vacations will not count against your time.

Time that the property was used for business or rental purposes will not destroy your ability to claim the exclusion if it is not being used for those purposes at the time of sale, but it can affect your exclusion calculation. Any "business or rental percentage" of your home use for these purposes will be deducted from your exclusion benefits. **Fourth is satisfaction** of the lookback period. If you sold another home within the two years prior to this sale, and you took a home exclusion on that prior sale, you will fail the lookback period. If you are selling your home and have any questions regarding the Personal Home Exclusion, please reach out to the professionals at The Center for Financial, Legal and Tax Planning, Inc.

~ Article courtesy of Basi, Basi & Associates, Bart Basi

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Letting Artificial Intelligence Into Farming Could Open World's Food Supply to Hackers, Study Says

By Jeff Parsons — Thursday 24 Feb 2022

Relying on artificial intelligence for farming will make the world's food vulnerable to hackers and terrorists, scientists warned.

While many jobs on earth may one day be replaced by robots, researchers say **farmers' livelihoods must be protected**.

Artificial intelligence is already gaining traction in agriculture with technology being used to detect weeds and even disease in **plants**, pests and poor nutrition in farms.

But this has the knock-on effect of making it ripe as a target for hackers from terror groups or geo-political enemies.

Companies across Britain have been warned this week to prepare for potential Russian cyber-attacks after Britain slapped sanctions on allies and banks of **Vladimir Putin over his invasion of the disputed Donbas region of Ukraine**.

GCHQ urged UK organizations to 'bolster their online defenses' after cyber-attacks were launched on Ukraine this week.

Future technology could be used for all aspects of farming including tilling, planting, fertilizing, monitoring, and harvesting, leaving that industry exposed to potential cyber-attacks.

These innovations make AI software able to respond to the weather with algorithms that control drip-irrigation systems, self-driving tractors and combine harvesters, to monitor the exact needs of the crop.

But researchers said this dependence on computers will come with major risks to farms, farmers, and food security.

Izzet Kocak turned to **high-tech headgear** after seeing a study suggesting it makes cooped-up cows happier. This, in turn, means they produce more milk.

Kocak says the move is already paying off. He is given the headsets to two of his cows and noted that milk production went up from 22 liters to 27 liters a day.

And what are the cows seeing through the VR goggles? It is visions of the outside world.

'They are watching a green pasture and it gives them an emotional boost. They are less stressed,' he said.

In the study, scientists raise the alarm about cyber-attackers potentially causing disruption to commercial farms using AI.

Experts suggest enemies of the UK could do this by poisoning datasets or by shutting down sprayers, autonomous drones, and robotic harvesters.

To guard against this, they suggest that 'white hat hackers' help companies uncover any security failings during the development phase, so that systems can be safeguarded against real hackers.

Thorvald autonomous modular robots, developed by Saga Robotics, complete an Ultra-Violet (UV) light treatment on a crop of strawberries.

Dr Asaf Tzachor, of the University of Cambridge, said: 'Imagine a field of wheat that extends to the horizon, being grown for flour that will be made into bread to feed cities' worth of people.'

'Then imagine a hacker messes things up.'

'The idea of intelligent machines running farms is not science fiction.'

'Large companies are already pioneering the next generation of autonomous ag-bots and decision support systems that will replace humans in the field.'

'But so far no-one seems to have asked the question 'are there any risks associated with a rapid deployment of agricultural AI?'

'Expert AI farming systems that don't consider the complexities of labor inputs will ignore, and potentially sustain, the exploitation of disadvantaged communities.'

In a scenario linked with accidental failure, the authors of the study suggested an AI system programmed only to deliver the best crop yield in the short term might **ignore the environmental consequences of achieving this**, leading to overuse of fertilizers and soil erosion in the long term.

Over-use of pesticides to get higher yields could poison ecosystems and over-use of nitrogen fertilizer would pollute the soil and surrounding waterways, scientists warned.

