

BULLETIN

NATIONAL TRACTOR PARTS DEALER ASSOCIATION

“USED, REBUILT AND NEW AGRICULTURAL AND INDUSTRIAL REPAIR PARTS”

FALL 2018

VOL. 28, NO. 3

An aerial photograph of Mobile, Alabama, showing the city's skyline, a large harbor with a ship, and a highway interchange. The Chrysler Building is a prominent feature in the center-right of the image.

*Join us for our
35th Annual Conference
and Trade Show
in beautiful
Mobile, Alabama*



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BULLETIN

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NTPDA

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Articles, letters, advertisements and comments are encouraged and should be sent to:

The National Tractor Parts Dealer Association makes every reasonable effort to ensure accuracy of information contained in the *Bulletin* and to give credit to original authors where applicable. NTPDA and/or its agents are not responsible for errors or omissions.



Hello from NW Iowa!! As I write this, harvest has begun here with the cattle farmers cutting silage. I love this time of year as the colors change in the fields and trees! The phone has been keeping us jumping here as farmers get ready to go.

We have also kept busy this summer with the NTPDA. The summer meeting in Minneapolis was a great weekend and we are continuing to add new benefits to the roster as well as putting together the events for Mobile, AL in January. There will be speakers for Ebay/Amazon, building/maintaining your website, training seminars, as well as some time to kick back with old and new friends. And don't forget to sign up for the cruise to Cancun!!

One of the greatest benefits of this association is the friendships we gain at NTPDA events. When you take some of your employees to the annual show they will meet the people that they talk with on the phone, maybe sit down over a beer or a dinner plate, talk about their family and work

and life, and somewhere along the way they become friends. And when they get home you will find that they start buying and selling more with each other!! When they become more comfortable with each other it makes it much easier to work together. And what owner doesn't want that? I have personally experienced this as well as witnessed it with my employees. It also shows your guys that you are willing to invest in them, and just maybe they will stick around longer.



Scott Schelling

So please consider attending the CTS in Mobile this January at The Renaissance Battle House Hotel. I bet you won't regret it.

Scott



DON'T DELAY... REGISTER TODAY!!!!

We are excited to offer you an incentive for joining us in Mobile. Please go to our website to register for our upcoming conference and trade show. And...if you register by November 1st you will receive **ONE FREE REGISTRATION.** So...don't delay...register today!

ABOUT OUR MEMBERS

We would like to increase the information on our "Members Page." New grandchild, wedding, anniversary, etc.? Send it to us...we love hearing from you!



Chris, son of Carl and LaVonne Vandeweerd received his pilot wings with the United States Marine Corps on April 27, 2018. Carl had the honor of pinning the wings on Chris at a ceremony in Pensacola Florida. He is now at New River Air Station in Jacksonville N.C. He is flying the CH53E helicopter for the United States Marine Corps.



Cayden Zboril, grandson of Phyllis Cox, won First in Class and Breed Champion with his heifer, Jovie! And...to make it even better he won Grand Champion with his steer, Buddy! Cayden also won Junior Showmanship! Way to go Cayden!

Message from Phyllis



It seems that every year about this time I say... “Can you believe how fast time is flying by and the trade show is right around the corner?” Well I’m saying it again! Wow! When the last Bulletin was sent out we were enjoying beautiful Minneapolis for our Summer Mixer AKA Summer Board Meeting. We had a great time and there are pics to prove it. See page 15 and thank you Eric Shaul for being our official photographer. And...just FYI...we will be in Sioux Falls, SD next year for our Summer Mixer and we are planning site-visits to various member locations. So watch for more information coming your way!

So...this issue will highlight the 35th Annual Conference and Trade Show to be held at the Renaissance/The Battle House Hotel and Spa in beautiful Mobile, Alabama. As always we have a very informative and fun show planned for you and you won’t want to miss a minute of it. We have changed our arrival day to Thursday with the last day of the show being on Saturday. We initially

did this because some of our members will also be boarding a ship and taking a cruise a few days after the show and we didn’t want them to have too much down time before the ship left. But after our board meeting in January we decided to change it permanently; so our Early Arrival will now be on Thursday with the trade show closing on Saturday with dinner, dancing and our live auction for St. Jude!

