



Northeast

DEALER

The Newsletter of NORTHEAST EQUIPMENT DEALERS ASSOCIATION, INC.

WHERE SHOULD SMALL BUSINESSES BEGIN WITH CYBERSECURITY?

In today's hyper-cyber world, no business is too small to be concerned about cybersecurity. In the past year, 42% of small businesses claim to have experienced a *cyberattack*. These attacks included a mixture of phishing, malware, data breaches, denial-of-service, and ransomware.

It can be difficult for smaller business owners, who may not already have *cybersecurity* strategies in place, to even know where to start protecting themselves.

IDENTIFY IMPORTANT INFORMATION

The motivation for cybercriminals is not always to obtain information they can profit from, but often they target information that is valuable to the business they are attacking. The first step to creating a cybersecurity plan, RIMS suggests, is to identify information within your company that may be attractive to bad actors. This includes customer and employee data (Social Security numbers, medical data, contact information, financial information, etc.) as well as company data (billing information, product specifications, operational information, etc.) that is imperative for your business to operate.

LOOK AT POSSIBLE WORST-CASE SCENARIOS

Playing the "what-if" game may sound like a recipe for anxiety, but it is necessary to consider all scenarios to defend against them. Examples of questions RIMS suggests you explore include:

- What happens if your customers' information is stolen?
- What happens if your company must stop operations for 15 days or longer?
- What if data you need to operate has been encrypted by ransomware?
- Can your company be the entry point of an attack on one of your clients?
- Could any of your subcontractors be an attack entry point for you or your clients?

DEFINE YOUR REACTIONS

Once you have a list of worst-case scenarios, brainstorm how your company will react to each, and consider the safeguards you have in place – or should have in place – prior to an attack. This includes having backups of company and client information, having a trusted IT service available and making sure you have a cyber insurance policy and know how to use it. You should also have a plan for who to inform, and how to inform them, if there is a data breach.

CREATE CLEAR POLICIES FOR YOUR EMPLOYEES

People are often the point of entry for cyberattacks, so its imperative employees

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Policy Year	Dividend
2019-2020	35.0%
2018-2019	40.0%
2017-2018	40.0%
2016-2017	35.0%
2015-2016	30.0%
2014-2015	20.0%
2013-2014	15.0%
2012-2013	15.0%
2011-2012	5.0%
2010-2011	20.0%

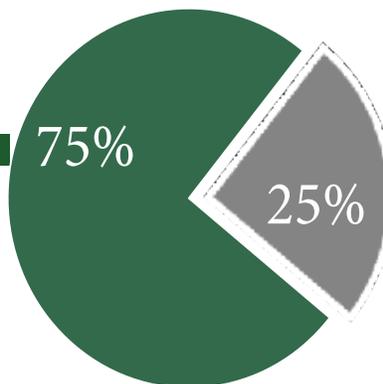
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Observations from the **FIELD**

Like April and May, June continues to be an especially busy month on the legislative front. I do not have any facts or figures to back me up, but it seems to me that we have had more than our fair share of **Right-to-Modify (repair) bills** introduced in our region this year. The **NY legislature** was the first to pass legislation including equipment industry language.

As of this writing, it is not clear if the **RI House** will take up a bill specifically focused on Agricultural equipment that was passed by their colleagues in the Senate before the session ends. The **RI bill** was drafted in a unique manor and appears to be an attempt by the advocates to counter arguments/challenges previously offered by manufacturers, dealers, and their staff. Knowing that the advocates are well funded, increasingly creative, and organized, I would like to ask again that you invest the time necessary to educate your staff, department heads, and customers on the issue. It is vital that they understand that **R2R (modify) legislation** could result in several unintended consequences, negatively affecting the dealership, their jobs, and your customers!

Industry sales reports that I have seen indicate that 2022 is challenging Ag Equipment sales growth with only one or two segments seeing growth and negative growth throughout the others. Reasons why range from fuel prices, stock market declines, interest rates, and availability, just to name a few. Regardless, it is fair to expect that the next 12-18 months could be a challenge. Please take some time to "game plan" your dealership's response should our industry or your dealership have to deal with an unexpected challenge.

I am happy to report that NEDA, in cooperation with the PA's Secretary of Agricultural, the Agricultural Education Commission and the Ag Teacher's professional development office, **was able to facilitate and fund a Diesel/Electrical systems "teach-the-teacher" session** on June 14th and 15th at Thaddeus Stevens College of Technology in Lancaster. The class was limited to 10 seats, which I am pleased to report were filled in less than a week and was funded via a grant from the Agricultural Education Commission through the Department of Agriculture. Based on the survey results shared with me, all teachers rated the overall experience as 3 out of 3, or a "Fantastic Experience". You finally got a winner with this one.

For me, the session was an example of what an association can accomplish on behalf of and in co-operation with their members. Unfortunately, we will not know how many students will be exposed to our dealerships/industry because of the sessions, or when or

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ASSOCIATION NEWS

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together we can
accomplish great things!

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LandPro Equipment Elects New President & CEO

LandPro Equipment, a John Deere dealer with 20 locations across New York, Pennsylvania and one store in Ohio announced Thomas Sutter of Pittsford, NY, as new president and chief executive officer, effective July 1, 2022. Sutter has been acting as LandPro's vice president of sales since 2019.

Sutter has a rich history in the agriculture industry in general, as well as with John Deere specifically. Prior to joining LandPro, he worked in multiple positions for John Deere Company for over 8 years, and served as the CEO of Hutson, INC, a John Deere dealership in Indiana, Kentucky, and Tennessee.

"Tom's experience in agriculture, with John Deere and within a dealership in multiple organizations makes him ideal to hand the reins off to," said Tracy Buck, current president & CEO. "It has been a true pleasure to collaborate with Tom over the last 3 years, as we worked to overcome some of the hardest times I have seen in my career. Tom's focus on customer satisfaction and continuing to create a culture that emulates our Pro Values will undoubtedly drive LandPro's success in the future."

