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Happiness is . . .

A Positive Cash Flow!™

★ **OUR 17TH YEAR** of
helping businesses create positive cash flow!

LEASE SMART helps businesses to succeed and prosper in 4 GREAT WAYS:

<p>We help growing businesses improve their profits <i>and cash flow</i> by providing affordable funding for the acquisition of equipment, software and other capital items that create new revenues and improve operating efficiency. We approve up to \$90,000 'application only' (no financial statements required, o.a.c.) and at your Guaranteed Lowest Leasing Rates! <i>We're here to help you to <u>grow your cash flow.</u></i></p>	<p>We help equipment, vehicle and software dealers to make sales. Bigger Sales, Faster Sales, Easier Sales and More Profitable Sales! If you sell capital items to business users, our 'sales financing' and creative marketing solutions will help you to help more of your customers to acquire what they really ought to have - instead of what they otherwise might have compromised or 'settled' for. Give your sales a boost! Call us today to learn more.</p>
<p>We're always glad to answer your questions, to help you to improve your credit standing and to help you make informed decisions in the financing of almost any kind of business asset. We are fluent in matters relating to business credit and equipment finance. <i>Most consultations are free of charge.</i> 520/628-9929 or toll-free: 800/947-2451</p>	<p>We've extended our offer of \$50.00 for letting us show you how leasing can improve your business. We'll take \$50.00 off the first month's payment on any new lease we write for you - or one of your referrals if you sell equipment - on any lease of \$2,500 or more. Call now and mention this offer. Offer expires August 31, 2005.</p>

4 steps to Increased Employee Productivity

When business conditions lead to downsizing, mergers and increased workloads, employee morale can take a beating. Sadly, too many workers in America would rather be anywhere in the world but their current workplace! Studies confirm the relationship between poor morale and low employee productivity: If individuals aren't content and feeling engaged at their workplace, they become non-trusting, defensive, lack purpose and have low productivity. This in turn leads to a lower bottom line.

These are steps managers can use as a guideline to help increase employee morale, confidence, productivity and profitability in their organization:

- 1) Managers have the power to improve employee and co-worker relationships. If you choose to make a difference in the lives of your employees every day, you will generate a positive "domino" effect on improving the attitude of everyone around them.
- 2) Notice and acknowledge, both publicly and privately, when an employee goes the extra mile. Appreciation is the number one motivator for employees.
- 3) Listen and HEAR what your employees are saying and implement as many suggestions as possible. This builds strong loyalty and gives employees the satisfaction of knowing they are a crucial key to the success of the organization.
- 4) Create meaning for your staff and an environment for purpose and passion. When employees are happy, they put their hearts and souls into their work.

Managers must realize they are the ones responsible for cultivating a positive environment for employees to thrive in. People strategies that focus on benefits, culture, training and recognition need to be implemented throughout the organization. Companies who achieve this strategy discover that within a few months, productivity and employee morale begin to soar. Departmental and company profits follow closely.

A recent transaction of note:

A successful landscape contractor had been renting a water truck for use on their site-preparation work on several residential subdivisions. After renting the truck from the contractor's rental yard for more than 4 months, they discovered that leasing the water truck cost them **less than half** of the monthly cost of renting the truck. Best of all, they acquire ownership at the end of the 48 month lease for less than what they **were paying monthly** to rent the truck!

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For more information and resources, visit our website: www.lease-smart.com

LEASE \$MART ADVISOR

Volume 14

Conflict Resolution

Most business owners and managers don't enjoy dealing with conflict, but conflict is a normal part of doing business. Since there is ongoing interaction between individuals, members of an organization are naturally going to develop differing goals, ideas, and perspectives. Individual personalities with their individual sets of values are eventually going to clash with other co-workers. A disinterested party may see the conflict as 'a simple misunderstanding,' but for the individuals involved, it can take on monumental proportions.

Conflict resolution is a positive process where individuals can resolve issues in a formal and informal setting. Done effectively, it allows a manager to identify the problem and deal with it before it becomes unmanageable.

Management must remember there are constructive ways to resolve conflict so that individuals have an opportunity to express their grievances without causing damage to each other. There are several things a manager can do to get the process going in the right direction.

