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Used Equipment Warranty Questions Answered...

More and more MDNA dealers are getting a leg-up on other used equipment dealers through an exclusive used equipment warranty program underwritten by The Hartford Steam Boiler Inspection and Insurance Company. To date, 84 dealers have signed up for the program that protects buyers against electrical and mechanical breakdowns for a full year.

In addition to offering their customers more value, the used equipment warranty provides MDNA dealers with another source of revenue. A portion of the premium collected is returned to dealers with acceptable loss experience. Since the program's inception, participating MDNA dealers have received thousands back in profit-sharing.

"We've had excellent results with only six paid claims," said HSB's Product Manager Chuck Bittner. "Claims to date have been related primarily to control and electrical problems, although we have seen a couple of mechanical failures."

With more and more dealers participating in the used equipment warranty, a number of questions have come up about the program. The MDNA spoke with representatives at Hartford Steam Boiler (HSB) to clarify some nuances about the used equipment warranty.

MDNA: One dealer thought he signed up for the program months ago. Why hasn't he heard back from Hartford Steam Boiler about his participation?

HSB: The dealer may have requested a contract from Hartford Steam Boiler, but didn't sign and return it. Hartford Steam Boiler must have a signed contract in order to enroll a dealer in the warranty program. If the contract was misplaced or never received, dealers should contact Chuck Bittner at (860) 722-5240 or e-mail him at chuck_bittner@hsb.com.

MDNA: Some dealers hardly ever sell a machine that is less than five years old. Most of their business wouldn't qualify for the warranty, right?

HSB: If a machine is more than five years old, it can still be eligible for the used equipment warranty. However, the machine must be

...Program proving to be popular

sold with an initial 30-day return privilege. The warranty normally becomes effective as the dealer's return privilege ends.

MDNA: Many dealers sell some equipment "as is," without a return privilege. In some cases, they don't even represent it as a working machine. Are dealers required to offer the warranty on this type of equipment?

HSB: HSB does not pre-inspect the equipment. We rely on the dealer's best judgment when offering the warranty. If a dealer does not have confidence that a machine is in reasonably good condition, they shouldn't offer the warranty.

MDNA: What is the process for reporting a claim?

HSB: If a warranted machine breaks down, the buyer must contact HSB within four days and before the repair is made. This gives HSB an opportunity to determine when the loss occurred and, if necessary, consult directly with a repair firm. Reporting a loss is easy to do, just dial 866-436-5277 and ask to speak to the Warranty Claims Unit. The buyer may also notify HSB by fax at 877-472-4329.

MDNA: Does a machine need to have minimum value to qualify for the warranty?

HSB: Technically there isn't a minimum value requirement. However, extremely low limits can make the value proposition of the warranty meaningless to both HSB and the buyer. As a matter of practice, we ask that dealers do not offer the warranty on machines with values less than \$2,500. The typical warranty has a limit of about \$20,000 to \$40,000.

MDNA: Why does the warranty have a deductible, and how does it work?

HSB: Rather than listing specific components that are covered and those that are not, HSB uses a deductible to manage the loss. The deductible is 5 percent of the final sales price, but can't exceed \$2,500. This applies for each loss, and will be deducted from the total amount of covered parts and labor following a breakdown. The warranty is priced to be affordable coverage for a serious mechanical or electrical breakdown. ■



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WEEKEND WITH THE PROS XV October 18 - 20 Cleveland, Ohio

Register today for one of MDNA's most successful and popular programs, the 15th annual WEEKEND WITH THE PROS. A chapter dinner and meeting Friday night will kick-off the program, Saturday will feature tours of five MDNA member dealers. Sunday will wrap the weekend up with informative interactive seminars.

The program will end Sunday in time for out-of-towners to be back at the airport by 1 p.m.

Building on the success of past programs, again we'll take you "out in the field" for some hands-on "research." You'll visit MDNA-member dealers' warehouses where you'll gain firsthand knowledge of different types of machinery. You'll learn how to appraise them, how to buy them and how to sell them. - All this from experts who have more than 100 years of experience in the business.