We are also offering a “SPECIAL” for our Members in Mobile....if you register by November 1st you will receive ONE FREE registration. So get your registration information into Kim ASAP to take advantage of this great savings!

I hope everyone is enjoying some cooler weather and before you know it here comes Halloween, Thanksgiving and Christmas....then we see each other in Mobile!

Have a great Fall Y’all!

Phyllis

Retirement Celebration

On Monday June 4, 2018 the Schaefer family and employees celebrated the 41-year career of Richard B. “Dick” Schaefer with a catered fish fry at Schaefer Enterprises in Wolf Lake, IL.

All eight of the living Schaefer siblings were in attendance

as well as some local friends and business associates.

Dick began his career at Schaefer on January 11, 1977 and officially retired on April 30, 2018.

He looks forward to spending time at home with Kay and traveling to see his precious grandchildren.



2019 Conference & Trade Show

January 17-19, 2019

**Renaissance
The Battle House Hotel & Spa
Mobile, Alabama**

Our Early Arrival Party in Mobile will be at Bluegill Restaurant

Please note that the trade show in January will begin with the Early Arrival Party on THURSDAY....and close on SATURDAY. That will allow one day to prepare for the cruise which leaves out on MONDAY!

Please call the NTPDA for more information regarding the conference and trade show and the cruise! Can't wait to see you!

Calling all Cruisers!

You still have time to join us on this amazing Carnival cruise following our conference and trade show in Mobile.

Here is the itinerary:

Monday, January 21 - Depart Mobile 4 PM

Tuesday, January 22 - Fun Day at Sea

Wednesday, January 23 - Progreso, Mexico

Thursday, January 24 - Cozumel, Mexico

Friday, January 25 - Fun Day at Sea

Saturday, January 25 - Arrive Mobile 8 AM

Send me an email - phyllis@ntpda.com so I can get you signed up for this fun filled adventure at sea!



NATIONAL TRACTOR PARTS DEALER ASSOCIATION

35th ANNUAL CONFERENCE & TRADE SHOW

Renaissance/The Battle House Hotel and Spa

January 17-20, 2019

PROGRAM AT A GLANCE

Thursday, January 17, 2019

- 2:00 p.m. – 5 p.m. Displayers - early set-up – Moonlight Ballroom – 2nd floor
6:30 p.m. “Early Arrival Party” – Blluegill Restaurant – Meet in lobby to board buses
2:00 p.m. – 5 p.m. Early Registration – Moonlight Foyer – 2nd floor

Friday, January 18, 2019

- 7:00 a.m. Displayers continue set-up. Must be completed by 3 p.m. – Moonlight Ballroom
8:00 a.m. - 12 Noon Registration – Moonlight Foyer
8:00 a.m. Continental Breakfast – Outside Crystal Ballroom – 1st Floor
9:00 a.m. – 10:00 a.m. “Going Beyond the Brand – Employee/Customer Engagement” Karen McCullough
10:00 a.m. – 10:30 a.m. Break
9:00 a.m. – 2:00 p.m. Spouse Program – Amazing Tour of Mobile/Lunch
10:30 a.m. – 11:30 “Going Beyond the Brand....Continued
11:30 a.m. Lunch Provided
1:00 p.m. – 5:00 p.m. Registration – Moonlight Foyer
1:00 p.m. – 2:30 p.m. “Online Excellence – Redesigning Your Website From the Ground Up” -
Nicholas Longtin and Sydney Franklin - Arcstone
2:30 p.m. – 3:00 p.m. Break
3:00 p.m. – 4:30 p.m. “Online Excellence” - Continued
5:00 p.m. – 6:00 p.m. “Welcome to Mobile” - Reception/Trade Show Opens/Moonlight Ballroom
6:00 p.m. - 7:00 p.m. NTPDA Marketplace I – Regular members meet in small groups for potential business
opportunities with exhibitors. (Details to follow.)
7:00 p.m. –8 p.m. Reception Continues