Buck will continue to serve on LandPro Equipment's Board of Directors, in addition to managing the Falconer location, as he steps down from the CEO role.

Sutter is a graduate of the University of Illinois with a BS in Agriculture Mechanization and has an MBA from the University of Rochester's Simon Business School. In addition to his experience at Deere and Hutson, he has also worked at other equipment dealers in roles including general manager, vice president of sales, and store manager.

Observations

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if we might see them in our dealerships, making it impossible to perfectly quantify a return in the investment. Based on my most recent dealer visits, it is clear to me that we have a lot more work to do in promoting career opportunities at our dealerships, building clearly identified pathways to those careers, and ensuring that those pathways are fully supported, managed, and monitored.

Personally, I am looking forward to partnering with our members as we continue "the work" of identifying what works and, more importantly, what does not.

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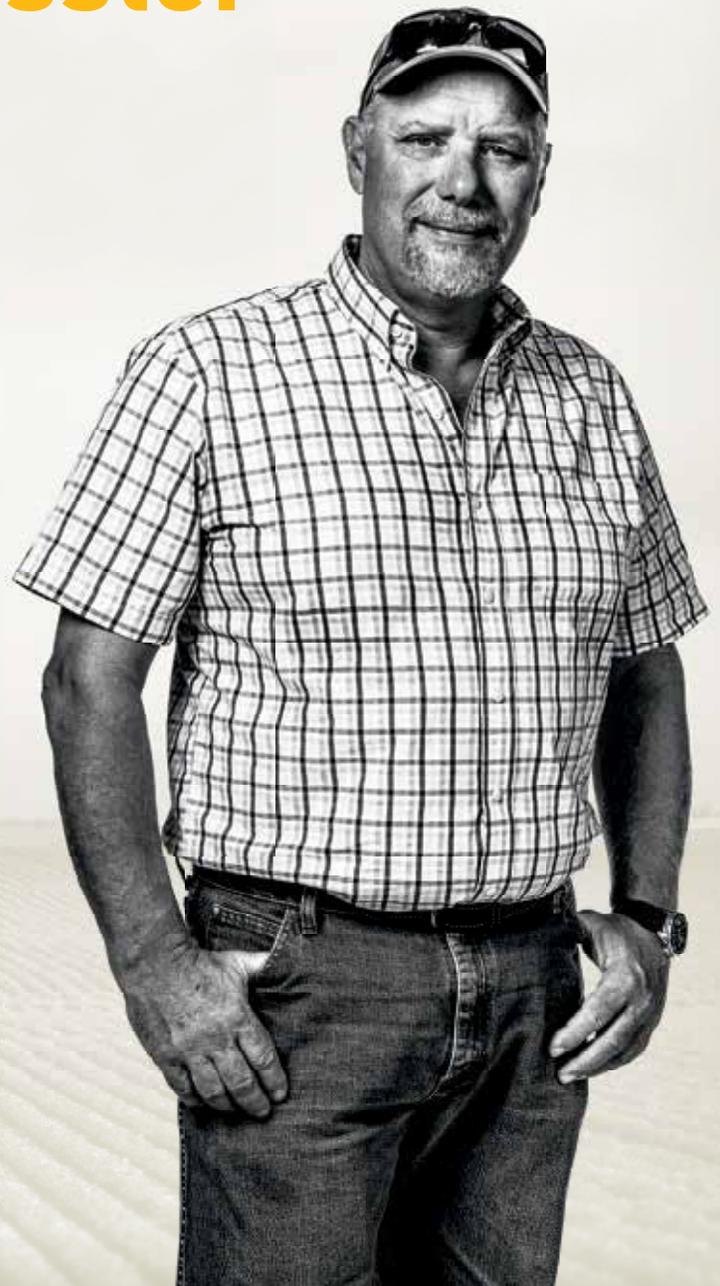


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SKILLS OUTLOOK: Technical & Employability Manufacturing Skills

DEALERS, CONSIDER THIS INFORMATION AND CALL TIM WENTZ ABOUT OUR APPRENTICESHIP TRAINING PROGRAM FOR THE INDUSTRY.

New technological advancements are shaping the future of work. From automation, robotics, and 3D printing to machine learning and artificial intelligence, the future employee will need a drastically different skill set than previous generations.

Contrary to what many people assume, automation and robotics are not "taking jobs away from humans." The World Economic Forum estimates that by 2025, 85 million jobs will be displaced by a "shift" from humans to machines. **But 97 million more jobs will be created that are more adapted to the division of labor between humans, robots, and algorithms.** Collaborating with robots and advanced automation will require new sets of technical skills. Half of the current workforce may need reskilling by 2025 and the current manufacturing skills gap may widen as companies struggle to fill increasingly technical positions in an industry already being transformed by new technologies.

Let us explore the emerging technical and employability skills needed in many industries and how employers can start to build more competent and resilient workforces.

TECHNICAL SKILLS

Digital Fluency.

While not all jobs will require employees to develop software or write code, workers will still need to be proficient with digital tech and systems. User-friendly and "no-code" platforms are already making it easier for workers to interact with digital networks and related digital tools.

Coding.

Employees with coding and software development skills will help companies transition to more digital methods and platforms. Familiarity with industry-specific or machine-specific devices or software like Manufacturing Execution System (MES), Programmable Logic Controller (PLC), CAD/CAM software, and CNC programs will become more valuable.

Robotics & Automation.

As companies continue implementing robots and automation, industries will need employees *continued on page 8*

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New Member To NEDA.**



2022: LAST YEAR OF 100% BONUS DEPRECIATION

BONUS DEPRECIATION: The 100% bonus depreciation will begin to phase down in 2023, at which point it will only be 80%. In other words, that \$100,000 piece of used equipment would get \$80,000 of bonus depreciation in 2023, with \$20,000 being depreciated over a seven-year period.