To encourage attendance, and as a result of support of the event sponsors the registration fee is just \$129. Your registration includes Friday and Saturday night social events, breakfast on Saturday and Sunday and lunch on Saturday.

Early registration deadline to guarantee the \$129 price is September 13.

The Cleveland Marriott Downtown, is the host hotel and MDNA has a special daily room rate of \$99.00 single/double.

Just prior to the start of the weekend, the Association of Machinery and Equipment Appraisers (AMEA) is offering a USPAP course and exam. A separate registration form is included in this package to sign up for the USPAP course and

exam. AMEA is also offering the Membership exam during the weekend as well. Advance reservations are required. Contact AMEA Executive Director Mary Boener at +1 703 836 7900.

To make the most of the WEEKEND, schedule your flight to arrive no later than: 3 p.m.



Photo by: Louie Anderson courtesy of the Convention & Visitors Bureau of Greater Cleveland

The WEEKEND's first "official" event will be "Virtual Warehouse Tours" (Dealers bringing there specialty to you) and cocktail reception sponsored by: Arnold Equipment Co., Ingalls Process Equipment Co., Regal Equipment Inc., Equipment Exchange Company of America, Inc., followed by a Cleveland Chapter meeting and dinner at the hotel all beginning with registration starting at 3:00.

Saturday morning, grab your gear and get to the bus because we have a full day of great warehouse tours lined up. Stops include: North Coast Equipment Corp., Gahr Machine Co., McKean

Machinery Sales Inc., Federal Equipment Co. and Cleveland Machinery Sales Inc. Breakfast and lunch will be provided.

Saturday afternoon find out why they say "Cleveland Rocks". Take a special tour of the famous Rock and Roll Hall of Fame, sponsored by Rosen & Co. Inc, Auctioneers. Please note that advance registration is required.

The Evening event on Saturday includes more "Virtual Warehouse Tours" of Cleveland's finest dealers while enjoying a reception featuring examples of Cleveland's many microbreweries, sponsored by: AAA Machinery & Equipment Co., ABA Machinery, FL Sales Inc., Ohio Machine & Tool Co. Inc., J. S. Peters Machinery Sales and World Equipment & Machine Sales Co. For Saturday's dinner attendees will enjoy a taste of Cleveland.

Don't forget to check out the brochures and catalogs your fellow attendees bring. This weekend is a great opportunity to network and meet people. Remember to bring a stack of business cards! In addition, there will be time for attendees to share business tips and other business-building ideas.

Sunday morning we will conclude the weekend with a full buffet breakfast and three timely presentations that include: Jeff Peters of J. S. Peters Machinery Sales, will update attendees on the status of machinery computerization and how other

high tech machinery advances effect the used market, LOCATOR Services will sponsor a presentation on how technology can help you streamline the sales process -- what technology will do in your sales office, what it can't accomplish and where you need to tread carefully and "Ethics In The Business" environment presented by Noreen Dornenburg of Avondale Appraisals.

In addition to the sponsors listed above the following are also generously contributing to this exciting event: AMEA, LOCATOR Services, Noll Machinery Inc.

Space is limited! Mark your calendar and plan to attend this unique MDNA event. You'll increase your knowledge, skills and sales power and learn how to make the most of your firm's membership in MDNA. If experience is the best teacher, this is the greatest way to continue your education in the machinery business. ■

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WEEKEND WITH THE PROS XV

October 18 - 20, 2002

Cleveland, Ohio

Cleveland Marriott Downtown

\$129.00 Registration Fee Includes:

Warehouse tours; seminars; Friday dinner; Saturday breakfast; lunch and dinner; tour of The Rock and Roll Hall of Fame.

Registration Form: (Send to MDNA)

Check here if this is your first WEEKEND WITH THE PROS.