The experts suggested involving applied ecologists in the technology design process to ensure these scenarios are avoided. Autonomous machines could improve the working conditions of farmers, relieving them of manual labor.

Dr Seán Ó hÉigearaigh, executive director of the Centre for the Study of Existential Risk, said: 'AI is being hailed as the way to revolutionize agriculture.'

'As we deploy this technology on a large scale, we should closely consider potential risks, and aim to mitigate those early in the technology design.'

~ Article courtesy of ISACA Smartbrief



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As a member, you will receive updates and important information via email. Meeting and event attendance is always encouraged, but we wouldn't want someone to be behind on information just because they didn't attend a meeting.

NEDA appreciates the support of our members and looks forward to another year of service to our members of Northeast Equipment Dealers Association, the Association that works only for the equipment dealers here in the northeast.

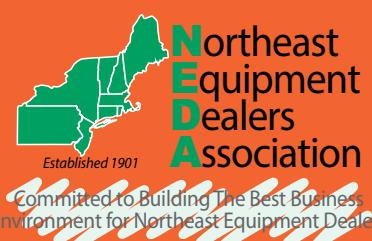
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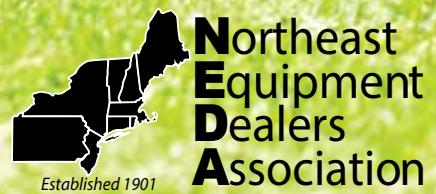
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In light of the events tied to the Russian and Ukrainian conflict, there has been significant media coverage around concerns of increased business risk tied to cyber-attacks.

Our Association has partnered with Secuvant, a cybersecurity firm with strong ties to the Dealer community. Secuvant understands the typical business risks Dealers manage to on a day-to-day basis and has prepared an [Advisory](#) for business leaders to review with their Security and IT personnel.

Should you need assistance better understanding how these current events truly impact your organizations risk, please reach out to our security partner Secuvant at info@secuvant.com.

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A friend who is a receptionist in a church in a high risk area was concerned about someone coming into the office on Monday to rob them when they were counting the collection. She asked the local police department about using pepper spray and they recommended to her that she get a can of wasp spray instead.

The wasp spray, they told her, can shoot up to twenty feet away and is a lot more accurate, while with the pepper spray, they have to get too close to you and could overpower you. The wasp spray temporarily blinds an attacker until they get to the hospital for an antidote. She keeps a can on her desk in the office and it doesn't attract attention from people like a can of pepper spray would. She also keeps one nearby at home for home protection. Thought this was interesting and might be of use.

On the heels of a break in and beating that left an elderly woman in Toledo dead, self defense experts have a tip that could save your life.

Val Glinka teaches self-defense to students at Sylvania Southview High School . For decades, he's suggested putting a can of wasp and hornet spray near your door or bed.

Glinka says, "This is better than anything I can teach them."

Glinka considers it inexpensive, easy to find, and more effective than mace or pepper spray. The cans typically shoot 20 to 30 feet; so if someone tries to break into your home, Glinka says "spray the culprit in the eyes".

