AIMTRAC Opens 5th Location to Serve Customers

Case IH dealer AIMTRAC opened a fifth location this week as the South Georgia company continues to reach out to customers whether they are looking for a high horsepower tractor, a combine or residential lawn mower.

The dealership in Tifton, Ga., is a new location for AIMTRAC, which has added three stores (in Camilla, Brooklet and now Tifton) since Pinehurst Equipment Company and Fox International of Americus merged in 2010 to form AIMTRAC.

“We with the expanding population we believe it is our job to help keep up in the growing Ag industry,” said Brooke Marshall, with Aimtrac. “Tift County and the surrounding counties have been a staple for agriculture for the state of Georgia. AIMTRAC is excited to be a part of this community, and we look to better serve our customers’ needs by growing our business in this part of the state.”

Aimtrac is committed to being in the field, working with producers on-sight, creating solutions to increase power, improve efficiency, and maximize productivity. The world of farming is changing and Aimtrac has made a commitment to make sure our customers are ready.

A I M T R A C is an authorized dealer for CASE IH, offering new and used CASE IH tractors, combines, skid steers, and implements, as well as parts and a full line of commercial and residential lawn mowers.

The store, located at 1825 Highway 82 West, is open 8 a.m. to 5 p.m. on weekdays and 8 a.m. to noon on Saturdays. The store is managed by Michael Spinks. The phone number is (229) 472-5732.

Dealer Area Meetings

As we approach October and November, we are seriously thinking of the issues of greatest concern to dealers. These topics may include transportation cost as related to warranty work, workers compensation “Classifications,” franchise laws, and other issues to be added by dealers. Alabama will be interested in the Sales & Use Tax discussions going on with legislators now to determine the possibility of eliminating the tax of 1 ½ %.

The Meetings will be held in locations that should enable dealers (and employees) to attend with reasonable travel time involved.

Plans are underway and announcements should be made soon (By Email) regarding the Locations and Agendas.
Could Compliance Issues Derail Your Fortune?

Every employer, no matter what size, has to deal with human resource issues, regulations, and employment law changes. Contact your local marketing representative to learn how Federated Insurance can help you surround compliance issues related to state, federal, I-9, and other regulations.

Visit www.federatedinsurance.com to find a representative near you.
The “happy with my job” formula is a complex mix of both tangible and intangible factors, and different for each employee. Businesses may be advised to take a holistic approach and cover as many bases as possible to keep employees engaged. Retaining talent may mean the right mix of a number of factors including compensation, training and development, mentoring, performance rewards, employee appreciation, flexible staffing, just to name a few.

- Know what to pay. If you don’t invest in reviewing compensation and give adequate attention to fairly rewarding employees, you will certainly lose them. What and how you pay someone may be the single most important factor in retention. If you can only focus on a few key initiatives, make this one of them.
- Show you care. If employees feel like they matter and are emotionally attached they are more likely to stay. A friendly and amiable work environment is important to 90% of agriculture employees, who agreed at some level that the relationships/friendships they have developed with their coworkers greatly impacts their satisfaction with their employer (AgCareers.com 2013 Total Rewards Survey).
- When in doubt ask. Nearly half of ag companies surveyed conduct employee satisfaction surveys. Insights help organizations identify what they are doing right, which program they should continue, and where they can focus on replicating key satisfiers (2013-2014 Ag HR Review).

For more information contact your AgCareers.com rep, Lauren Vann, by email: lauren.vann@agcareers.com or phone: 800.929.8975 x5005 and mention you are a Southern Equipment Dealers Association member.

Hiring the wrong person can lead to employee injuries, employment-related lawsuits, and higher employee turnover. Federated’s employment practices resources can help you minimize the costs associated with hiring mistakes. Information and sample materials are also available on proper procedures and documentation needed for terminating employees who don’t work out.

“Bad” Hire – Higher Costs

A business owner hired a friend’s daughter who recently graduated from college. Her application looked great and the job interview went well. He waived her background checks she was hired as a sales associate.

