



BULLETIN

NATIONAL TRACTOR PARTS DEALER ASSOCIATION

"USED, REBUILT AND NEW AGRICULTURAL AND INDUSTRIAL REPAIR PARTS"

WINTER 2022

VOL. 32, NO. 4

Freight Budgeting

- Making a Meaningful Contribution
- Member News
- Nashville - 2023





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NTPD — ASSOCIATION — **BULLETIN** MICHAEL LIBBIE, Editor

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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.

From the President's Pen . . .

WOW!!!! These President Pens keep coming faster and faster. The year is wrapping up and the Holiday season is in full swing. Thanksgiving was a great break to spend time with family and friends and reflect on the many things I have to be thankful for. And EAT!!! Christmas and New Year's will be here before you know it so I'd like to wish everyone a Merry Christmas and Happy New.



Trey Russell

Speaking of being here before you know it....The NTPDA annual conference and trade show is right around the corner. We're headed to Nashville, TN this year. Nashville is always well attended and is always a great time. If you have not made plans to be there, PLEASE do so!!! Kim and your board members have put together a conference you don't want to miss. Team building exercises, Country Music Hall of Fame, corn hole tournament (with cash

prizes), a trip to Jack Daniel's distillery are just a few of the events we have planned.

A few new highlights for this year's show will be a hospitality room for everyone attending as well as the new Whova app. The hospitality room will be a crowd pleaser. This will give us extra time to spend together in a relaxed atmosphere with snacks and plenty of drinks. I hear we may even have a special guest bar tender. The new Whova app will make it easier for you to keep up with the daily events and allow you to find out new information about everyone attending the show. If you have not yet downloaded this app please do so. Check your email for the code and you'll be ready to go.

Have a Merry Christmas and Happy New Year. I'm looking forward to seeing everyone in Nashville. Until next year....

Keep Grinding,

Trey



The advertisement features a central circular logo for "ALL STATES PARTS A.S.A.P. AG PARTS" with a tractor icon. Surrounding this logo are numerous other logos for agricultural equipment and parts suppliers, including Rubbertrax, Yesterday's Tractor Co., HR Construction Equipment Parts, Tractor Joe, John F. Mahoney Co., Burns, Summit Supply, Fawcett Tractor Supply Ltd., Arrow Material Handling Products, Dominion Equipment Parts, Hove Tractor Parts, Combine World, ROMAC, and Contrax. At the bottom, a red banner reads "DEALER STOCKING PROGRAMS AVAILABLE".

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Website – Banners	✓
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Staff Notes

Happy Holidays! We are in the middle of the season which means our 2023 Conference and Trade Show in Nashville is only weeks away. For those who have signed up, we are excited and looking forward to seeing you. For those who haven't signed up yet, we want to see you there. Here are 6 reasons to consider attending.



Kim Carroll

1. Gather with like-minded people and connect with NTPDA members from all over the nation in one location.
2. Exclusive on-site promotions, games, and great prizes including our first cornhole tournament with a 1st place prize of \$1,000 and 2nd place prize of \$500.
3. Give and support charity through our on-site silent auction for St. Jude Children's Research Hospital.
4. Affordable registration fee for 3-days of events and food/drinks all for \$375 per person. Member rate good through December 31st.
5. Enjoy Nashville when the crowds are smaller in January and experience the live music scene within walking distance of the hotel.
6. Downtown hotel rate that can't be beaten. Stay at the Renaissance Nashville Hotel at a rate of \$120 per night plus taxes for up to 3 nights. NTPDA exclusive rate has a reservation cut-off date of Wednesday, December 21st. After this date, if there are any rooms left in our room block, the hotel will release the unreserved rooms.

Wishing you all a Merry Christmas and Happy New Year with family and friends.