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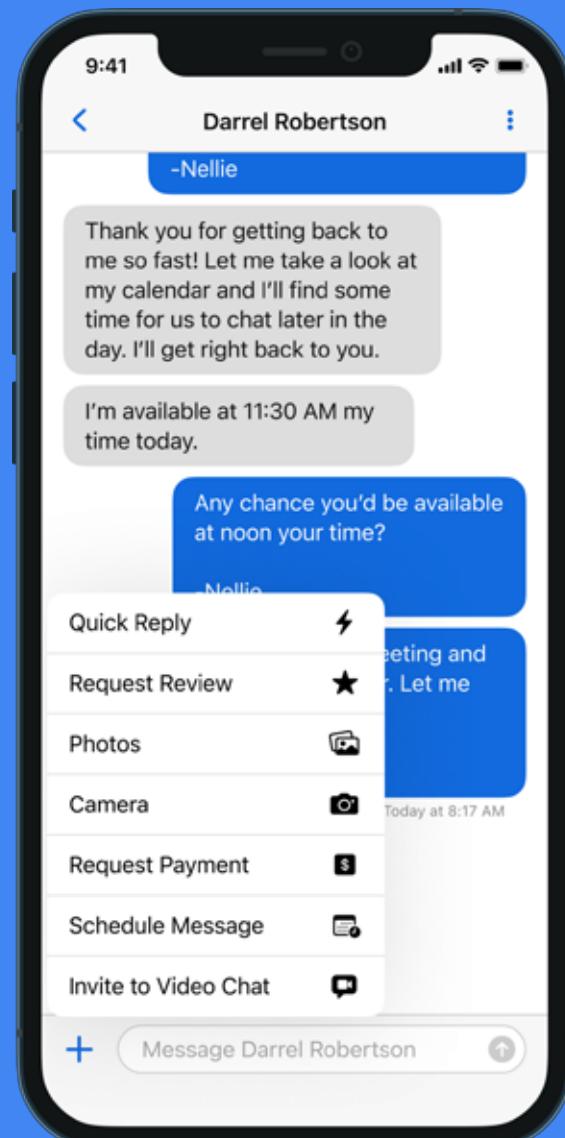
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BY JOHN CHAPIN

Successful people are successful because they get themselves to do the things that unsuccessful people won't.

OVERCOMING THE SALES PERSON'S BIGGEST OBSTACLE: CALL RELUCTANCE

By far the biggest reason salespeople fail is because they don't make enough calls, to talk to enough people, to get enough prospects, in order to make the necessary sales. There are two causes for this, one: not putting in the hours necessary, and two: call reluctance. While the first one is a problem and needs to be addressed, I find that the latter far outweighs the former. If you watch your average sales rep during the day, even when they are 'working' they avoid making calls. They do paperwork, clean their desk, check e-mail, service accounts, do research, and find many other ways to distract themselves during the day. Successful people are successful because they get themselves to do the things that unsuccessful people won't. Similar to homework as a kid, taking out the trash, or doing 40 minutes of intense cardio, there are some things in life we have to do if we're going to live a successful, fulfilling life, even though we don't want to. In sales, that means getting ourselves to make the calls necessary for success.

I list techniques and tricks to make the calls that need to be made. Some of these are tips, others are techniques, and some are the names of books or programs along with the authors. Some will need further explanation. Contact me about any you don't understand. Although this is a fairly exhaustive list, I'm sure I've missed some. **Feel free to e-mail me with others or go to my website for the complete article – Solutions to call reluctance.**

Ultimately, what you'll do will come down to why you're doing it. If you have powerful reasons WHY you must do something, you'll figure out the HOW and you'll endure the pain to get it done. Come up with all the things that are important to you, that you're willing to fight for, and tie your sales success to those items.

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 – The largest sales book on the planet* (678 pages). Contact John at 508-243-7359-24/7 or E-mail: johnchapin@completeselling.com.

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Millennials embrace socialism ... at their own risk

Shall we send them to re-education camps????

BY LARRY HORIST, November 25, 2018 - is America Under Attack, Individual Liberty

This past midterm election was not only a win for the Democratic Party, but, more ominously, a gain for the dangerous and discredited doctrine of socialism.

It has been widely reported that socialism has had its greatest appeal among the younger generation – the Millennials. If that is true, they will suffer the consequences to a much greater degree than we older folks. Most everyone over 50 years old will coast through the rest of their lives enjoying the receding benefits of American free-market capitalism. You know, plentiful well-paying jobs, inexpensive education, two homes, three cars, a boat, maximum leisure time and the best healthcare in the world. Like skilled craftsmen and women, we seniors will depart town – in this case, life itself — before we can be held accountable for what exists in our wake – figuratively and literally.