Dario Arezzo | Jun 24, 2022

DEALERS – Help use this information to sell equipment to the farmers.

Most farmers are familiar with Section 179 and bonus depreciation. Essentially, both these tools allow additional deductions upfront on an asset. For example, the purchase of \$100,000 of used equipment, without the use of Section 179 or bonus depreciation, would be depreciated over a seven-year period.

Two notable differences are that Section 179 does not apply to general-purpose barns, where bonus depreciation does, and that only \$1.08 million of Section 179 can be used in 2022 (up to a \$2.7 million threshold). Bonus depreciation has no dollar limitation on how much can be taken.

Also, Section 179 can be applied to some of the asset's purchase, whereas bonus depreciation applies to the entire asset.

For example, a farmer can decide to take only \$40,000 of Section 179 on that \$100,000 asset mentioned above, leaving \$60,000 of the purchase to be depreciated over a seven-year period. If bonus depreciation were used, the entire \$100,000 would be depreciated in the first year, leaving nothing for future years.

Notably, for certain fruit and nut-bearing trees (orchards and vineyards), 100% bonus depreciation can be taken in the year of planting or grafting under a special provision. (Section 179 is not permitted until an asset is placed in service, which would depend on commercial viability of the crop in this example.)

The good news is that there is continued flexibility this year when choosing between Section 179 and bonus depreciation. Next year, there will still be the flexibility to decide what tools to use, but the calculation will get harder because of a phasedown of bonus depreciation.

The 100% bonus depreciation will begin to phase down next year, at which point it will only be 80%. In other words, that \$100,000 piece of used equipment would get \$80,000 of bonus depreciation in 2023, with \$20,000 being depreciated over a seven-year period.

Bonus depreciation will drop after that accord-

ing to the following schedule:

- 60% in 2024
- 40% in 2025
- 20% in 2026
- 0% after Dec. 31, 2026

Keep in mind that not all states follow the same Section 179 and bonus depreciation rules as the federal tax code. It makes sense to tax-plan now as the phasedown of bonus depreciation could influence decisions on your farm.

Arezzo is a senior tax consultant for Farm Credit East.
~ Article courtesy of Farm Progress Co.



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Skills Outlook

continued from page 6

are trained to work alongside these new systems. Robotic skills include programming, monitoring performance, optimizing the system, preventative maintenance, troubleshooting, and repair. Companies who overinvest in automation without considering the “hidden costs” of every robot (i.e., trained, and knowledgeable employees) may not see any positive ROI.

Additive Manufacturing (3D Printing)

Additive manufacturing is a single-step process that uses CAD or 3D object scanners to direct hardware to deposit layers of materials to form precise shapes. The process increases efficiency by creating lighter, strong parts, reducing lead time, enabling rapid prototyping, and allowing for increased customization. Critical skills include software setup, hardware setup and troubleshooting, and creating model drawings using CAD software.

Big Data Analytics

With digital transformation comes the ability to collect and store vast amounts of data. Employees with the skills to organize and interpret large data sets will help companies stay competitive—whether by finding ways to simplify a complex process or creating a more efficient maintenance schedule to reduce machine downtime.

Industry-Specific Credentials

Employees with industry-specific or machine-specific training will continue to be indispensable in the manufacturing world. A relevant credential ensures an employee has received training that aligns with industry standards and has the skills to be successful. For example, the Manufacturing Skill Standards Council (MSSC) has developed stackable credentials focused on the core skills and knowledge needed by frontline production and material handling technicians. FANUC America, one of the most familiar brands of manufacturing automation, offers certification programs for its robotics and automation technology.

Employability & Soft Skills

The third edition of the World Economic Forum’s “Future of Jobs Report” predicts the top ten skills needed by 2025. Skills are grouped into four categories:

Problem-Solving

- Analytical thinking and innovation
- Complex problem solving
- Critical thinking and analysis
- Creativity, originality, and initiative
- Reasoning, problem-solving, and ideation
- Self-Management
- Active learning and learning strategies
- Resilience, stress tolerance, and flexibility

Collaborating with People

- Leadership and social influence

Technology Use and Development

- Technology use, monitoring, and control
- Technology design and programming

Critical thinking and problem-solving have remained at the top of the list since the first “Future of Jobs Report” in 2016. New skills that have emerged since the pandemic are skills in self-management like resilience and being flexible during a stressful situation.

How to Prepare Your Workforce for the Future

Identifying skills your company will need in the future will help you minimize skills gaps and fill every position with competent employees. But how do you know which skills you already have in your organization and which ones you will need to develop? According to one study, 2 out of 5 HR leaders do not know what skills they have in their workforce.

Skills Gap Analysis

Conducting a skills gap analysis can help companies strategically identify critical skills and create a plan to equip workers with those skills. The analysis should examine the differences between the skills an organization needs to be successful in their industry and compare it to the skills their workforce currently possesses. There are four general steps to a skills gap analysis:

1. Identify critical skills
2. Measure current skills
3. Compare data and find gaps
4. Create a plan to close your skills gap

One of our previous blogs contains more specifics and tips for conducting a skills gap analysis.

Reskilling

Once you have identified the skills critical to your success, you can begin reskilling (or upskilling) incumbent workers. Three-quarters of industrial organizations reported reskilling the workforce as important or very important for their success over the next year, but only 10% said they were ready to address this trend.

Community Partnerships

Forming partnerships within the local community is a great way for employers to expand talent pools, shift the sometimes-negative perception of manufacturing, and make well-paying careers more accessible for all job seekers. Local career centers and job programs often receive federal or state funding and may be willing to offer programs to train jobseekers in the specific skills or certifications you require. Informing your community about the skills you are looking for can create opportunities for students or jobseekers who may not otherwise have had the inclination or the resources to receive technical training.