Kim 🚚

SEASONS
GREETINGS

It's finally here! After months of planning, introducing a new way to communicate (WhoVa App) and redoing nearly everything about our NTPDA Annual Conference & Trade Show we're less than a month away from heading to Nashville. Are we a bit nervous? Yes! There is so much riding on this adventure and we've been planning and marketing it for several weeks. There is still time for you to join us. Head to our website and click on Events and the full schedule is there. And remember the Board is paying \$150 per night toward the room charge for Thursday, Friday and Saturday making this a very affordable event.



Michael Libbie

Also, it's hard to believe that I've just started my third year as a paid staffer for our association. I realize there was a bit more than apprehension in hiring somebody to take over retention and recruitment, marketing and communication but I think we're turned the corner. I so remember when some in our group threw in the towel and said this industry was dying a "slow death" and saw no reason to continue. Wrong...we are actually growing and so grateful for the response. Nothing that is worthwhile is easy and I'm truly grateful for the support of the Board.

Kim and I spend several hours each month in our regular phone meetings. Each Tuesday at 9:00 AM we're visiting about goals and responsibilities. What is interesting is how different we are but also how committed we are to the NTPDA. Kim is a detail person who has the facts and figures down. Me? I'm more the "big picture marketing guy" always willing to take a shot at something new. And, it's fun.

I can report to you that in my phone calls and interviews I've not run across a single person who is down on their business. Farmers and Ranchers and Construction people are running at full speed. It looks like the economy is moving along and folks are buying. Some things are not in our control. One is the supply chain. If you are concerned about 2023 take some time and read our feature about shipping.

So looking forward to seeing everybody in Nashville next month. Kim and I will be there on Tuesday of that week to make sure things are in order and we're ready to go when many of you come in on Wednesday or Thursday. See you then!



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FREIGHT BUDGETING 2023

What to expect and what to do about it...



Prior to the pandemic there was an existing driver shortage and occasional congestion at the ports. Carrier capacity was in a relatively good place and carriers were imposing an average of 1-2 annual rate increases.

Then came the virus; we saw congestion at the ports and the driver shortage was further compounded by a rash of driver retirements.

There were abundant embargoes and terminal closures. There was more interlining between carriers and freight was being moved on the rail without being told.

In addition, there was a dramatic increase in home delivery putting pressure on LTL and small parcel carriers. Carriers started to impose 4-5 rate increases, simply because they could.

The Good News

For your 2023 freight budget, there is both good and bad news...

First the good news. There are signs that rates are coming down. Rates for ocean containers are coming down from their all-time highs over the past two years.

There are signs that motor carriers are being less aggressive when imposing higher and more frequent rate increases. We've also seen an inversion in spot market rates versus contract rates in the truckload sector. This presents an opportunity for shippers to work with carriers to introduce changes that could lower carrier costs and help reduce rates.

Now for the Bad News

Shippers can expect to see that diesel prices will remain high in 2023.

On the West Coast Ports, there is still no agreement on a contract between the International Longshore and Warehouse Union and the Pacific Maritime Association. This contract expired mid-summer and while the ports are continuing to operate, a new contract will certainly bring a negative impact to freight costs in 2023.

In addition to this, the railroads and their unions have not yet completed their contract negotiations either and the Presidential Emergency Board has a solution that calls for increased labor costs of 22% over the next five years.

If you think that won't affect you because you don't have rail shipments – think again. These increased costs will be reflected in higher intermodal rates and will impact both LTL and parcel shipments touched by intermodal carriers.

And as usual, FedEx and UPS continue to increase their rates and USPS will undoubtedly follow suit. If you're wondering what to expect and how to budget accordingly – it's highly likely that your 2023 freight costs will increase by 7-11%.

So - what can be done about it?

There are several recommendations we'd like to make and if you implement a handful of them, you can offset these projected increases and pick up even more savings.