Saturday, January 19, 2019

- 8:00 a.m. – 9:00 a.m. Networking – “Coffee & Conversation” – Spend some time one on one with your NTPDA
friends and colleagues. Moonlight Ballroom - Breakfast Served
9:00 a.m. – 11:00 a.m. Registration - Moonlight Foyer
9:00 a.m. Trade Show Opens – Moonlight Ballroom
10:00 a.m. – 11:00 a.m. NTPDA Marketplace II
11:00 a.m. – 12 Noon General Session/Election of Officers – Moonlight Ballroom – All members please attend.
12 Noon Lunch/Trade Show Area
1:00 p.m. More Tradeshow Time
1:30 p.m. Displayer’s Meeting - Board Members please attend
2:00 p.m. – 4:00 p.m. NTPDA Marketplace III
4:00 p.m. Trade Show Closes
7:00 p.m. Cocktails/Dinner/Entertainment – Crystal Ballroom

Sunday, January 20, 2019

- 9:00 a.m. – Noon NTPDA Board Meeting
All Day Departures Except for our lucky cruisers!!! (And our Board Members)

Please use your Sunday breakfast voucher.
Have a safe trip home! See you next year!

And The Speakers Are . . .

Karen McCullough

Karen McCullough is back this year and she is more engaging than ever! She is known for being on the cutting edge of relevant topics and resonates with audiences of all ages. With her uncanny sense of picking up behavioral traits that motivate and drive professional success, McCullough has been able to identify the key differences between the generations/genders/cultures and has identified the strengths and prime motivators that drive their success.

Karen introduces you to her method of CPR engagement where people feel connected, protected, and respected. She gives you the keys to creating a meaningful company culture that drives actions, results and purpose as well as profits. More than ever before, with the increase in competition and the strong influx of Millennial customers and employees, company culture has become one of the most important tools for attracting customers and talent.

Some of her great clients include: Northwest Mutual, Sigma Solutions, VMware, Procter & Gamble, JPMorgan Chase, Symantec, McGraw-Hill, Shell Oil, ExxonMobil, Fluor, The World Bank, The US Department of Justice, Humana, HP, Oracle, United Way, American Heart Association, and MD Anderson.



Karen McCullough

Your website is the digital front door to your organization. Creating a great online experience for visitors is critical to meeting marketing goals, attracting top talent, and achieving business goals. We have perfected the process of website redesigns over the last twenty years and hundreds of successful website redesigns. This crash course will cover our process for redesigning a website from the ground up, important planning and strategy steps, tools for making the project easier, and all the steps necessary to successfully launch your new site. In this crash course you will learn:

- ◆ Evaluating your current website
- ◆ The planning process for redesign projects
- ◆ Building the assets needed for a new site
- ◆ How to create compelling content and a positive user experience
- ◆ Tips for launching your new site with an integrated marketing approach
- ◆ Marketing your products and services through Amazon, Allied, Ebay, and other effective channels

You'll walk away with the insight needed to execute a successful website redesign project and improve the experience of your website visitors.

Nick Longtin

Nicholas Longtin creates content that works. Videos, infographics, animation, photography, mobile apps, and anything else clients need to build their brand, attract the best talent, raise funds, engage donors, or promote their cause.

Nicholas provides end-to-end content creation and marketing that helps organizations stand out from the crowd and showcase what makes them special.



Nick Longtin

Sydney Franklin

Sydney Franklin is a professional graphic designer and digital marketing specialist for ArcStone. Sydney provides top of the line content creation as well as marketing strategies that help clients enhance their brand, engage users, and achieve further success.

She has worked with over 50 affinity-oriented brands designing, researching and organizing premium content. Utilizing her enthusiastic and energetic personality, she builds strong relationships with each of her clients.

ArcStone Technologies is a full-service digital agency. Marketing, design and technology professionals have shared a common vision of service, craftsmanship, evolution and happiness since 1997. ArcStone customers include the likes of: British Petroleum, Brandpoint, DLS Worldwide and HealthPartners and they have received numerous awards and recognition for their work.