Build a Skilled Workforce.

Talk to Tim Wentz about NEDA apprenticeship program available to dealers of the Northeast Equipment Dealers Association. Call Tim at 717-576-6794.

~ This article courtesy of NBS.com- by Anne Gielczyk |
Jun 17, 2022 | Company Success, Training
<https://www.noctibusiness.com/training/technical-and-employability-manufacturing-skills/>



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WHY (AND HOW TO) DISPOSE OF DIGITAL DATA

The stakes are too high for organizations not to comply with data privacy regulations. For example, noncompliance with the EU General Data Protection Regulation (GDPR) can result in a fine of up to 10 million or up to 2% of the organization's worldwide annual revenue from the preceding financial year, whichever is higher.¹ Crucial to data privacy and protection is proper data disposal. Morgan Stanley, a global investment bank and financial services institution headquartered in the United States, was fined US\$60 million for improperly disposing of personal data.

Disposal is the final step in the personal data life cycle, which begins with Collection, Storage, Use, Sharing, Retention, and Disposal.

Most data privacy laws and regulations state that data must be collected for a specific purpose to the advantage of a particular project or a program and should reside within an organization's system no longer than necessary—and only if the data subject actively consents.

Put simply, an organization must dispose of data if the data are no longer required for business purposes or if the data subject withdraws their consent.



Data Disposal Methods

Data disposal is the complete destruction of data to ensure that they are no longer available, accessible, or readable. So, how is data destroyed? Do data simply need to be deleted from a system? Before that question can be answered, it is important to understand that destruction should be performed based on an organization's retention policy.

A retention policy defines an organization's retention schedule, which provides the foundation for records management and legal departments to organize records and information and describes the length of time that such records must be retained for legal compliance and business needs. Retention policies vary from one organization to another and across industries. A policy is based on the business requirements and the external regulations with which an organization must comply.

When an enterprise has referenced its retention policy, it can use up to 5 methods of data disposal:

We thank ISACA and the author of the article, [Bassel Kablaur](https://www.isaca.org/resources/news-and-trends/industry-news/2022/why-and-how-to-dispose-of-digital-data), (6-22-2022.) The balance of this article is available at: <https://www.isaca.org/resources/news-and-trends/industry-news/2022/why-and-how-to-dispose-of-digital-data>

The impact (value) of the association's legislative advocacy, workforce 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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BY LANCE FORMWALT

Re-Thinking A Dealership's Organizational Structure: Role of Independent Directors

As business owners, most of you are familiar with the typical top to bottom governance structure for a business:



I would guess that most of you follow this structure in your business, just like the publicly traded companies. But the difference between your dealership and a publicly traded company is that most dealerships have the same people in all three categories. This is a significant difference – if the same people fill all roles, you lose the potential benefits of the checks and balances involved in this business structure and a typical consequence is that the dealership's Board of Directors is left with no real function. Instead, the owners make all key decisions, and the management team implements them through their day-to-day jobs.

This model is gradually shifting as the pace of succession planning within dealerships continues to accelerate. Many of you have seen this play out with the hiring of a non-family member(s) in key management. But an over-looked change that can add a lot of value to the organization without dramatic day to day change or financial consequences is the use of one or more independent people to serve on your Board of Directors.

WHAT IS THE ROLE OF AN INDEPENDENT DIRECTOR?

The first role of an Independent Director comes straight from the title – **independent**. Board members are always supposed to look out for the best interests of the dealership (vs. the owners or the employees). However, when board members are also owners and/or employees, it is incredibly difficult to expect them to check these other interests at the door. As a result, the easiest way to help the board focus on its duty to look after the dealership is to bring in an Independent Director that is **NOT family, NOT an employee and NOT a key customer/supplier**.

The second role of an **Independent Director** is to help the entire board focus and execute on the traditional board of director functions. These include the following:

- Provide strategic direction and vision for the dealership with a focus on longer-term strategies
- Oversee the CEO/President, including performance evaluation, growth, and development
- Monitor organizational succession planning

Independent Directors should also be selected to help bring missing expertise or other needs to your dealership. This will be different for each dealer (and can change over time for a dealer) but skillsets like the following should also be considered to maximize the value of an Independent Director:

- Industry knowledge
- Relevant experience, e.g., accounting/finance; mergers and acquisition; organizational development
- Expertise in complementary industries or industries with similar business models

WHEN IS THE RIGHT TIME TO CONSIDER AN INDEPENDENT DIRECTOR?

As long as you think an Independent Director can add value, there is no "right time." But these types of decisions are typically made as part of succession-planning events like the following:

- Mergers that create large shareholder groups from multiple families
- Transitions involving multiple generations
- Creation of ESOPs that require the use of Independent Directors

These types of situations are often trigger points for change in dealerships due to the closely held nature of the ownership groups involved. In these situations, Independent Directors often serve an important role as a buffer between generations to help take the "family" out of "family business"

continued on page 19

Lance Formwalt is the leader of the Equipment Dealer Group at Seigfreid Bingham, P.C. The firm serves as legal counsel to several equipment dealer associations and many individual equipment dealers.

Lance also serves as an Independent Director for some equipment dealers. Lance may be contacted at lancef@sb-kc.com or 816-265-4106. Also see www.sb-kc.com. T

PA's Secretary of Agriculture, the Agricultural Education Commission and the Ag Teacher's Professional Development Office **was able to facilitate and fund a Diesel/Electrical Systems "teach-the-teacher" session.**



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SMALL BUSINESSES CYBERSECURITY?

continued from page 1

are trained on good cyber hygiene practices to avoid creating a point of weakness in your business. They should know how to safely store customer and business information, how to recognize phishing attempts and how to create strong passwords – especially those employees who have administrative permissions.