Accuracy is the Key

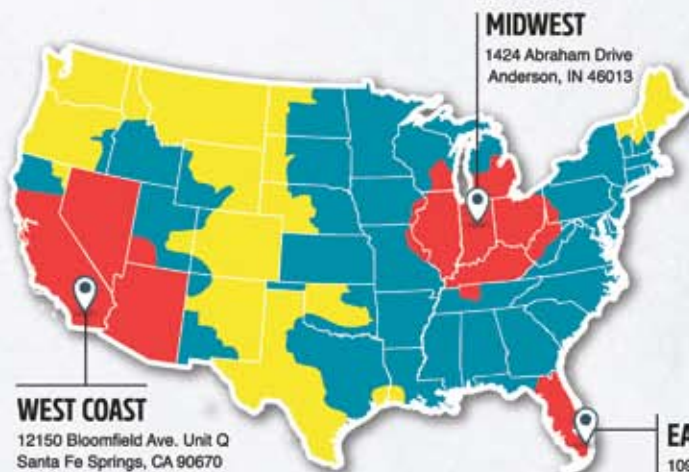
Carriers are imposing more penalties than ever before so it's imperative that you enter accurate weights, classes and NMFC codes. Almost every shipment is spot-checked with approximately 65% of invoices not matching the original quotes. **DON'T GIVE CARRIERS A REASON TO RAISE AN EXCEPTION.**

Continued on Page 26

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MEMBER NEWS

Jeff Griggs – Taking Off



I RECENTLY had the privilege of reconnecting with Jeff Griggs from All States Ag Parts – the person that introduced me to NTPDA and many NTPDA members.

Jeff was born and raised in southwest Minnesota, graduated from Edgerton High School and moved to Iowa after he married his high school sweetheart – Paula...

Like many of us, he did not enroll in the formal educational channels but instead opted to attend the “school of hard knocks”. Early in his career he worked for a family-owned shoe store in Milo, Iowa and was promoted to manager in 1978.

His entrée into the Ag Industries came in 1981 he joined Herschel manufacturing in Indianola, Iowa. He immersed in the industry and quickly climbed the ranks. Jeff moved to Central Tractor in 1998 to serve as their national sales manager and then Central merged with Quality Stores soon after his arrival.

Griggs views this time in his career as highly valuable; not only was he able to improve systems processes and procedures for a very large company, he credits this segment of his career as a very special time in which he was able to form early relationships with NTPDA members.

In 2002, he became the national sales manager for the Alamo Group and began to attend NTPDA conventions with his team. It was at these NTPDA events were he first met John Dyke and Mike Bloom from All States Ag Parts.

Griggs left the Alamo Group in 2007 and became All States’ Chief Operations Officer.

At that point in the time, All States had eight facilities and he put the bulk of his focus on improving operational efficiencies. In May of 2018, Kinderhook Partners acquired All States Ag Parts. He shared that the partnership has been strategic, cooperative and supportive and that the company has grown from 200-800 employees and from eight to forty plus facilities during the last four years.

I asked Jeff what the future holds for him and if he had any specific retirement plans - his wife recently sold her business and he said that retirement brings them a new-found freedom so they are just going to play things by ear.

After twenty-plus years of involvement with NTPDA (as a member, a board member and president), I asked him what’s meant most to him and he immediately cited the conventions (Who could forget New Orleans years ago?), the

connections and the relationships he’s been able to form.

Another thing that we all need to ask people like Jeff Griggs who have helped shape people and industries is do you have any advice for young industry colleagues who might willing to listen?

He was incredibly quick with his answer:

Stay Humble...Recruit a Mentor...Don’t Ever Burn a Bridge

As we completed our conversation Jeff shared with me that over the last 20+ years NTPDA served as the “bridge” that served his career...so very well.

Shumaker Tractor Parts

As a registered Google Guide with a respectful amount of followers, I rarely assign a five-star review to any business unless they dazzle me with creativity, niche focus or good old fashioned customer service...

Based in Dover, Pennsylvania and established only a couple of years ago, Shumaker Tractor deserves such reviews.

In 2019, Tyler Shumaker purchased the inventory from an old dealership in New Jersey and began to promote implement parts. He then acquired more inventory from in Vermont and shortly after that he began to dig deeper into the tractor parts aspect of the parts business.

As the company built in capacity, he enrolled both his parents and his siblings and as business increased, it was all hands-on-deck.