Sydney Franklin



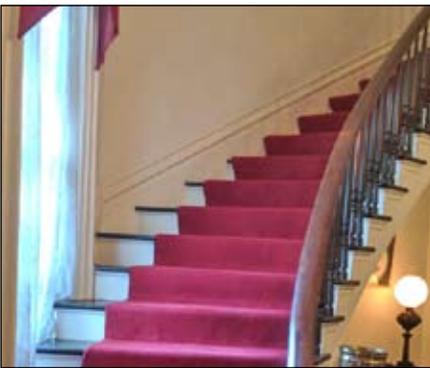
Mobile has a certain magic

that keeps you on your toes. Where a melting pot of people, flavors, cultures and traditions become one voice to lead all of life's celebrations. Join the jubilee and welcome every day with an enduring passion and a little soulful hospitality, because life is the ultimate gift. This is the spirit of living. This is what we're born to do.

Funky, feisty, festive. Or historic, hip and happening. Colorful, cool and cultured. You can call this coastal town a lot of things when you have a vibrant 300 year history with lots of stories to tell and long-standing traditions celebrated on a regular basis. Once called the Paris of the South, Mobile has long been the cultural center of the Gulf Coast and you'll find an authentic experience found nowhere else in the southern United States.

Home to America's original Mardi Gras that rolls through the streets of our historic downtown; dozens of festivals, art shows, or culinary cook-offs nearly every weekend, Mobile

takes having fun pretty seriously. If you're looking for a bit more leisurely experience, nearby historic neighborhoods lined with giant live oaks trees or a paddle in one of the most significant river delta systems in the country are just minutes from downtown.



Early Arrival Party 6:30 pm, meet in lobby to board buses



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SPOUSE PROGRAM

TOUR OF HISTORIC MOBILE
9:00 AM – 2:00 PM

Board your coach for a tour of one of the South's most beautiful and historic cities!!

Founded in 1702 by the French, Mobile has evolved from a rustic backwater village in to one of the most beautiful and historic cities in the South! We hope you will enjoy the diverse architecture, the rich history, and natural beauty of our community!

Our guide will share the history, culture, lifestyle of our city. We will have some great stops during the tour! Being the "Birthplace of Mardi Gras in the New World" and "The Mother of Mystics," we will visit the Carnival Museum, which has an amazing collection of Mardi Gras robes and trains worn by past Kings & Queens where the history of the celebration will be shared!

We will also tour the Richard's DAR House! This is a beautiful Italianate Style Town House run by the Daughters of The American Revolution. Tea will be served.

We will also stop at the Basilica of The Immaculate Conception, Mobile's Catholic Cathedral featuring amazing stained glass, marble alter, and tremendous pipe organ.

Lunch will be served in one of our popular local restaurants!



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Join us next year for our

2019 Summer Mixer/Board Meeting

in Beautiful Sioux Falls, SD. More info coming soon!

Remember you don't need to be a Board Member to join us.

It's a great time to visit and network with your fellow NTPDA members.

SOUTH DAKOTA

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- 25,000 – 99,999 • Rapid City
- 24,999 and less • Pine Ridge
- State capital • Pierre

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Railroad

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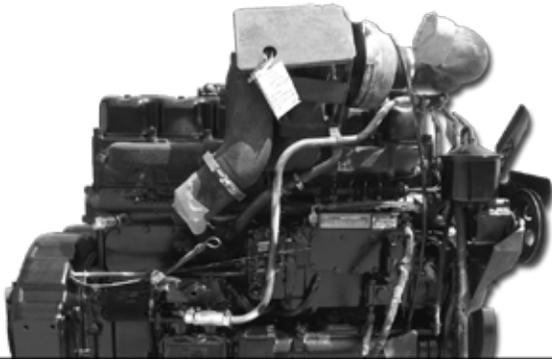
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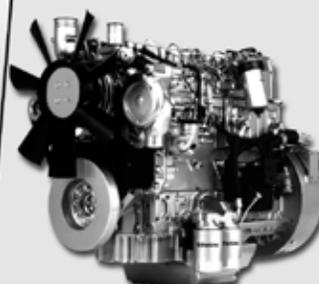
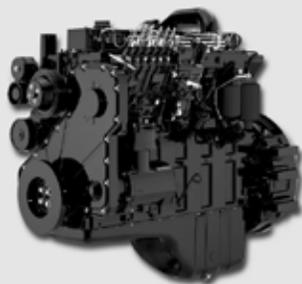
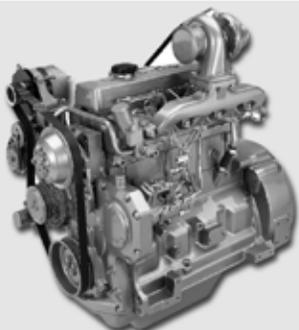
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--Abraham Lincoln