FIND MONITORING ALTERNATIVES

Cyber risk is constantly changing as bad actors find new strategies to attack businesses, so staying aware of these evolving trends is imperative to protecting your business. Creating a dedicated internal IT team, using detection software, and even having an external IT consulting team can all go a long way to protecting your assets.

The minimum steps SMBs should take to prevent the most common cyberattacks. This includes:

- Developing cybersecurity policies
- Implementing security awareness training for all employees
- Installing spam filter and anti-malware software
- Deploying next-generation firewalls
- Installing endpoint detection and response .

~ Article courtesy of Brittney Meredith-Miller – NU Property, | June 16, 2022

FIRE DRILL

When Was the Last Time You Inspected Your Fire Extinguishers?

Like most aspects of emergency preparedness, fire extinguishers are pieces of equipment that dealerships hope never to use. Equipment that goes untouched for long periods can be prone to neglect, but it is essential to give your fire extinguishers the proper inspection and maintenance they require. Fire extinguisher inspections are legally required to keep them ready for use if needed.

Remember, those fire extinguishers are your first line of defense against fire emergencies.

Read More at: https://info.kpa.io/hubfs/KPA%20-%20Fire%20Extinguisher%20Inspection%20Auto.pdf?utm_campaign=2022_Auto_Reporting&utm_medium=email&_hsmi=211675065&_hsenc=p2ANqtz-n0h3sa2T-y6SA2sfmCm3TLQPN6YThSPdBurrLoNob9Z3cmPjCgQ1c5386mOM3cLUrLomPgTl48-AZGrdiqBGxz21NCg&utm_content=211447341&utm_source=hs_email

~ Article courtesy of United Equipment Dealers Assn.



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Deductions from Exempt Employee Pay for Vacation?

Q We have an exempt employee who is taking a few days off for vacation, but the employee has no paid time off (PTO) left. Can we deduct full-day absences from the employee's weekly salary? What about partial-day absences?

A In general, an employer must pay an exempt employee the full weekly salary if the employee performs any work during the workweek. An employer does not need to pay an employee for any workweek during which he or she performs no work (for example, if an employee takes vacation for an entire workweek). This general rule is commonly referred to as the "salary basis rule."

A There are several exceptions to the salary basis rule, including for vacation. The U.S. Department of Labor's Fact Sheet #17G explains that an employer may make deductions from pay when an exempt employee is absent for one or more full days for personal reasons other than sickness or disability (for example, vacation). In contrast, partial-day deductions generally violate the salary basis rule, except if they occur in the first or last week of employment or for unpaid leave under the Family and Medical Leave Act. For example, if an exempt employee misses work for one and one-half days for vacation, the employer may only deduct for the full-day absence; the employer must pay the exempt employee a full day's pay for the partial day worked.

The rules above pertain to deductions from an exempt employee's pay. Note that different rules apply for deductions from an exempt employee's PTO balance. If an employer's policy gives employees PTO for personal absences such as vacation, then deductions from an exempt employee's accrued PTO account (in any amount, including partial days) to cover an absence under the policy do not violate the salary basis rule. The U.S. Department of Labor's Fair Labor Standards Act (FLSA) Overtime Security Advisor contains detailed information on these and other rules.

Article courtesy of: The Question of the Month is provided by Enquiron®, a company wholly independent from Federated Insurance. Federated provides its clients access to this information through the Federated Employment Practices Network with the understanding that neither Federated nor its employees provide legal or employment advice. As such, Federated does not warrant the accuracy, adequacy, or completeness of the information herein. This information may be subject to restrictions and regulation in your state. Consult with your own qualified legal counsel regarding your specific facts and circumstances.

Employee Hygiene Issues Approach?

Q We have a newer employee who does not appear to be bathing. It is a touchy situation, but the manager came to me and asked what he should do. He directly supervises the employee and is open to talking to him but wanted guidance on the best way to approach the situation.

A It is acceptable for an employer to have a policy about cleanliness and personal hygiene in the workplace, and to have conversations with or potentially discipline employees that are not adhering to this policy. If an employee's hygiene is disrupting the workplace or making it difficult for other employees to complete their work, an employer may discuss the issue with the employee.

It will be helpful to have the conversation with the employee in a private area, where other employees are not able to overhear. This will allow for privacy for the employee, who may or may not be aware that his or her hygiene is noticeable to other employees. A best practice for this type of situation would be to focus on the behavior or issue itself, and not to speculate as to what the reason might be.

It may also be helpful to be direct and clear about the issue and what the expectation is going forward. It may be necessary to specify what aspect of the employee's presentation or personal hygiene has declined below satisfactory standards (such as bad breath or body odor). Again, an employer's responsibility is the workplace, so it may be helpful to explain to the employee how the situation is affecting the workplace or the business.

~Courtesy of Federated Employment Practices Network

Did You Know?

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Here you can put any events happening at your dealership, upload profile pictures, your company logo, etc...

Email davec@ne-equip.com or call the Association, 800-932-0607 if you have any problems getting into the website.

Why You Need Cyber-Security on the Farm

Follow these quick tips to protect ag data and prevent ransomware attacks on your operation.

Rachel Schutte | Jun 01, 2022

If you knew there was someone with sticky fingers in your neighborhood, would you lock your machine shed to protect your belongings? Why not do the same with your ag data?

With the recent uptick in ransomware cyber-attacks across the ag industry, it is time to ramp up farm cyber security to avoid being the next victim of a hacker.



Photo credit: Getty/iStockphoto

In April, the FBI warned of ransomware attacks on the agriculture sector during critical times like planting and harvest. Companies like AGCO, JBS, Sandhills Global and New Cooperative have all fallen victim in the past year, just to name a few. And now, hackers are targeting even closer to home.

Why agriculture?

To answer this question, we need to understand the goal of hackers. Ransomware groups, such as BlackMatter, monetize hacks in two ways.