If the Millennials do see socialism as Uncle Sam's credit card that can provide everything they want – free healthcare, free education, above-market minimum wages, expanded unemployment compensation, guaranteed employment and more welfare to underwrite desires more than provide for needs – they will be sorrowfully disappointed when their Utopian vision turns out to be a Mad Max world. If they embrace socialism's grand delusion that they will not have to pay for any of it, they will pay for their own mistake – a mistake that was **sold to them by people who will not pay.**

It was not long ago that Vermont Senator Bernie Sanders – the only avowed socialist in Congress – was a political oddball. The only media interested in his anti-capitalism class war diatribes was the now defunct radical left radio network Air America – where Sanders made a regular Friday morning appearance.

It is noteworthy that a person of Sanders' age, 77, would recruit youth to socialism because he is one of those who will reap the benefits and not be around when the hardship hits. For decades, Sanders has endorsed policies that provide government benefits today while passing on the bill to future generations – one of the worst examples of taxation without representation.

In the United States Senate, Sanders was tolerated like an overbearing crotchety uncle. He was alienated even from the liberal faction within the Democrat congressional caucus. His legislative accomplishments in terms of his socialist platform were thankfully zero.

Things changed in 2016. Sanders – with his dogmatic socialist philosophy and no small portion of hypocrisy – became a credible if not a truly viable presidential candidate. He played well against the widely disliked Hillary Clinton and Donald Trump – especially among many of the young Millennials.

In socialist tradition, Sanders made the so-called “one-percenters” the enemy of the people with bald-faced lies about their wealth and the benefits it provides. He conflated personal tax returns with corporate taxes – suggesting that tax breaks for corporations benefit only the wealthiest individuals. **Contrary to Sanders' claims,** corporate tax cuts create jobs, income and wealth for millions of average Americans – not to mention all the increased value of the working class' pension plans. Corporate tax cuts have very little effect on the personal income of the super-rich.

Sanders' hypocrisy is stunning when you consider that, despite his thinning wind-blown hair and his rumpled clothing, he is a one-percenter – a man with multiple homes and fancy cars. And while he brags about all those “small donations” to his campaign, he fails to note his backing by some of the wealthiest people in the world – and that most of the wealthiest people at the top of Forbes' billionaires' list are major donors to the Democratic Party he embraced for purely pragmatic political ambition.

The Millennials should understand that within every socialist nation, the elites, who verbally bleed for the poor, maintain luxurious lifestyles at the expense of the poor. Because socialism destroys the fundamental economy, the poor get poorer – desperately and fatally poorer in many cases.

Sanders pulled the stake out of the heart of the comatose socialist movement more by accident than ability. Sanders was able to tap into both the natural idealism of youth and the longtime bias of our left-wing education system, news media and entertainment industry to mold youthful thinking. Socialism – the one thing Americans once disliked more than the Edsel, New Coke and yet another Rocky sequel — is again gaining as an acceptable economic philosophy among a growing number of young Americans.

Talk show palaverers, such as Bill Maher and producer Michael Moore, criticize Democrats for not defending socialism. After all, everything the government does is socialism, they argue – demonstrating a woeful ignorance was what socialism really is.

Many of those Democrat neophytes who won elections to Congress campaigned as socialists. While Millennials may feel an age connection with such newbies as Alexandria Ocasia-Cortez, they would be well advised not to embrace her radical policies. But not all the socialists in Congress are newbies. There are closeted socialists, such as New York Congressman Jerry Nadler, a member of the Democratic Socialists of America – the same organization that spawned the more incendiary Ocasia-Cortez. Nadler will be taking over the House Judiciary Committee, and you can be assured that he will weaponize it as an attack vehicle against free-market capitalism.