Full Name _____ Name for Badge _____

(If applicable) Spouse/Guest Name _____ Name for Badge _____

Company _____ Specialty _____

City _____ State _____ Zip _____

- \$129 (Member fee if Received by September 13) \$ _____
- \$179 (Member fee if Received after September 13- includes \$50 Late Fee) \$ _____
- \$199 (Nonmember fee - no early registration discounts) \$ _____

Sponsoring MDNA Member Firm: _____

Spouse or a guest not registered for Weekend with the Pros Program.

- \$50 Spouse/Guest Fee - Dinner, Friday, October 18 \$ _____
- \$50 Spouse/Guest Fee - Dinner, Saturday, October 19 \$ _____

TOTAL: \$ _____

Optional

- I am interested in taking the AMEA Membership Exam at the Weekend With The Pros. Note: AMEA will contact you with the schedule and additional fees apply.
- I plan to attend the Rock and Roll Hall of Fame Tour. (No additional charge, but advanced reservation is required)

Total Amount enclosed or to be billed to credit card: \$ _____

Payment enclosed Please bill: MasterCard Visa Discover AMEX

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Hotel Registration \$99.00 per night

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List below any special room requirements, or dietary restrictions:

NOTE: Please do not send remittance for your hotel reservations to MDNA headquarters. You are responsible for your room and charges to be paid upon your departure from the hotel. Rooms will be guaranteed for late arrival, so please contact MDNA or the hotel directly at (800) 228-9290 or (216) 696-9200 if you need to cancel. If you do not cancel, you will be billed for one night's stay.

*Hotel reservation deadline is September 26. After that date, we cannot guarantee room availability.

CANCELLATION POLICY

All cancellations must be in writing (fax is acceptable, as well). • Cancellations received by October 1 will receive full refund.
Cancellations received by October 4 will be subject to a 50 percent cancellation fee. • Cancellations received after October 4 are not refundable.

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As a member of AMEA you not only become an accredited or certified equipment appraiser, you have an association of over 270 members with whom you can network and consult about business. Your name will be listed and updated regularly on our Web site, www.amea.org. We produce a yearly directory of our members, and send it out to over 6500 lenders and other banking institutions, the premier users of our product. We advertise for you in The Secured Lender, The RMA Journal and The Locator. We also produce a quarterly newsletter, the AMEA Appraiser, which is also distributed to over 6500 institutions, our members and potential members. We provide educational opportunities. And, we now have an e-mail referral service for customers needing an appraiser with a certain specialty.

AMEA remains current with knowledge of today's appraisal requirements as set forth by The Appraisal Foundation, the Appraisal Standards Board and the Appraiser Qualification Board. If you are doing appraisals, let us help you be the best appraiser you can be.

For MDNA members, membership requires at least three years of buying, selling and appraising machinery and equipment, an application, an exam and an appraisal review. Continuing your membership requires yearly dues, continuing education units and biannual appraisal reviews by our national appraisal review committee.

Please contact the AMEA office for more details, at 1 800 537 8629. ■

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Mike Henning's

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When Partners Square Off

Recent surveys of family businesses indicate that potential partnerships are being considered by nearly 50 percent of the respondents. Translated this means that between 45 and 50 percent of all private companies working on their succession plans are considering two or more relatives to lead the company into the future. The IRS reports that there are at least 2 million partnerships that file tax returns each year.

Our consulting practice verifies these survey results as we are currently working with eight families who are seriously considering from two to five actively involved relatives to be future leaders and take their businesses into the future. Conversely, we all have heard the failure rates of partnerships. In case you haven't, believe it or not, more business partnerships end in "divorce" than do marriages. To avoid being one of the failures, what are some of the best practices for those who are considering becoming a partnership?

SIX WAYS TO MAKE PARTNERSHIPS WORK

1. How do you find the partner who is best suited for you?

First, you need to look for a person who shares your values. His/her goals and objectives

should be similar to yours. He/she must be as committed as you are to making the business succeed. I think it's also important that he/she is a team player. If he/she is a "control freak," it can create a lot of conflict.