First, hackers primarily make money through ransom payments. After breaking through security and compromising important data of their targets, the hackers demand targets pay a ransom for a decryption key to restore function. Ransoms are typically paid in cryptocurrency. This makes tracing the payment impossible.

The more urgent a target's need is to restore their cyber system, the more likely they are to pay the ransom. This makes agriculture a prime target, especially during key seasons like planting and harvest when operations cannot afford to be slowed down. "Farm equipment, in general, is much more automated than it ever has been. Modern combines and tractors, for example, utilize software and a GPS locator to operate," says Bryan Fried, Chairman and CEO of Pangea Global Technologies. "Hackers know that farmers have no choice but to pay a ransom when their systems are compromised because they cannot afford the crop damage that would result from the inability to operate equipment and processes."

In addition, hacking for industrial espionage is also a serious problem. In this scenario, hackers glean important proprietary information that could help a rival company. The information is often sold on the illegal market to interested parties.

Reports predict that hacking will be a \$20 trillion industry within three years, Fried explains. "This would represent the third-largest economy in the world, behind the U.S. and China."

continued on page 19

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THEFT ALERT!

New York Kubota Compact Tracked Loader

On or around June 1, 2022, the below described Kubota Compact Tracked Loader was stolen from a job site on Portion Road, Ronkonkoma, NY. Please forward this alert to anyone that may encounter the equipment and investigators working on similar thefts.

Suffolk County Police Report: 22311487

Equipment Details: 2021 Kubota SVL-97-2 Compact Tracked Loader

Machine Product ID Number: KBCZ064CPM1E63152

Owner Applied Number: SS 28

The machine PIN plate is on the right frame towards the rear of the cab and inset from the loader arm, with the bucket lowered.

New York Takeuchi Mini Excavator

On or around June 9, 2022, Takeuchi Mini Excavator was stolen from a job site on Pinebrook Blvd., New Rochelle, NY. Please forward this alert to anyone that may encounter the equipment and investigators working on similar thefts.

New Rochelle Police Report: Pending

Equipment Details: 2019 Takeuchi TB-240 Mini Excavator with Cab

Machine Serial Number: 124003683

Owner Applied Number: 1415-3683

Serial Number Plate on the lower front cab frame, to the driver's side (operator's left side) of the boom.

New Jersey Genie Scissor Lift

May 24, 2022, the below pictured Genie Scissor Lift was discovered stolen from a job site at the Target on State Rt 23, Riverdale, New Jersey. Please forward this alert to anyone that may encounter the equipment and investigators working on similar thefts.

Police agency & report: pending

Equipment Details: 2018 Genie GS-1930 Scissor Lift

Serial Number: GS30P181002

Durante Rentals markings throughout

The serial number is stamped into the top of the chassis frame, to the right of the ladder and above the fixed (not steerable) tire.

Please alert your local authorities if you come in contact with any of this equipment.

A United Equipment Dealers Association (UEDA) member located in Zanesville, OH, American Pride Power Equipment, had \$35,000 worth of inventory stolen.

- Cub Cadet PROZ 972S KW: S/N- 1117MH70012
- Cub Cadet PROZ 960S KW: S/N- 1L10MH70023 and 1116MH70021
- Cub Cadet Ultima ZT254: S/N- 1G23MH50254

Please be on the lookout for the stolen equipment and stay safe!

Role of Independent Directors

continued from page 12

decisions” and reduce stress on management that is not part of the family. Independent Directors help fulfill a similar role as a tiebreaker, reality check, or “us vs. them” buffer that can be important in helping multiple family groups come together successfully as part of a merger.

GETTING STARTED

There are no set rules when it comes to adding Independent Directors to your dealership but here are a few common topics that often come up when giving it consideration:

- **Start Small.** Adding even a single Independent Director can help change the culture of the organization. With most dealers, 1-2 Independent Director will be most common, although some ESOPs require a majority of directors to be independent.

- **Compensation.** Independent Directors are compensated. Compensation is based on a per meeting fee or daily rate, but as dealerships get larger, I also think that you will see more dealerships also look to forms of equity grants to help incentivize directors to improve the dealership’s value through a bigger upside directly tied to that increase.

- **Change is Expected.** Independent Directors serve because they are elected by the owners. As a result, they can be removed at any time, and it is perfectly acceptable to replace board members if you do not think they are adding enough value or if you think the dealership’s needs have changed and require a different skillset.

- **Dealership Size.** Independent Directors will not break the bank, so there is no magic dealership size required. Although larger dealers have been the first to adopt this model, smaller dealers may get as much or more value out of Independent Directors that help them keep the focus on business decisions vs. family conflict.

Adding an Independent Director into your dealership’s organizational structure is something that should be thoughtfully planned, but it is one of the lowest-cost and least disruptive changes that can be made from an organizational standpoint. As a result, it is a step that most dealers should consider as they look toward maximizing long-term value in their organization.

This article is intended to provide general recommendations and is not intended to be legal advice. You should always consult your attorney for advice unique to you and your business.



CyberSecurity on the Farm

continued from page 17

Next target: individual farms

It is easy to find examples of agriculture companies and cooperatives that have experienced attacks, but it is hard to believe hackers would take the time to target individual farms. But do not be fooled!

Farm operations and individual farmers have an added risk for ransomware attacks. Typically, they do not have the software and infrastructure in place to prevent hacking.

“Farm businesses that use automation or indoor farming are especially at risk since they tend to rely on software-based functionality,” Fried says. “These include, but are not limited to, HVAC and air distribution, fertigation, irrigation and lighting.”

Think about the data that is crucial to your operation – historical yield data, finances, precision agriculture platforms, etc. What systems on your operation are digital or automated? Your irrigation system, grain system, or bookkeeping could be at risk.

Tips to tighten security

There are several ways to protect the important data for your farm operation. Here are some ideas to get you started.