It has not been since the 1930s that socialism had wheeled into the mainstream of American politics – then personified by Bernie Sanders' political ancestor, Henry Wallace. What is notably different between then and now is that the earlier rise of socialism was the result of the Great Depression – when it appeared that free-market capitalism had dramatically failed, and unemployment was pandemic. It was also led in the past by the more senior generation – perhaps because the voting age was 21 and so many older heads-of-households were out of work.

The new era of socialism comes at a time of economic growth and prosperity and seems based more on youthful idealism and naivete than economic realities. Except for Sanders, very few older Democrats are talking up socialism beyond the party's historic lean in that direction.

The world is full of examples of the tragedy and failure of socialism – and the Millennials do not need the long view of history to see the results. It can be seen in Venezuela – one of the most prosperous and successful nations in South America until they opted for Socialism in the name of Hugo Chavez. In less than a decade, Venezuela has become a failed nation from which millions of its citizens are fleeing for their lives.

Rutgers University student-columnist Louis Ruziecki addressed the allure of socialism among the younger generation when he wrote, “It is clear that if millennials should be blamed for anything, they should be blamed for their gullibility in believing in such a foolish system of governing.” - **Socialism is the snake oil of economic politics. The promise is appealing, but the results are appalling.** - So, there 'tis.

WARNING: Socialism is hazard to the health of a Republic. It diminishes personal freedom, creates shortages of essential goods and services and has shown to lead to life-threatening poverty for the masses. It impacts the hardest on the younger generations – the Millennials – who will have to live under its oppressive programs and surrender increasing percentages of their earned income to government redistribution policies.



Questions & Answers



EDUCATION ... Student rights with COEs

Q I just enrolled in truck driving school. I received my Certificate of Eligibility (COE), and will receive 100 percent of my Chapter 33 Post-9/11 GI Bill education benefits. My school has requested my tuition payment in advance. Then, after my Chapter 33 benefits are sent to the school, the financial office will reimburse me. Nevertheless, I do not have \$10,000 up front for the tuition and fees payment. Should I borrow the money? I assumed VA would pay my tuition and I would not have to pay in advance.

A Public Law 115-407, Section 103 states that if a student has a valid COE, the school is not permitted to restrict attendance or ask for payment until 90 days after classes start. A student who believes a school is not abiding by this law may file a complaint on the GI Bill website at benefits.va.gov/gibill/feedback.asp.

EDUCATION ... How to switch to Chapter 31 benefits

Q I'm attending community college using my Post-9/11 GI Bill Chapter 33 education benefits. My VA disability compensation rating was approved for 50 percent due to injuries sustained while serving in the Army. I've heard about Chapter 31, Veteran Readiness and Employment. Is it possible to switch from Chapter 33 to Chapter 31? If so, what are the steps to receive those education benefits?

A Yes, you may switch while attending school using Chapter 33. To receive Chapter 31, you must apply at ebenefits.va.gov. Select "Veteran Readiness and Employment" in the Apply column. After you apply, a vocational rehabilitation counselor will schedule a meeting to determine your eligibility for Chapter 31 benefits. When a decision is made, you and your counselor will work together to develop a rehabilitation plan. The counselor will consider your disability, ensuring your program of choice will not limit your ability to prepare for, obtain and maintain suitable employment (i.e., a job that does not worsen your disability, is stable, and matches your abilities, aptitudes and interests).

EDUCATION ... VA benefits and course repeats

Q I am enrolled in a community college and using my Post-9/11 GI Bill benefits. Unfortunately, I had a rough time last semester due to an illness, so I received a C in my chemistry class. If I am using my GI Bill benefits, is it possible to repeat the course?

A According to VA, if you receive a passing grade and the course is successfully completed according to your school, VA will not pay for you to repeat the course. For example, if you are required to get a B in chemistry, you may repeat the course. But if you choose to repeat the course just to bring up your grade, VA will not pay for it.

Valerie Heffner is a Marine Corps veteran and member of American Legion Post 27 in Apache Junction, Ariz. askvalerie@legion.org.

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