Today their inventory includes a broad spectrum of two cylinder Deere parts along with a broad variety of implement parts within the same era. They have a particular focus on two-cylinder tractors. They now pull product from Reilly, Reliable & Steiner along with other aftermarket companies and have developed a particular passion for providing legendary customer service.

Tyler’s vision for the company is to maintain their niche-focus; establish even more inventory, build a new-age shop and extend the Shumaker offering to include farm supplies. He recently joined NTPDA and when asked what he wanted most of his investment in membership he shared that he wanted to network with other dealers and acquire a variety of new product lines.

Please welcome Tyler Shumaker and Shumaker Tractor

into the NTPDA community – he can be reached at: 717-586-5457 or at: tshumaker@shumakertractor.com



NATIONAL TRACTOR PARTS DEALER ASSOCIATION
39th ANNUAL CONFERENCE & TRADE SHOW
Renaissance Nashville Hotel

Thursday, January 19, 2023

2:00 p.m. – 5:00 p.m.Displayers set-up – Germantown
2:00 p.m. – 8:00 p.m.Early Registration – The Bridge (3rd floor of hotel)
9:30 a.m.....Meet in Hotel Lobby to walk to The Escape Game Nashville (Downtown)
(6 min walk)
TEAM BUILDING - The Escape Game Nashville (Downtown)
11:30 a.m.....Lunch at Merchants (5 min walk from The Escape Game & 6 min walk from
Renaissance)
1:15 p.m.Country Music Hall of Fame (4 min walk from Merchants)
1:30 p.m.RCA Studio B Tour
2:30 p.m. – 5:00 p.m.Tour Country Music Hall of Fame on your own
5:00 p.m. – 8:00 p.m.“Early Arrival Party” – The Bridge with live music
8:30 p.m. – MidnightHospitality Suite – The Parlor Suite

Friday, January 20, 2023

7:00 a.m. – 10:00 a.m.....Build Your Own Bloody Mary – Hospitality Suite – The Parlor Suite
7:00 a.m. – 9:00 a.m.....Breakfast
8:00 a.m. – 4:00 p.m.Displayers set-up - Germantown
8:00 a.m. – 5:00 p.m.Registration - Germantown
7:40 a.m.Meet in hotel lobby to board bus. Bus will leave at 7:45 a.m. for Jack Daniel
Distillery
9:45 a.m. – 12:30 p.m.Jack Daniel Distillery Tour/Whiskey Sampling/Visitors Center (3 groups)
12:45 p.m. – 2:00 p.m.Lunch at Miss Mary Bobo’s
2:00 p.m.Depart to return to hotel
4:00 p.m.Arrive at hotel
5:00 p.m. – 6:00 p.m.Trade Show Opens – “Welcome to Nashville” Happy Hour/Food & Silent Auction
6:00 p.m. – 8:00 p.m.Business Exchange/Music City Trivia/Cornhole Tournament
8:30 p.m. – MidnightHospitality Suite – The Parlor Suite

Saturday, January 21, 2023

7:00 a.m. – 9:00 a.m.....Build Your Own Bloody Mary – Hospitality Suite – The Parlor Suite
8:00 a.m.....Networking – Coffee & Conversation – Breakfast Served
8:00 a.m. – 1:00 p.m.Silent Auction - proceeds to benefit St. Jude Children’s Research Hospital
9:00 a.m. – 11:30 a.m.....Business Exchange/Music City Trivia/Cornhole Tournament
11:30 a.m. – 11:45 a.m.....Break
11:45 a.m.....General Session/Election of Officers
12:15 p.m.Lunch/Trade Show Area
1:00 p.m.Business Exchange/Cornhole Tournament continues
1:00 p.m.Booth Drawings & Silent Auction winners announced
2:00 p.m.Displayer’s Meeting
2:30 p.m.Trade Show Closes
3:00 p.m.Board Meeting
6:00 p.m.Happy Hour/Dinner/Cornhole Tournament Finals

Program subject to change.

