

LEASE \$MART ADVISOR

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Inside This Issue

- 1 We've moved!
- 1 Credit Report Know-how
- 1 Meet the LEASE \$MART Staff
- 2 Why America Leases
- 2 We Need Your Help!
- 3 Web Site Financing. Yes, *Really!*
- 4 Leasewise: Financing Made Easy

We've Moved!

Well, it was May 19, 1997, but it has been a long time since our last newsletter! We've got room to grow at our new location at:

1010 North 5th Avenue, Tucson, AZ 85705-7708

We have twice as much space in a wonderfully unique office surrounded by historic homes; north of downtown Tucson, just ½ block south of Speedway. Drop in for a cup of coffee or to say hello! We'll give you a 5-minute tour.

Credit Report Know-how

Want to know what is being reported on you by the 3 primary credit bureau services?

Here's how to get copies of your bureau reports: Experian offers one free report per year. Write to: **Experian**, Box 2350, Chatsworth, CA 91313-2350. To get your report from **TransUnion**, send \$8.00 to P.O. Box 1000, Chester, PA 19016-1000. **Equifax** charges \$8.00. Their address is: P.O. Box 740241, Atlanta, GA 30374-0241

When you write, be sure to provide your full name, address, date of birth and social security number plus employment data if you want that reported accurately.

If you have been turned down on a credit application, the creditor who declined your application must provide a written statement of reasons and tell you where they found derogatory information on you. With this written statement of credit decline, you can get a copy from each bureau provided at no charge. This is required by law.

The various bureaus will provide specific instructions to remedy any errors you find in your files with them.

Meet the LEASE \$MART Staff

We have a unique group of people in our office who deliver the high level of customer service we promise. Next time you call, you may talk to:

Our Administrative Assistant, **Alisha Roelle**, is always professional and pleasant. Her varied background includes customer service, banking, and document production. She enjoys people and appreciates how important it is to greet people and make them comfortable; after all, first impressions are very important when dealing with vendors and customers. Her favorite saying (and ours, too!) is "*No problem!*" and she applies that as a philosophy to everything she does. Alisha is detail-oriented and handles her responsibilities with great care.

Cecilia Felix, Vice President, Sales, makes sure each transaction is put together to benefit the customer. She visits and corresponds with businesses to make sure everyone knows how convenient and smart the leasing decision can be. With over 20 years in banking, she can articulate the advantages of leasing and then make things happen for customers and vendors. You can always get in touch with her if you have questions or want to get started on a new lease. Cecilia's native language is Spanish so she works with many of our clients in Spanish when it is easier for them.

All Business is personal...
it goes where it is invited...
and stays where it is appreciated.

Tammy Negelein, Transaction Manager, is also glad to assist you with your leasing needs and any questions you may have. She is responsible for keeping each transaction moving forward and providing Marketing and Sales strategies. She will be working on your newsletter and other promotional projects. Tammy's background includes sales, marketing, and customer service. Tammy enjoys developing creative and flexible solutions for our lessees when they have special leasing requirements.

We Need Your Help!

We're Updating our Mailing Lists...

... and adding e-mail addresses for those of you who have them. Please call, fax or e-mail to us with your current data, especially if the mailing address on this newsletter isn't completely accurate.

We promise not to waste your time or fill your mail with junk solicitations. And we'll give you a **free** "Happiness Is . . . A Positive Cash Flow™" **mousepad** just for helping us to keep up with your changes.

CONTACT: _____

COMPANY NAME: _____

ADDRESS: _____ SUITE: _____

CITY: _____ ST: _____ ZIP: _____

E-MAIL ADDRESS: _____

I prefer to receive newsletters: by e-mail by regular US Mail No newsletters, thanks!
Please fax or e-mail this information back to us at: Fax: 520/628-9949 or mail@lease-smart.com and we'll send you a mouse pad!



Some of our favorite quotes:

There is nothing wrong with taxes that cutting them in half would not alleviate. (O.A. Battista)



I was seldom able to see an opportunity until it had ceased to be one. (Mark Twain)



If the only tool you have is a hammer, you tend to see every problem as a nail. (Abraham Maslow)



Nothing in this world can take the place of persistence. Talent will not; nothing is more common than unsuccessful people with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan "press on" has solved and always will solve the problems of the human race. (Calvin Coolidge)

Why America Leases:

Of the estimated \$596.2 billion spent by business on productive assets in 1998, nearly \$200 billion or 33% was acquired through leasing, states the U.S. Commerce Department.

80% of U.S. companies lease all or some of their equipment. Companies that lease tend to create more jobs and be the most entrepreneurial and competitive.

Leasing is the major source of investment in new equipment. More companies, particularly small companies, acquire new productive equipment through leases than through loans.

Who Leases? Everybody!

Companies large and small. For-profit companies and Non-profits. Even governments, schools and fire districts lease. They lease on an ongoing basis - adding, upgrading and using the flexibility provided by leasing to have the most effective operation possible.

The most frequent reason given is the need for equipment flexibility related to either changes in the business or protection against technological obsolescence. Leasing permits a close matching of rental payments to the revenue produced by using the equipment. Leasing keeps debt lines open for working capital rather than tied up in capital expenditures.

Leased equipment tends to be technology based, fuel-efficient, easy to use, safe and high-output equipment. Because leases provide flexibility, modernizing is made easier.

Each increase of \$1 Billion in equipment investment creates approximately 30,000 jobs. Leasing not only equips America, it puts America to work!