Where Do We Go From Here?

Well, it's harvest time in my area. We are sitting and waiting for farmers to take the beans off, followed by the corn. I look out my window and see the beauty of it all and relish in the early morning fog above the tall stalks.

More and more I find myself taking these moments to reflect on how agriculture and agribusinesses alike have changed over the last decade. Seed companies are dominating the genetic modification of plants for more market value while clashing with this new found cultural resurgence of non-GMO, organic lifestyles. Farms are growing from the mom-and-pop size of roughly 100-400 acres to span 1000-3000 acres with fast corporate development.

What about the salvage business? Where has it been and where is it going? Most of us could agree on some level that "how we do business" has changed so fast in the last ten years - sometimes it is a challenge to keep up. Between government regulations and trade talks, best business practices, competitive growth and the new buzz word "labour

shortage", we are taking a hard look at what we are about.

I read an article recently about how Canada's agriculture brand of being a huge contributor to the bread-basket of the world is changing. The article explained a couple of reasons why and went on to describe how Europe is gaining momentum on us with the possible expectation of surpassing. Again, what does that mean for us? Are we needing to expand our connections more internationally to compete with the changing market?

I ask these questions not with the expectation that an answer to our agri-business questions will drop from the sky but because we are all in the same boat or a similar one. Salvage yards are closing, ag-mechanics becoming less and less, small farms disappearing to urban sprawl and corporate farming with their new tractors. This sounds depressing but it really isn't; I bet if you talk to the generation or two before you, they would talk about the same cycle of change coming through their businesses. The real question is what does it mean to our salvage yards and to our Association right now? Something to think about as you prep for the January conference in Mobile, AL.

I want to encourage anyone who reads this that while change is not something most people are jumping out of bed in the morning for, it is sometimes necessary. While the change is in the air, take some time to do some market research and find how you can get ahead of the change instead of resisting. I appreciate the confidence my parents have left us as they push us to reflect on what our plans are and what changes need to be made to succeed moving forward.

"If you know the enemy and know yourself, you need not fear the result of a hundred battles. If you know yourself but not the enemy, for every victory gained you will also suffer a defeat. If you know neither the enemy nor yourself, you will succumb in every battle."

-- Sun Tzu, The Art of War



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Recruitment, Retention and Workers Compensation

by Michael P. Libbie

We can all agree that the labor market is tight. There are HELP WANTED signs everywhere. Take a drive along any paved road and you'll see them nailed on fence posts, written on billboards and scrawled on the sides of semi-trailers. The issue is serious and you would think any employer would use whatever they can to increase worker retention and recruitment...even if it is focusing on workers compensation.

What?

We get it...say the words "workers compensation" and eyes glaze over. But, think about it. If you have a solid system to deal with worker compensation claims you do two things: improve your employer/employee relationship with the injured party; polish your employment brand as being fair and concerned.

The key is to take the time to focus on a system to engage the injured employee and the treatment facility all to make sure the employee returns to work quickly and whole.

Recently I sat down to do an interview with a Human Resources management company for my business news broadcast, Insight on Business the News Hour. As I was conducting the interview I thought right away of NTPDA

and how I know you are in the same boat as many...trying to find and keep quality employees. The firm is based in Iowa, Colorado and Arizona and they do HR work all over the United States. By no means do I nor the NTPDA wish to tell you to use the firm that is being interviewed. We are simply trying to share the information that could help you and your business retain valuable workers and build a positive message about your business which can enhance your recruitment ability.