Nashville At A Glance





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Let's Eat!

Latkes

The Jewish holiday of Chanukah (Hanukkah) starts this year at nightfall on 18 December. One of the classic foods to enjoy during the eight-day festival is Potato Latkes. Easy to make and so yummy:

Peel and slice 8 1 lb. of Russet Potatoes – Cut lengthwise
Peel and Slice 1 large onion and quarter
2 medium eggs
½ cup of all-purpose flour
1 tsp. salt
1 tsp. baking powder
½ tsp pepper
Oil for frying



Using a food processor with a coarse grating disc, grate the potatoes and onion. Transfer the mixture to a clean dishtowel and squeeze and wring out as much of the liquid as possible. Working quickly, transfer the mixture to a large bowl. Add the eggs, flour, salt, baking powder and pepper, and mix until the flour is absorbed.

In a medium heavy-bottomed pan over medium-high heat, pour in about ¼ inch of the oil. Once the oil is hot (a drop of batter placed in the pan should sizzle), use a heaping tablespoon to drop the batter into the hot pan, cooking in batches. Use a spatula to flatten and shape the drops into discs. When the edges of the latkes are brown and crispy, about 5 minutes, flip. Cook until the second side is deeply browned, about another 5 minutes. Transfer the latkes to a paper towel-lined plate to drain and sprinkle with salt while still warm. Repeat with the remaining batter. Makes about 12 latkes.

Serve with applesauce or raspberry jam or sour cream. Enjoy!

Sugar Coated Pecans

Another family favorite for Christmas is this holiday treat:

1 Tablespoon Egg White
2 cups of Pecan halves
¼ cup of sugar
2 tsp ground cinnamon

In a bowl, beat the egg white until foamy. Add pecans and toss until well coated. Combine sugar and cinnamon; sprinkle over pecans and toss to coat. Spread in a single layer on an ungreased baking sheet. Bake at 300 degrees for 30 minutes (as you enjoy the aroma) or until browned. Cool on waxed paper. Makes 3 cups.



DID YOU KNOW... THE SCHOLARSHIP BENEFIT?

One of the outstanding member benefits is the NTPDA Scholarship Program. This one benefit can help you and your business not only recruit but also retain high quality employees.

Here is how it works:

The NTPDA Scholarship Program is offered each year to children of NTPDA members and their employees who will be full-time students at an accredited trade school, college, or university in the next academic year. It is open to all members. The Board is changing the amount of scholarships in 2023. The top two applicants will receive \$5,000 and the rest will receive \$3,000 with a total to NTPDA of \$66,500 and the remaining \$500 per recipient cost from the sponsoring member. Applications are available the first of February and are due the middle of March.

Note that this benefit is also for trade schools. Who doesn't need a young person that can weld, fix broken



equipment and more. For this year the Board has made the decision to increase the number of trade school scholarships.

We'll be sending out reminders to our membership in February. Watch for it!



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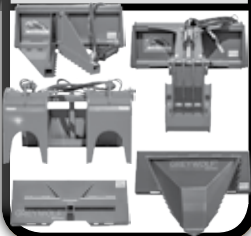


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PHILANTHROPY:

You Don't Need to Be a Gates or a Buffett to Make a Meaningful Contribution

→ *Provided by RBC Wealth Management and Craig Shaver*

Many of you may be considering supporting, or already support, worthy causes that are important to you. So if you're thinking about sharing some of your financial success with a qualified non-profit organization, let's take a few moments to look at some of the choices available.

Where Do You Begin?