1. **Software program** – Purchase a good software program for overall data security. If you have a software program, be sure to update it and turn on automatic updates for the future.

2. **Click carefully** – Hackers need a way into the system. Clicking on an unknown email attachment or link can be all they need to get access. Only click on links or open attachments from trusted sources.

3. **Multifactor authentication** – Implement a system that requires you to provide two or more verification factors to gain access to a resource such as an app or online account. For example, it could require you to enter a password, and then enter a code that is texted to your phone to log in. This extra security step makes it harder for hackers to access your accounts.

4. **Consider your vendors** – What companies do you work? What data do they have on file related to your farm business, and what steps are they taking to protect your information? Be careful with client-server software applications as they are often the easiest to hack.

5. **Back up data** – Store data to the cloud with frequent backups of key information. In the unfortunate event your data is hacked, you will have a backup to prevent major operational shutdowns.

6. **Get your farm team on board** – You are not the only one on the farm accessing data on a regular basis. Have a team meeting and establish best practices. This could be as simple as reviewing data locations and passwords, or it could be as detailed as a written manual with actions to take in worst-case scenarios.

~ Article courtesy of Farm Progress Companies

INDEPENDENCE DAY QUIZ

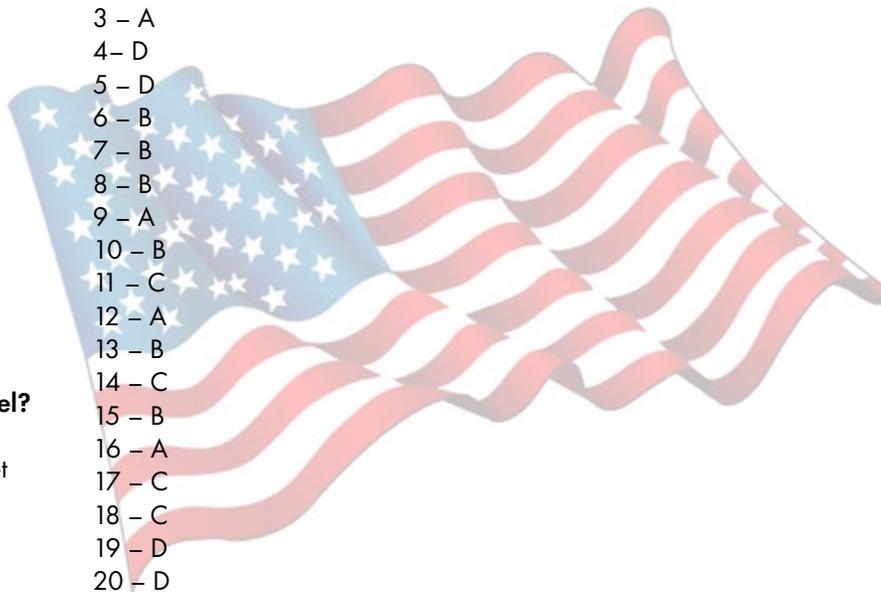


This quiz is a shortened version of one appearing on Toast Net.

- 1. What is the title of the National Anthem?**
A - Oh, Say Can You See C - America the Beautiful
B - God Bless America D - The Star-Spangled Banner
- 2. Which of the following rights is guaranteed by the first amendment?**
A- Right to Bear Arms C- Freedom of Religion
B- Right to Vote D - All the Above
- 3. What is the title of the head of a city government?**
A - Mayor C - Chancellor
B - Governor D - Chairman of the Board
- 4. Who has the ability to declare war?**
A - The President C - The Joint Chiefs
B - The Secretary of Defense D - The Congress
- 5. How many full terms may a Senator serve?**
A - 1 C - 4
B - 2 D - No term limits for Senators
- 6. How many full terms can a President serve?**
A - 1 C - 4
B - 2 D - No term limits for Pres.
- 7. How many years is a full term for a Representative?**
A - 1 C - 4
B - 2 D - 6
- 8. Which amendment sets the minimum voting age to 18?**
A - 1st C - 18th
B - 19th D - 26th
- 9. Who becomes President if both the President and Vice President die?**
A - The Speaker of the House C - The Chief Justice
B - The Secretary of Defense D - The First Lady
- 10. On July 4th, 1776, we declared Independence from whom?**
A - Germany C - Spain
B - Great Britain D - Rome
- 11. How many branches of government do we have?**
A - 1 C - 3
B - 2 D - zero
- 12. Which is part of the Judicial branch at the federal level?**
A - The Supreme Court C - The Senate
B - The Congress D - The Presidential Cabinet
- 13. Who elects the President of the United States?**
A - The House of Representatives C - The Senate
B - The Electoral College D - The State Governors
- 14. How many states are there?**
A - 10 C - 50
B - 13 D - 100
- 15. How many stripes are there on the American Flag?**
A - 10 C - 50
B - 13 D - 100
- 16. Who was the President of the United States during the civil war?**
A - Abraham Lincoln C - Ulysses S Grant
B - George Washington D - Lyndon B Johnson
- 17. Who is the current President of the United States?**
A - Bill Clinton C - Joe Biden
B - Barack Obama D - Dick Cheney
- 18. Who is the current Vice President of the United States?**
A - Bill Clinton C - Kamala Harris
B - Hillary Clinton D - Joe Biden
- 19. Why did the Pilgrims come to America?**
A - to establish a trade route with India
B - to set up fur trade with the Natives
C - to establish a new nation
D - to find religious freedom
- 20. How many total Senators are there?**
A - 10 C - 50
B - 13 D - 100