If you would like to listen to the conversation, just scan the QR Code here in the article. Then, consider what procedures you have in place to deal with workers compensation. We know our members can often be in a business where unintended injuries can happen. We just hope you have a plan to deal with them.

In this tight labor market we need all the help we can get.

Thanks for reading and remember to make plans to be with us in January! We've got a dynamite program coming together and you do not want to miss it!



Michael P. Libbie is the owner of Insight Advertising, Marketing & Communications and does the only daily business news broadcast, Insight on Business the News Hour, in the Midwest.



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MAXIFORCE UNVEILS NEW DISTRIBUTION CENTER IN INDIANAPOLIS

August 15, 2018 - Doral, FL— Maxiforce®, celebrating 24 years as a brand leader in replacement diesel engine parts, is proud to announce the opening of a new and larger distribution center in Indianapolis, Indiana. To provide faster service and increased fill-rates, Maxiforce has invested in a new Indianapolis distribution center over four times the size of its old location. Maxiforce now covers the US market in 48 hours or less with locations in Doral FL, Indianapolis, IN and Santa Fe Springs, CA.

“We’re thrilled to move into this larger distribution center, and place a big bet on the success of our customers”, said Paul Kelly, Vice President. “This will allow for better service in the Midwest and Northeast, while helping grow our brand presence across the country. This larger facility will also allow us to increase our inventory, providing improved fill rates for our expanding product range.” said Kelly.

As shown below, Maxiforce now covers 90 % of the continental US in 1 or 2 days on ground shipments.



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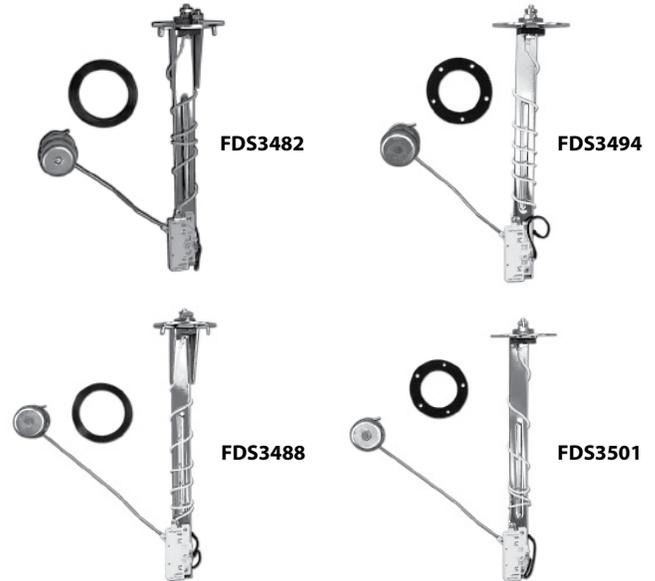
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PROFILES IN PROGRESS

Rock Valley Tractor Parts / Iowa Cutter Supply

Rock Valley Tractor Parts is owned and operated by Scott and Vicki Schelling.

The business began as Van Noort Salvage and grew from a small building in Rock Valley Iowa in 1938. Over the years, their business grew steadily and today they are one of the largest tractor recyclers within the Midwest.

For the bulk of their eighty year history, their emphasis has been on used and rebuilt parts. They provide a full line of salvage parts and feature all domestic makes but, over the years, they have expanded into new replacement parts because of the limited availability of high demand parts.

All of the equipment they purchase gets torn down as soon as it arrives. This allows them to inspect, catalog and inventory the parts so they are ready to go when their customers request them.

All of their parts are listed within their house inventory system which enables them to react quickly to most any request; and on that rare occasion they don't have what's needed they can locate hard-to-find parts with their locating service which gives them online visibility of a shared virtual inventory from over 400 salvage yards throughout North America and Europe.