To decide if charitable giving makes sense for you, consider your age, net worth, future income needs, and financial goals. Then speak with your financial advisor and tax professional for help determining which strategy is the best fit for your circumstances and philanthropic goals. There are many different methods of charitable giving, each with a specific set of benefits. Some of the most common include the donor's ability to:

- Transform an illiquid asset into an important source of future income
- Restructure a non-diversified portfolio without incurring an immediate capital gain
- Help avoid current capital gains tax on the sale of a business
- Take an immediate tax deduction on a future gift
- Receive an income tax deduction in the year gift is made
- Reduce potential estate tax liability, by reducing taxable estate

Charitable Giving Strategies

There are a number of tools and strategies, each with its own advantages and limitations, that can be used for effective philanthropy:

- Outright bequest of cash
- Charitable trusts
- Family foundations
- Life insurance
- Interest in a residence
- Charitable gift annuities
- Donor advised funds
- Pooled income funds
- Gifts of appreciated property, such as stock

If your gift consists of shares of stock or other securities that



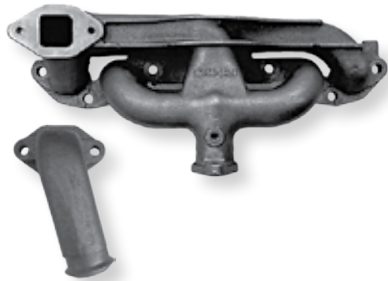
have increased in value, you may enjoy several additional benefits. It may help eliminate your capital gains tax exposure, reduce your taxable estate and remove potential future growth of the donated assets from your taxable estate.

If you wish to donate highly appreciated assets to charity, however, it is important to make sure you understand all relevant rules. Also, certain types of property may be more advantageous to donate to charity than others. For help making well informed decisions, speak with your financial advisor and tax professional about your investment objectives and charitable goals.

This article is provided by Craig Shaver, a Financial Advisor at RBC Wealth Management. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor. RBC Wealth Management, a division of RBC Capital Markets LLC, Member NYSE/FINRA/SIPC

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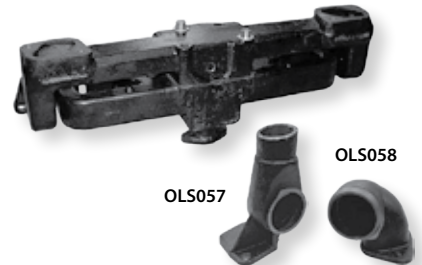
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CUSTOMER SERVICE LESSONS FROM . . .

Chubby Checker

by Michael Libbie

I'm sure you are wondering, "How could Chubby Checker hold the keys to improving customer service for my business?" OK...fair question and here is the story:

Not long ago I made contact with Chubby Checker about his appearance in Iowa. We've been friends for years but I'd never seen him perform. He, right away, shot me an email saying, "Love to see you! Here is the contact information for my road manager Mike Windish." If you've had any experience with the entertainment industry you know that customer service is often lacking. But I called Mike and left a message. Within thirty minutes he called me back to make "arrangements". I told him we'd buy tickets and he said, "No sir, Chubby insists" and asked me to call once we arrived. I did and he was there to greet our party of three and the experience was...great.

So...what are the lessons your business can learn from Chubby? Here you go:

Return Phone Calls - Seriously...so many times we are the folks wanting to buy but trying to get a return call is often futile.

Take the Time - Mike Windish is a busy guy with a family and a very public job (he's also the drummer in the band) yet he took the time to visit about a variety of things and that was surprising.

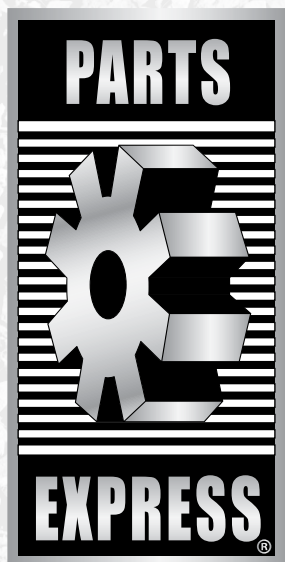
Follow Through - It could have been, "Your tickets will be at Will Call" and that was it. But, Mike followed through with a text and a phone call to make sure.



Chubby and Mike

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Shocking Jobs Report

It was a total surprise as the US added 263,000 jobs in November...well above the official estimate of 200,000 jobs offered up by economists. The unemployment rate remained at 3.7%.