A few months later, other people in the department began complaining about the young woman, claiming she was moody, demanding, and rude to the clerical staff. She also expected other salespeople to handle service calls when she wasn’t in the office, which was often. One long-time employee became frustrated with the working conditions and left the company.

In this example, reference checks could have revealed that the employee had been fired from a prior part-time job for the same type of behavior. In addition, a drug test would have uncovered a substance abuse problem.

Business owners can purchase employment related practices liability insurance to protect themselves from lawsuits alleging discrimination and harassment or wrongful termination. However, insurance coverage can’t compensate for the lost productivity, worry, and embarrassment that can result from a regretful hiring decision.

8-04 Jeff McDonald Albertville, AL 9-28 Peggy McLaughlin Bradenton, FL
8-12 Bob Rodriguez Riverview, FL 9-30 John Rountree Swainsboro, GA
8-12 John Hayes Hazlehurst, GA 10-01 Dwight Clark Quincy, FL
8-18 Mark H. Creel Ft. Myers, FL 10-03 Larry Blackmon Foley, AL
8-21 Wade Palmer Washington, GA 10-04 Ray Delong Deland, FL
8-21 Loretta Miles Baxley, GA 10-05 Robert Hendrix Frisco City, AL
8-24 Jones Huff Dothan, AL 10-07 Kate Cain Clermont, GA
8-27 John Bridges, Sr. Brinson, GA 10-08 Milton Nolanon Aliceville, AL
8-29 Hinton (Bo) James Winter Haven, FL 10-11 Canova Howard Lake City, FL
8-29 Bill Mason, Jr. Blue Ridge, GA 10-12 Art Jenkins Waynesboro, GA
9-04 Joel Phillips Opelika, AL 10-18 Bill Greer Pinehurst, GA
9-06 Bob Patrick Tifton, GA 10-20 Chip Carson Americus, GA
9-09 Ted McClendon Edison, GA 10-23 Al Cain Clermont, GA
9-10 Randy Anderson Cordele, GA 10-24 Stewart DeMott Moultrie, GA
9-10 Mark Nelson Florence, AL 10-27 Dick Helms Montgomery, AL
9-22 Carroll King Jesup, GA 10-28 Todd Gordon Madison, FL
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Take a Second Look at Roth 401(k) – You May Be Surprised

In the last three decades, 401(k) plans have come a long way. They have become a tried-and-true way to help employees build retirement nest eggs. However, while a traditional 401(k) option is good, adding a Roth 401(k) option could be even better. Thoroughly understanding each option and how they can work together will allow the plan sponsor to make the most informed decision on what to offer their employees.

Case study 101
A company recently hired a new general manager who is interested in rolling over his entire 401(k) balance into the new employer’s plan. Upon receipt of the rollover paperwork and a check, the employer receives a call from the provider. Unfortunately, the money was from a previous Roth 401(k) plan and the employer’s current plan does not accept Roth deposits or contributions. Now, the employer must tell their new general manager they are unable to accept the rollover based on their current plan design.

Understanding the Differences Between Traditional and Roth
A Roth 401(k) is a type of retirement savings plan which combines some of the features of a Roth IRA and a traditional 401(k) into a very advantageous hybrid. Similar to a traditional 401(k) plan, employees contribute a portion of their payroll earnings into a retirement plan.

Here’s how contributions and distributions differ:

• Traditional 401(k) – Contributions are tax deferred, meaning contributions are withheld pretax from the employees’ paychecks and the entire amount (contributions plus any gains) is taxed upon distribution.

• Roth 401(k) – Contributions are made after an employer withholds taxes and the entire amount (contributions plus any gains) may be tax free upon distribution in some circumstances.*

6 Reasons to Consider Roth
Both traditional and Roth 401(k) plans earmark funds for retirement savings and accumulate with market gains. However, there are some key benefits to making a Roth option available:

1. PAY NOW, NOT LATER – By paying taxes on contributions now instead of later, the participant is taking advantage of today’s known federal tax rate. Paying now may be safer than waiting until later since tax rates may be higher the year the money is distributed.