In 2016, the Schellings had an opportunity to acquire Iowa Cutter Supply (ICS). Founded in 2010 by Phil Kooima, ICS provides a full complement of new, used and remanufactured equipment. They have an extensive inventory of remanufactured forage harvester parts including John Deere, Claas, New Holland and Krone and offer aftermarket replacement parts as well.



“The acquisition of Iowa Cutter Supply made complete sense to us,” said Scott Schelling.

“Not only are we able to provide more to our customers but the staff that came with the ICS purchase is a natural complement to our overall team.”

So what does the future hold for RVTP, ICS and the Schellings? They hope to centralize all operations into a single facility that includes a blended staff of ICS and RVTP employees; continue to promote widely through an integrated marketing mix and offer more products and services to their highly valued customers.

NOTE: If you are an NTPDA member company and would like to be featured in an upcoming edition of the NTPDA Newsletter, contact Steven P. Haas at 612-296-1806 or online at shaas@dls-ww.com. Profiles are selected on a quarterly basis and will be featured in upcoming editions of the NTPDA newsletter.



Steven P. Haas is a board certified marketing consultant, a seasoned sales professional and an Association Accounts Representative for DLS Worldwide. He administers the NTPDA freight program and has negotiated special freight rates and carrier concessions for NTPDA members. He can be reached at 612-296-1806 or online at: shaas@dls-ww.com



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Prioritizing Well-Being for Success

by Liz Puzio

As you drift off to sleep at night, do you struggle to stop the mental loop about what you need to do tomorrow? Do you have trouble shutting off thoughts about the coming weekend's line up? Well, you're not alone.

"Burnout is a global epidemic," says Arianna Huffington, co-founder of The Huffington Post (now HuffPost), CEO of startup Thrive Global and a reformed workaholic on a mission to help people around the world enhance their well-being, performance, purpose and create a healthier relationship with technology in today's "always on" culture.

The idea that burnout is the price we have to pay for success, Huffington warns, is not the recipe for good health, for good relationships or even for success itself, really. (And she'd know, having once had a health scare stemming from work-related exhaustion.) Huffington believes the key to thriving in work and life is prioritizing your own well-being, which includes knowing when to unplug and recharge — literally and figuratively. Here is her advice for recognizing the signs of burnout, and the small shifts in mindset and behavior that can help you course-correct.

Being present in the now

That the human attention span is now as little as eight seconds may be debatable. What's not up for debate: that we face a daily onslaught of distractions, mainly in the forms of buzzes, notifications and texts emanating from our devices. (Recent research from Duke University suggests we receive 65 to 80 smartphone notifications per day.) Electronic communications were supposed to help us streamline and maximize our time, not make it harder for us to focus and be productive.

Yet juggling multiple devices and tasks can negatively affect performance and efficiency, according to research. (Multitasking — in the form of second screening — is becoming the norm even during activities like watching TV). But the human brain is not equipped for multiple streams of communications happening in one breath. Concentration and memory suffer, and scientists at the University of Sussex are now trying to determine if multitasking may even be responsible for physical damage to the brain.

Huffington stresses that we need a better understanding of the impact of our newfound connectivity. "The smartphone is only 10 years old," she says. "We are just now beginning to create the new rules of the road. We need to rebuild our culture." Equally important, she says, is the need to disconnect periodically. "Downtime is a feature, not a bug, of the human operating system," notes Huffington. "Achieving, conquering, building, and then refueling and recharging — it's the stuff that the ancient philosophers talked about that science validates."

Make room for silence and solitude

"Technology can replace many of the functions that humans perform," says Huffington. "But creativity and innovation are two of the functions technology will never be capable of replacing. Both are the first to go when we are running on empty." People are having trouble being alone, but silence and solitude, she says, are incredibly important for creativity and innovation.

In the book *Peak Performance: Elevate Your Game, Avoid Burnout and Thrive with the New Science of Success*, Hamilton creator Lin-Manuel Miranda says, "A good idea doesn't come when you're doing a million things. The good idea comes in the moment of rest. It comes in the shower. It comes when you're doodling or playing trains with your son. It's when your mind is on the other side of things." And he's on to something: Researchers believe more than 40% of creative ideas surface when the brain is at rest, according to the book's authors Brad Stulburg and Steve Magness. Dr. Marcus Raichle, a neurologist, attributes this activity to a part of the brain called the default-mode network, which quietly works out problems when we let our thoughts drift. A counterintuitive idea emerges: unplugging actually improves productivity and output.