- 1) It is important to always remain in a positive frame of mind. When the problem is identified, it's vital to attack the problem rather than the parties involved.
- 2) Listen effectively. This means everyone needs to be clear about how they view and judge the situation.
- 3) Feelings need to be verbalized appropriately. Each individual needs to take responsibility for their own feelings and behavior.
- 4) Make sure everyone is moving from justification to resolution by searching for a chance to go forward and not backward. Allow no room for the blame game. All parties should be encouraged to view the problem from the other's perspective and seek a working compromise.
- 5) Look for opportunities to point out progress. Compliment the other person's insights and achievements. And congratulate each party when they make progress, even if it's just a small step. Hard work will pay off when scheduled discussions eventually give way to ongoing, friendly communication.

If conflict resolution is handled effectively, it can lead to unity by allowing individuals to talk to each other instead of about each other. Issues are brought out into the open, giving the disputing parties an opportunity to develop creative solutions to their problems. Conflicts may be inevitable, but feelings of anger, hurt and blame don't have to be. If managed appropriately, conflict can actually strengthen relationships and encourage cooperation and growth. Employees can work together to create harmony, team work and a better working environment.

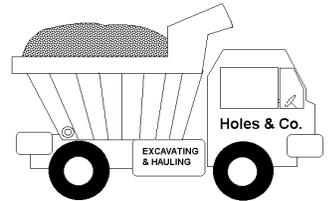
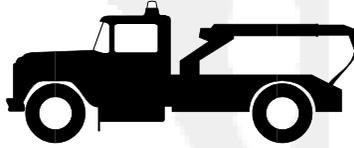
Source: UCSD Human Resources Department, Employee Relations Division, Torrey Pines Center, 2005

A bit of perfume always clings to the hand
that gives the rose. - Chinese proverb

**There once was two cats of Kilkenny.
Each thought there was one cat too many!
So they fought and they fit,
And they scratched and they bit,
'Til instead of two cats there weren't any.**

Did You Know??

LEASE \$MART writes commercial vehicle leases with **NO mileage limitation**. Contractors, towing companies, delivery companies and tour bus operators are some of the customers who appreciate the tax and accounting benefits of a lease without worry about excess mileage charges. New or used vehicles are OK. We DON'T write leases on consumer-use vehicles, but we do offer very attractive lease programs on commercial trucks and trailers. Call us for details!



Do not put statements in the negative form. And don't start sentences with a conjunction. It is incumbent on one to avoid archaisms. If you reread your work, you will find on rereading that a great deal of repetition can be avoided by re-reading and editing. Never use a long word when a diminutive one will do. Unqualified superlatives are the worst of all. De-accession euphemisms. If any word is improper at the end of a sentence, a linking verb is. Avoid trendy locutions that sound flaky. Never, ever use repetitive redundancies. Also, avoid awkward or affected alliteration. Last, but not least, avoid cliches like the plague.

Great Rules for writing by William Safire, The New York Times.

Note from the President

I'm *very pleased* to announce that Tammy Negelein has rejoined us as Transaction Manager! Tammy worked with us almost 4 years before leaving in 2002 to complete her finance degree. Many of our lessees and equipment dealers remember Tammy for her friendliness and dedicated resourcefulness in satisfying them with attractive approvals and superb communications.

Tammy says "Being back at LEASE \$MART, I realize how much I missed the excitement of the business. It's great speaking to clients and customers I dealt with previously and having the opportunity to re-establish those relationships. One of the most valuable lessons I've learned at LEASE \$MART is how to respect *and appreciate* the relationships which have been developed. We always strive to provide the best possible customer service in order to retain those relationships.

"I am pleased to be a part of an organization which focuses on helping each customer enhance their profit generating strategies. Developing creative solutions for a wide variety of businesses, across a great range of customer types and industries is a very exciting opportunity. It is also a challenge I take to heart. I look forward to expanding LEASE \$MART's presence in the business community and working with each customer to meet their financial objectives."

We've set big goals for 2005 and Tammy is part of the team to make it happen. We'd like nothing more than to show you how to gain new profits in your business starting immediately. Give us an opportunity to satisfy your equipment funding needs!

Gary Greene, CLP