2. What's the most common mistake entrepreneurs make in partnerships?

Not dealing with all the sensitive issues before setting one up. I'd guess that less than 5% of all small-business owners iron out beforehand the partners' compensation schemes, equity holdings, and non-cash contributions to the firm.

3. Is there any accurate way to assess a person's character and disposition?

It's really tough. I recommend using personality tests like the Personal Profile System and the Myers-Briggs Type Indicator. They give a picture of a person's style of communicating and dealing with people. It's wise to have a professional help interpret the findings.

4. What kinds of conflicts usually make partnerships fall apart?

Turf battles over control cause the most trouble. Typically partners quarrel over who is going to be the boss. Even though titles are assigned, the parties have trouble accepting each other's

roles in the business. Sometimes that happens because partners don't define what titles mean. Other times it occurs simply because partners don't respect each other's areas of responsibility. That's especially true in family partnerships.

5. When should business owners seek some counseling?

They shouldn't wait until all trust dissolves between the partners involved. The parties must still want to get things resolved and move on. If too much damage has already been done to each other's ego, it will be tough to get them to discuss sensitive issues. Sometimes they can't do it on their own and need to bring in a business consultant or mediator who can help them rebuild a spirit of collaboration. Their job is not to say who's right and who's wrong. They just assist in finding a solution that works for everybody involved.

6. Can a partnership agreement help?

Definitely. Those legal documents spell out intellectual property protections, ownership entitlements, the titles and management responsibilities of the co-founders, their capital contributions, and planned exit strategies. I'd also draw up a partnership charter as an added measure of protection. It's a good

way to create guidelines for dealing with the unexpected. It outlines how partners should communicate and resolve disputes. Consider it a road test: If the potential partners clash and the venture crashes, they can save themselves a lot of pain in the long run.

11 WAYS TO HELP MAKE CO-MANAGEMENT WORK

- Get an agreement from both parties that co-leadership is acceptable. Don't settle for a set-up that you know won't work.
- Write down the conditions for co-management and have both candidates pledge to stick to those standards. Include a code of ethics, responsibilities and the consequences for defying the rules.
- Outline managerial and financial responsibilities in addition to details of ownership. This avoids misunderstandings and duplication of each other's efforts, which would be counter-productive.
- Draft a mission statement and use it to test whether the co-managers are on the same wavelength, speak the same

language and have a shared vision.

- Dictate that the business comes first and foremost, and personal vendettas need to be pushed aside.
- Make sure that tasks are divided based on each person's special talents and skills.
- Match personalities. Generally, shared leadership will work best if personalities, strengths and management styles are different but not conflicting. Similar management styles can spell disaster because the co-heads may step on each other's toes.
- Set clear policies on compensation, perks, hours, and time off. Most experts advocate compensating differently. If one is doing more work and putting in most of the hours, he should be better paid for it.
- Require the co-managers to take courses on negotiation and communication skills. The senior generation should not serve as corporate referees. The successors need to learn how to duke out disagreements and come to a decision. It's similar to what the parenting books say about negating sibling rivalry. If parents stay out of the fray, the

rivalry may dissipate.

- Make sure every family member who's involved with co-management is in the loop when you set policy. Don't hide information.
- Consider dividing responsibilities within the company and have each member stay on his turf. Each should have a separate budget and duties, but come together at the management or board level to appraise each other. If the firm's too small, divide responsibilities on a project basis.