Question # / Answer

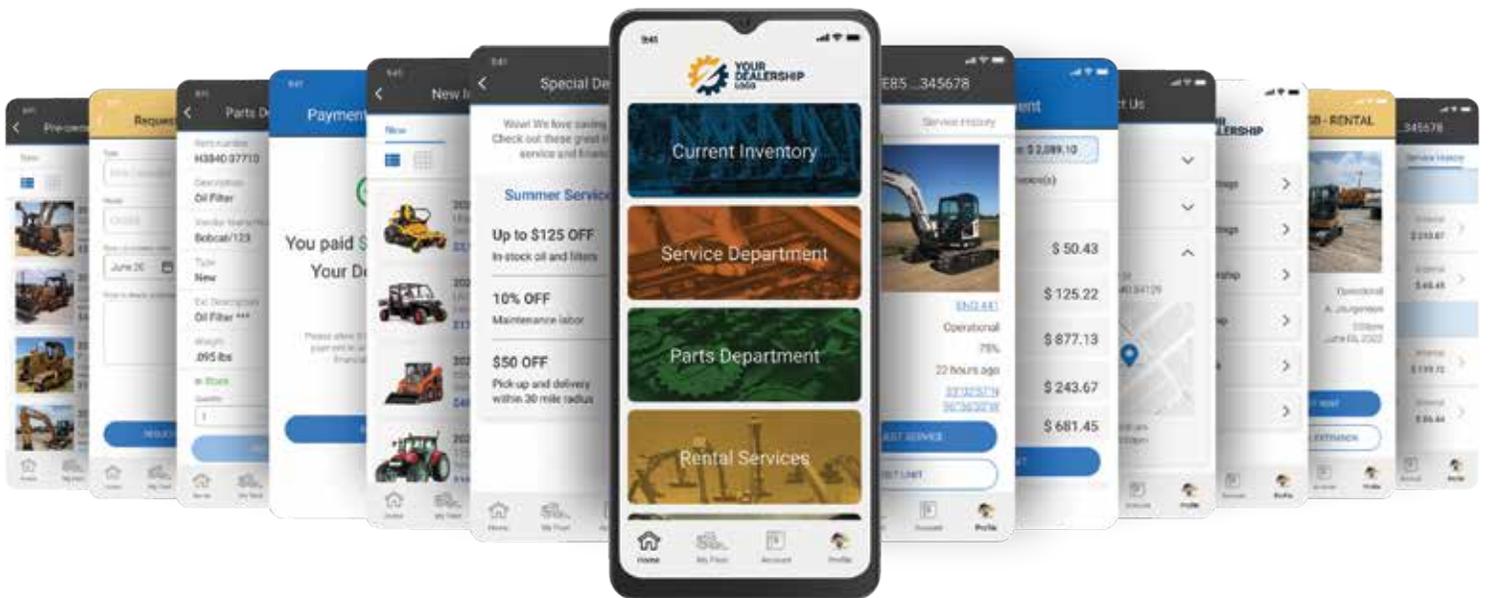
- 1 - D
- 2 - C
- 3 - A
- 4 - D
- 5 - D
- 6 - B
- 7 - B
- 8 - B
- 9 - A
- 10 - B
- 11 - C
- 12 - A
- 13 - B
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- 16 - A
- 17 - C
- 18 - C
- 19 - D
- 20 - D





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How to Protect Your Personal Identity

Identity theft is big business for criminals who hack into our computers to steal our personal information. Recently, identity theft became a very personal issue in my family as our information was compromised and a hacker opened a bank account in our names.

Our emotions ranged from disbelief that this was happening to us, to fright about all the damage the hacker could do to our personal affairs. Luckily, our bank contacted us as soon as someone tried to open a new account. It could have been a few days until I logged on to my account to discover this invasion of privacy, and I shudder to think what could have transpired until that time.

I immediately called my bank to ask how to protect our accounts. I was told to go to Experian, Equifax, and Transunion's websites to place a freeze on our credit files. I assumed that this would stop our personal information from being accessed by the hacker or other unauthorized individuals. Unfortunately, I learned from my bank that freezing my accounts would not necessarily block anyone from opening a new account in my name, as a credit report is not automatically run-on current customers opening a new account. The bank suggested that I contact CHEX Systems (a database utilized by banks to check a new customer's credit and band history) to freeze my files. I was able to use CHEX Systems website to place a freeze on our file information in their system.

From now on I will keep our accounts frozen. Fortunately, there are no fees involved to do a freeze. If you need to access your credit file to purchase something, you can unfreeze your files and then refreeze-the file when you are finished. This is not complicated and provides some peace of mind!

Daily we expose ourselves to identity theft when we provide personal information, use our credit cards, purchase items online, on our computers.

It is common to watch the news and learn that a company or organization we do business with has been compromised. Protecting your personal information is very important to do.

Suggestions on protecting your personal identity are:

- **Shred mail** that contains account information before disposing.
- **Do Not share** your personal information on the phone.
- **Do Not share** your personal information on social media, or the internet.
- **Consider using a VPN** on your cell phone and computers. A VPN is a software program that scrambles information being transmitted via the internet.
- Note: Secure websites processing your transaction will have an "s" Example: https:
- **Do Not click** on links and provide your personal information, credit card numbers, etc. The IRS does not send emails or phone calls demanding funds. Spam emails can be very tricky because they look official. Block spam emails and report them as spam.

The information for the credit bureaus and Chex Systems is provided in the sidebar. Each website has additional information on identity theft to read. It is well worth your time to read and research ways you can protect your financial information.

Freeze your credit reports for an added layer of security. There are no fees to freeze your files with the credit bureaus. You can do this yourself with no fees.



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 cyberattacks.

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.

Click here to read the advisory.



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 - Select Freeze credit report
 - Create an account (no fee)
 - Freeze your file
- CHEX Systems Phone: 800-428-9623
www.chexsystems.com

Identity Theft Insurance, consider purchasing identity theft insurance. Call your insurance agent to inquire about coverage and costs for such coverage. It is an added layer of protection if you experience Identity theft.

~ Courtesy of Pa. Grange News, May/June 2022 issue

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