   Take a 32-year-old employee who makes $24,000 a year. He falls into a relatively low tax bracket due to his annual income. It might make sense to utilize a Roth plan and pay tax on his contributions now because if he waits until retirement age, he will most likely be in a higher tax bracket.

2. MAXIMIZE TAX FREE GROWTH – One of the most important benefits Roth 401(k) offers is that it allows a participant’s contributions to grow tax free in some circumstances.*

3. LOWER MODIFIED GROSS INCOME – Individuals who plan on drawing a Social Security benefit should be aware that a portion may be subject to federal income tax. In general, a higher Modified Adjusted Gross Income (MAGI) results in more of their Social Security benefits being taxed at a higher percentage.

   The good news is that qualified Roth 401(k) distributions do not count towards increasing the MAGI; however, traditional pretax distributions do.

4. EASY ASSET TRANSFER – Using a Roth 401(k) account and a Roth IRA creates an efficient way to transfer assets to heirs.

   For example, a 65-year-old retiring with $100,000 in Roth 401(k) assets rolls the money into a Roth IRA at retirement. By doing this, there is no requirement to take a Required Minimum Distribution each year after age 70 ½. The 65-year-old lives for another 22 years and earns 5 percent interest annually. At the time of his death, the original $100,000 has grown to over $292,000, which his beneficiaries would receive tax free provided the federal tax regulations are the same as they are today.

(continued on pg. 7)
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1. **LOWERS ESTATE TAXES** – Proceeds from any qualified retirement plan are included in determining estate taxes.

   Using the $292,000 from the example above, the $292,000 would not be subject to any federal income tax because of its Roth status. However, it would be included in the value of the deceased’s estate. If the deceased had additional assets of at least $1,000,000, the $292,000 would incur at least 45 percent in estate tax reducing its total value to $160,600.

   In comparison, if the deceased had $400,000 in pretax assets, the full amount would be subject to federal income tax in the year of death (an estimated 35 percent). The full amount of $400,000 would also be included in the value of the estate. If the deceased had additional assets of at least $1,000,000, the $400,000 would incur at least 45 percent in estate tax reducing its total value to $80,000.

2. **COMBINE 401(k) ASSETS** – A Roth 401(k) account allows participants to roll proceeds from other Roth 401(k) accounts, as long as the current Plan allows rollovers.

   More employers are taking a closer look at adding a Roth 401(k) option to complement their traditional 401(k) program. The two options can be used in conjunction with each other, allowing additional flexibility and opportunity for employees, making the company retirement program a more valuable employee attraction and retention vehicle.

*Assumes participant has had monies in the same account for at least five years and is at least age 59 ½ at the time of distribution.

This article was provided by Jerry Stanford and Todd Thompson, Directors of Retirement Plan Sales at Sentry Life Insurance Company. Jerry has spent almost 30 years working with employers and other plan sponsors on their employee benefits programs. Todd has 23 years of service in the retirement plans industry and is an Accredited Investment Fiduciary Analyst (AIFA), Chartered Retirement Plans Specialist (CRPS), and Accredited Retirement Plan Consultant (ARPC).

For information or to receive a no-obligation quote, please call 1-888-847-2338, option 4 or email BenefitsSalesSpecialists@sentry.com.

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**Inspiration Quotes on Success**

To be successful, you have to have your heart in your business, and your business in your heart.

~Thomas Watson, Sr.

Success in business requires training and discipline and hard work. But if you’re not frightened by these things, the opportunities are just as great today as they ever were.

~David Rockefeller

Success is the sum of small efforts—repeated day in and day out.

~Robert Collier
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2015 Equipment Dealers Annual Convention

The 2015 Annual Convention of the Deep South, SouthEastern, Southern, and Midwest Equipment Dealers Association will be held at the Hyatt Regency Pier Sixty-Six in Fort Lauderdale, Florida. The Annual Convention is scheduled for Monday and Tuesday, February 23 and 24, 2015. Guest rooms are available for conference attendees beginning Friday, February 20th.