Some of the largest monthly job gains were in the leisure and hospitality sector, as well as health care.

Meanwhile, in November, the average hourly earnings increased 0.6% from the month before and 5.1% year over year. Economists were expecting those rates of increases to slow from October, where they increased by a revised 0.5% month-over-month and 4.9% year-over-year.

Recession

For weeks the sky has been falling. First the talking heads were telling

us that there would be a recession in the fourth quarter of this year. Then, as consumers kept the economy going and retail sales bounced up...the target for a recession was pushed back to the first quarter of 2023.

Now the big banks and economists are saying the recession will happen in the second quarter and last well into 2024. But...what if they are all wrong? The data indicates they very well may be and all the recession talk could be Wall Street putting pressure on the Fed to pause interest rate hikes. Except the Fed is looking at the data. Wage growth remains high, retail sales continue to increase, job numbers continue to surprise...the only negative is the housing market that is more about interest rates and availability than anything. Case in point regarding retail sales: a record 196 million Americans went shopping

over the Thanksgiving weekend — and those roaring sales numbers weren't just because inflation has pushed prices higher, but also because people were making more transactions, according to Adobe Analytics. And it can't be blamed on extra stimulus dollars...that program ended months ago.

From Kansas...

The Kansas Attorney General, Derek Schmidt, has filed a lawsuit naming several drug manufacturers and alleging they are in violation of that state's Consumer Protection Act. Schmidt's complaint alleges that defendants maintained a pricing scheme that inflated the cost to produce insulin, forcing Kansans with diabetes to make a choice between rationing their medication or

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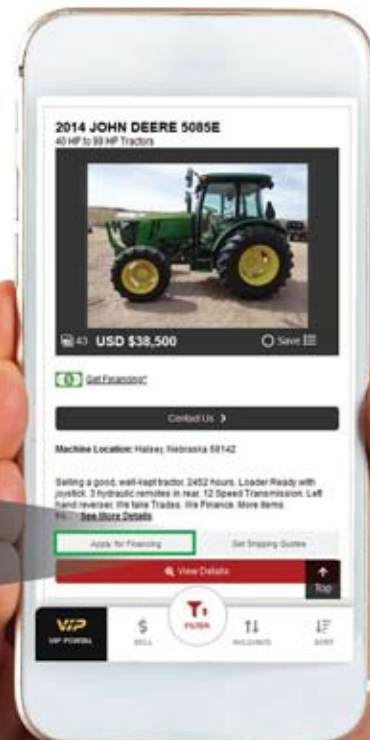
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Freight Budgeting 2023

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Get Your Scale Certified

If you don't have a certified freight scale, then it's time you get one! Take a photo of the freight on the scale with the digital reading in the picture and keep it on file. Keep a copy of the most recent scale certificate on hand so when it comes time to fight a reweigh, you'll have the ammunition and proof.

Keep a Carrier Scorecard

It seems as if nothing is picking up & delivering on time these days, but some carriers are still much better than others. Keep a carrier scorecard that tracks performance, exception ratios and accuracy in billing and soon you start to notice "repeat offenders" indicating it is time to explore other options.

Issue A Harmonized Routing Guide

I can cite numerous examples of sole-facility businesses that have more than one shipping employee each doing things in a different way and many more examples of multi-facility businesses where each location's shipping manager is thinking and acting independently. A formal routing guide is a set of instructions (or best-practices) will get your entire team shipping working harmoniously. It will also take most of the excuses out from under your "bad-actors" and help ward-off that slippery sales rep who may be giving them assorted "goodies" behind the scenes.


Get Your Inbound Freight Under Control

If your inbound freight is unpoliced and not controlled by you, the freight is most likely being marked up by 25-35%, leaving you holding the bag. Routing instructions can be issued to your vendors so they are mandated to move your inbound freight to you on your own platform, using your negotiated rates, allowing you to rest-assured in knowing that they will never mark up a pound of your freight again.