This article appeared in Mike Henning's Family Firm Advisor newsletter, for more information about receiving one free copy of our newsletter, visit us at our web site: www.mikehenning.com, e-mail: hfbc@mikehenning.com or call -- 217-342-3728. Mike Henning is a nationally and internationally respected consultant and speaker on family business issues. [Article #176](#) Henning Family Business Center (1006 N. Pembroke Ct., Effingham, IL 62401 (217-342-3728. ■

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The following companies have applied for membership in MDNA. If approved at the chapter level, the Board of Directors will vote on them at an upcoming meeting. Applicants must have at least one eligible sponsor to be published in the MDNA News. If you have any questions or comments about any applicant or if you have done business with any applicant, please contact the MDNA Membership Coordinator, Faithema Hairston, at: MDNA, 315 S. Patrick St., Alexandria, VA 22314-3501; phone: +1 703 836 9300; ext. 117, fax: +1 703 836 9303.

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How to Inspect a UTM?

Welcome to another edition of the MDNA University. Today we are going to talk about the features of a Universal Testing Machine (UTM).

A UTM is a testing press that can be tooled up to do both tensile and compression testing. These machines are used for all types of material testing, as well as product testing. These machines can be either static (one profile at a time), or dynamic (cyclic testing) for durability or endurance testing.

The two main types of construction are either hydraulic or electro-mechanical. A hydraulic UTM uses a hydraulic power supply to test or stroke the sample apart. An electromechanical machine is a screw driven machine that typically uses a gear box, drive controller (i.e. SCR, AC) and screw (either ball screws or acme) to stroke the sample or product apart.

As with most equipment, when doing an inspection, one should obtain the manufacturer, model number, serial number, and capacity. One should note what type of controls and data acquisition is on the machine. This is one of the most important features in terms of value one should note. Unless the

machine is quite recent (within the last 5 years), there have been significant technological advancements with regard to the data collection and controls. The advent of the low cost PCs have greatly influenced the production efficiency of these machines, making them easier



to collect the data, store the data, and report and transfer the data to a customer's own in-house quality and SPC programs. Other features to note would include whether the machine was hydraulic or electromechanical? What size tension and compression opening? Testing speeds? Testing stroke? Table area? Tooling? These are also important features to note. Some of the test-

ing equipment manufactured by the OEMs is standard. However, some of the OEM equipment is built for a specific test or standard. If it is specific in nature to one application, it can adversely affect its value due to its specific nature and the small market for its intended use.

If you get a chance to operate the UTM, listen for noisy hydraulics or gear boxes and screws. Find out when the last time the machine was calibrated. Chances are, if it will not calibrate, there is a problem either mechanically or in the data acquisition system.

The UTM is just one type of testing equipment. Many of the same principles apply to other types of testing equipment. Other types of material testing equipment besides tension and compression (UTM) testing are fatigue, ductility,

vibration, torsion, impact, and hardness testers.

We hope this lesson will lead you to a successful graduation from the MDNA University.

Best Regards,
John Stencil III

John Stencil III
Frank Bacon Machinery
Sales Co.

September 2002

- 4-11 IMTS 2002, Chicago, IL
- 10 Chicago Chapter meeting
- 10-12 MDNA, *LOCATOR* Services, Austin D. Lucas Scholarship Fund and AMEA, Committee and Board meetings, Drake Hotel, Chicago, IL

October 2002

- 17-18 USPAP course and exam
- 18-20 WWTP XV, Cleveland, Ohio
- 29-31 FABTECH International, Cleveland, Ohio

NOTE: Meeting Dates are subject to change. Please confirm meeting details with the Chapter Chairman.

January 2003

- 17 BOSS Seminar, Sheraton Wild Horse Pass, Phoenix, AR
- 17-19 MDNA, *LOCATOR* Services, Austin D. Lucas Scholarship Fund and AMEA, Committee and Board meetings, Sheraton Wild Horse Pass, Phoenix, AR

March 2003

- 18-21 WESTEC 2002, Los Angeles, CA

May 2003

- 6-8 MDNA, *LOCATOR* Services, Austin D. Lucas Scholarship Fund and AMEA, Committee and Board meetings, The Broadmoor Hotel, Colorado Springs, CO
 - 8-11 MDNA 62nd Annual Convention, The Broadmoor Hotel, Colorado Springs, CO
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Dates To
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