Hyatt Regency Pier Sixty-Six is situated among 22 acres of colorful, lush landscape along the scenic Intracoastal Waterway in Fort Lauderdale, Florida. Hyatt Regency Pier Sixty-Six is only three miles from Fort Lauderdale-Hollywood International Airport. The elegant waterfront hotel is a mere three blocks from the exquisite Fort Lauderdale vibrant shopping, dining, and nightlife of Las Olas Boulevard, downtown Fort Lauderdale and many more exhilarating sight-seeing opportunities. The city’s renowned water taxi’s service, directly accessible from the hotel, provides pleasurable transportation to thrilling water sports activities, passage along the mansions dotting “Millionaire’s Row,” and much more.

Each year, one of the four participating Associations has the responsibility of planning and orchestrating the Annual Convention for equipment dealers of sixteen states and industry associates throughout North America. The Midwest Equipment Dealers Association (representing Illinois and Wisconsin dealers) is excited to have the opportunity for 2015 to serve as host.

The 2014 Convention was the responsibility of the Southern Association and the meeting was held at Amelia Island, Florida. When the Midwest Association joined the rotation, it was agreed that we would not be traveling to either of those two northern states for a convention, and they agreed. As a matter of fact, the dealers from the north want to come South in the winter, so they chose Fort Lauderdale, Florida. This location means that for two years straight, the dealers in SEDA will have the Conference in the state of Florida, and that is good!

The theme for the 2014 Convention was “7 Essentials for a Successful Dealership.” The 2015 Convention will be on technology issues (excluding sales, parts, and service) that dealerships are facing today! The Annual Convention programs are always timely and futuristic.

Your registration and program information will follow in the coming months. Meanwhile, for additional information, please call your Association’s office at 478.272.5400.

Mark your calendars today to attend!
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This is one of the many member benefits of Southern Equipment Dealers Association. AgCareers.com offers unlimited job postings and resume database access.

Save time—promote your dealership’s openings in less than two minutes! The process of participating in the program is:

1. Call your AgCareers.com representative Lauren Vann at 800-929-8975 and mention you are a Southern Equipment Dealers Association member.
2. Email your job description to Lauren at lauren.vann@agcareers.com.
3. Access the AgCareers.com Resume Database.
4. Have applications come directly to you!

You Might Be An Old Farmer...

- If you know what a “rattle chain” is.
- If you know what a “burr nut” is.
- If you know what a combine “canvas” is.
- If you know what a “bubble up auger” is.
- If you’ve ever worn goggles while driving a combine.
- If you’ve ever pulled an entire sickle in order to change one section.
- If you know what Corsoy is.
- If you’ve ever used Amiben.
- If you ever used a wrench to adjust concave clearance.
- If you know what a “husking bed” is.
- If you know the difference between a corn rake and a silage fork.
- If you’ve ever used a pocket knife to cut foxtail off a snapping roll.
- If you’ve ever harvested only two rows of corn at a time.

By: Dan Anderson, Farm Journal

www.agweb.com
The 12th Annual NAEDA Legislative Fly-In will be held May 5-7, 2015. The North American Equipment Dealers Association, the Southern Equipment Dealers Association, and other “family” Associations, will be providing information and promoting this event. This is a joint venture with Associated Equipment Distributors (AED).

Plans now are to start the meeting on Wednesday, May 6th at noon with a lunch followed immediately with the start of briefing sessions. This will allow those that would like to fly in on Wednesday morning the opportunity to do so. We will then continue on Thursday morning with a breakfast and one more briefing session to be followed by visits depending on individual schedules.

For those staying over on Thursday night, a reception will be held prior to dinner (on your own) that evening. The Fly-In agenda will allow for flexibility.

Once a business owner visits the Hill, he/she finds the experience to be far different than expected in that you are welcomed by the Legislators and their staff who are there to listen and respond to your needs. Face to face meetings can make for lasting business and personal relationships.

A block of rooms has been reserved at the Hamilton Crown Plaza, 1001 14th Street, N. W., Washington, D.C. 20005. However, these rooms usually are spoken for quickly, so reservations should be made accordingly.

More details will be forthcoming. Should you wish to secure a room or learn more about the Fly-In, please call Billy Adams at 478-272-5400 or Mike Williams at 636-349-6204.