Partner with a Reputable 3PL (third Part logistics company)

And finally, partner with a reputable 3PL - preferably one that will provide an extensible software platform that will allow you to access competitive rates from literally dozens of carrier companies and load your own direct carrier contracts independently.

A solid rep from a reputable 3rd party logistics company (3PL) will allow you to implement all of the above stated initiatives; afford you abundant carrier options and manage all of your freight on one singular platform and review one singular report.

Remember - visibility and velocity bring value! 

Chubby Checker


Continued from Page 19

Be Nice - We had NO idea what Mike looked like. Yet when we entered the concert area my phone rang again. "I think you just walked past me..." When we met he said, "I figured that was you. You have a presence..." He didn't have to say that.

Make It Easy - It was all Mike Windish who set up the after concert meeting. Made sure security knew who we were as well as the band.

Never Forget - Who the customer is...and what they can mean to your business. Mike...gets it.

When we were leaving I asked Mike how it was that a 32 year old (former school teacher by the way) understood how critical his job of "customer service" is. He said, "I am honored to be working for a wonderful teacher. Chubby Checker is the very best at understanding what needs to be done...every day...to remain successful."

Nice...very. 

In Memory

Anden Neal Van Beek

The NTPDA Family was stunned to learn of the untimely passing of Anden Van Beek a long-time member and founder of A&I Products. Anden was 62 years old and lived in rural Fairview, South Dakota. Formerly of Rock Valley, Iowa, he passed away suddenly on Friday, December 2, 2022, at Avera McKennan Hospital in Sioux Falls, South Dakota.

In lieu of flowers, Anden's family would like any memorials be directed to The Van Beek Family Foundation, in care of American State Bank Trust Department 525 N Main Avenue, Sioux Center, Iowa 51250. These funds will be used to continue Anden's philanthropic efforts both locally and around the world. The Van Beek Family Foundation supports religious, educational and conservation efforts.

Greetings from **Greasy Girl**

By Terri Stevens

Dear Friends,

Another year has come and gone. My, how fast they go! It is crazy the way the years go. I sometimes think SLOW DOWN! A friend of mine said that it seems like he is taking the Christmas tree out of the attic and puts it back and then it is time to take it out of the attic again.



I have always been intrigued by time. None of us know how much time we will have in this life. We all have 24 hours a day but, yet, it seems as if everyone is a little short on time. I love the word “intentional.” It is something I am really working on to be “intentional” about every day. To be purposeful or deliberate with your time.

I have a Bible study and tomorrow we are going to go into the community and do Acts of Kindness. I am always excited to deliberately be kind and show the Love of God wherever you go. The fruit of the spirit is Love, Joy, Peace, Patience, KINDNESS, Goodness, Faithfulness, Gentleness and Self-Control.

I love to challenge people to do acts of kindness every day. Think of a way that you can be kind. Before long it will be the way that you think and act. Open the door for someone, pay for someone’s gas, buy someone’s food in a drive thru. Smile and say encouraging words, someone suggested going into a restaurant and asking the server if there is something that they could pray for them about and then, of course, leave a Big Tip.

The years are coming and going and really all that matters is the footprint that you leave. Let’s all practice being kind and loving and finding the positive in this world. I hope that you all have a blessed New Year and that your lives are filled with kindness all around. Share the love of God!

Blessings,
Greasy



“I have cried in the night for the shortness of sight that to another’s need made me blind. But I never have yet had to feel the regret of being a little too kind.” – Anon

NEWS NEWS NEWS NEWS

Continued from Page 21

going without insulin and risk death. Companies named in the lawsuit include Eli Lilly and Company, Sanofi-Aventus and Novo Nordisk. Those three companies combine for 99 percent of the insulin currently on the U.S. market. Also named were a host of pharmacy Companies... The lawsuit also alleges that since 2003, these insulin manufacturers have worked together to raise the reported prices of insulin in an “astounding manner.” Insulin that costs manufacturers less than \$5 to produce and was originally priced at \$20 when released, Schmidt said is now ranging between \$300 and \$700 in price in Kansas.





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