“Creativity and innovation are two of the [human] functions technology will never be capable of replacing.”

Put your own oxygen mask on first

That poor sleep or a chronic lack of zzz's is linked to health issues such as depression, weight gain, high blood pressure and lower immunity should be no surprise to anyone. All the systems in your body — central nervous, immune, digestive, cardiovascular and endocrine — use those slumbering hours to regulate the function and production of a variety of hormones. Studies also show that we need sleep and sunlight in the right amounts at the right time to regulate our moods. And when you lose sleep, you lose focus. "Have you tried to pay attention when you're sleep deprived?" asks Huffington. "It's really hard!"

A major factor in sleep disruption is stress. "Stress is a deadly killer, especially for women," notes Huffington. "Take time to reevaluate your life. Put your own oxygen mask on first. Come up with a plan to gradually eliminate the unnecessary stressors." Start with the word no. Simply saying "no" when you are feeling overwhelmed can begin to give you back a little control. Find your purpose beyond the obligations of work, family and friends, too.

Do for yourself as you do for others.

Change starts with micro steps

Sustainable change is incremental, Huffington says. “If you go from 60 to 0, you’ll never stick to it. Be honest with yourself and make realistic goals.” If you’re scrolling through social media for four hours a day, try and take it down to 3.5 hours, she suggests.

“The most important micro step,” she emphasizes, “is to turn off your phone and escort it out of your room.” Study after study continues to paint a picture of the negative health consequences of phone and tablet use before bed. The sleep hormone melatonin, a key ingredient for a good night’s snooze, is negatively impacted by nighttime screen use. Poor slumber accounts for an annual loss of \$411 billion in the US, according to the nonprofit RAND Corporation.

“Sleep equals energy equals time. Teach yourself good sleep hygiene.” Think in terms of energy management over

time management, Huffington says. It’s not about needing more time but figuring out how to be more intentional with the time we have.

After all, in the “attention economy” of our world today, Huffington says, “our time and attention [are] being monetized.” Shouldn’t you, then, treat those as valuable resources, too?

“The most important micro step is to turn off your phone and escort it out of your room.”

Liz Puzio creates content for Citi’s Global Consumer Bank and is trying to take micro steps to slow down, sleep more and stress less. She has covered trends in health, fitness and well-being for over a decade.

The content reflects the view of the author of the article and does not necessarily reflect the views of Citi or its employees, and we do not guarantee the accuracy or completeness of the information presented in the article.

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Greetings from

Greasy Girl

By Terri Stevens

Well, here we are in fall and at the Tractor Barn it feels a lot like spring. We have had an enormous amount of rain and everything is green. That is the Ozarks for you...cold, hot, dry and now rainy!

About a month ago I received a call from Russ's foreman that he had been involved in an accident. As many of you know he works for a utility company and installs natural gas. He drives a dump truck and a backhoe around all the time and in 26 years has never had an accident.

That day we both learned a valuable lesson. He was stopped at an intersection and pulled out in front of an oncoming car. The car was going fast and neither of them



saw each other. If any of you have been in an accident you know how fast it happens. Russ said he looked and just didn't see her coming. Praise the Lord no one was hurt, but it was a very traumatic thing to have happen.

I am telling you this story because it made me realize that driving is probably the most dangerous thing that any of us do and is by far the greatest liability that we have in our business. So what it has taught me is to just Drive! It really isn't that hard if that is all you focus on.

If your city is like ours it has gotten busy and there is more traffic than ever with a lot of people in a rush and not very courteous. So talk to your drivers and be aware your life can change in a blink of an eye. Please be safe and allow yourself plenty of time so that you can be cautious and courteous. You are valued and important. Please be safe.

Be a Blessing and Be Blessed.

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