

2012 NAELB ANNUAL CONFERENCE

ACHIEVING PEAK PERFORMANCE

APRIL 26-28

SHERATON DENVER DOWNTOWN HOTEL

DENVER, COLORADO





GREETINGS FROM THE MILE HIGH CITY OF DENVER, COLORADO!

Wow, what a challenging time to be in the equipment leasing industry! If you're reading this it means you have survived the Great Recession and the subsequent tempest that has followed. While we have unfortunately seen companies not survive these recent economic challenges, we are starting to see new entrants into our industry who are bringing fresh optimism with them. As the economy makes the slow turn back to prosperity, the brokers and funders of NAELB will be instrumental in providing the equipment that powers America's small businesses. The 2012 Conference Planning Committee and FSA Management Group have worked hard to make this not only an enjoyable conference, but one that everyone, from the newbie to the veteran, can take something back with them to their organization.

We have sessions covering sales techniques and relationship building; as well as how to bring today's technology into the office to increase efficiency and get even more done during the day! There will be a great opportunity to interact with representatives from the leading funding sources in our industry today; and Chris Fielder is hosting an amazing general session with several "take away" strategies you can put to use immediately.

I am also excited to welcome David Normandin to Denver as our keynote speaker. David has over 15 years of experience in the leasing industry, and I know we will all benefit from his thoughts on our industry and where we're headed. Finally, cognizant of the fact that we have the freedom to meet and discuss our thoughts and ideas only because of the men and women who are in harms way, we will have a special networking session that will give you the opportunity to give back in a small, but hopefully meaningful way.

Make plans to come to Denver, Colorado! The altitude is high, the air is clear and so is the view to the recovery ahead. Join me in Achieving Peak Performance at the 2012 NAELB Annual Conference!

A handwritten signature in black ink, appearing to read "Brian Schonfeld". The signature is fluid and cursive.

Brian Schonfeld, CLP
2012 NAELB Annual Conference Chair
Pawnee Leasing Corporation



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Thank you to members of all of our NAELB committees and task forces. NAELB thrives on a strong volunteer base. To get involved on a committee and make a difference, just e-mail headquarters at info@naelb.org, or contact the chairperson of the committee on which you wish to serve.

AGENDA | Thursday, April 26



6:30 a.m. – 2:00 p.m. **NAELB Annual Golf Tournament** *(Optional: Additional cost for participation.)*

Don't miss your chance to network with fellow leasing professionals in a relaxed environment during NAELB's 14th Annual Golf Tournament. The 18-hole "Thorncreek" course at the Thorncreek Golf Club facility features 7,268 yards of golf from the championship tees for a par of 72. The course rating is 73.6 and it has a slope rating of 135. Thorncreek Golf Club was ranked 4-Star by Golf Digest's Best Places to Play. Space is limited—be one of the first registered players to ensure your spot! You don't want to miss your chance to be part of this exciting tournament ... register to play TODAY!

Cost: \$100 (Includes transportation, lunch, green fees and cart fees.)

Please note: The course requires all players to wear collared shirts; cut-offs are prohibited. All players must also adhere to a "soft spikes only" policy.

Golf sponsorships are also available at \$500 a hole plus an additional \$250 if you want a table display. Visit www.naelb.org to register as a golf sponsor and support the NAELB Golf Tournament.

8:00 a.m. – 8:00 p.m. **Registration**

9:00 a.m. – 12:00 p.m. **Introduction to Advantage 2.0 & alaQuote Training**

Presented by: Jim Buckles, Preferred Business Solutions

Join Jim Buckles in this introductory session on two lease automation products: alaQuote (online lease calculator, quote calculator, application submittal and credit release authorization tool) and Advantage 2.0 (upgrade from System 1 Software), which includes contact management, deal tracking, document processing and paperless file storage. This session is geared towards companies considering upgrading their lease management tools and new users who want an overview of these products. *Please register for this class on the conference registration form.*

9:00 a.m. – 5:00 p.m. **CLP Master Review Class**

Brush up your skills with a comprehensive eight-hour program taught by Certified Lease Professionals. The review will include an in-depth review of four of the toughest subjects in equipment leasing: lease classification and terminology, leasing law, documentation and collection, math of leasing and accounting for leases. *Please register for this class on the conference registration form.*

10:00 a.m. – 12:00 p.m.

Broker 101: The Foundation (Part 1)

Presented by: Charles (Bud) Callahan, Jr., CLP, BPB, National Equipment Leasing, Inc.

Founda-tion (noun: the basis on which a thing stands, is founded or is supported.) The word is simple enough to understand—but do we have a clear concept of just how important a good foundation is to building things that will survive? With a solid foundation, you can build a business that will survive the test of time and concentrate on adding the next success to your portfolio. This class will be for those who are interested in becoming brokers, who are new brokers, who are new to the industry and anyone interested in discussing topics such as:

- The leasing basics: types of leases, credit structures, terminology
- The broker’s role: what we bring to the market
- Working with funding sources: the do’s and don’ts
- Finding business that your underwriters will want to fund
- Ethical standards for brokers: fiduciary responsibility, it’s not just a word
- Protecting your partners: funders, clients, vendors
- Tools of the trade: contact management, pricing, negotiations, structuring
- Finding business and keeping it
- Leases vs. finance agreements: which are better?
- ABC’s of a cold call
- What is the rate?

This is just a sampling of what will be discussed as you lay the cornerstone of your foundation as a successful equipment leasing broker. Don’t miss this unique opportunity to learn from the current NAELB president. *Please register for this class on the conference registration form.*

1:00 p.m. – 3:00 p.m.

Broker 101: The Foundation (Part 2)

Presented by: Charles (Bud) Callahan, Jr., CLP, BPB, National Equipment Leasing, Inc.

This is the second half of this course.

1:00 p.m. – 4:00 p.m.

Ethics Exam (Brokers Only: Exam fee will apply.)

Demonstrate your knowledge of ethical leasing practices by taking the NAELB Best Practices Broker™ Exam! By passing this ethics exam, you can proudly display the “Best Practices Broker™” designation on your letterhead, business cards and brochures. You must sign up to take the exam and be approved prior to conference. No walk-ins will be accepted.

3:00 p.m. – 3:30 p.m.

Networking Break

AGENDA | Thursday, April 26 (continued)



3:30 p.m. – 5:00 p.m.

Gold Sponsor Presentation(s)

Dakota Financial is offering NAELB brokers a unique opportunity to learn the “ins & outs” of Dakota’s leasing programs. Michael Green, Dakota’s managing partner, will discuss how to qualify, package and close tough credit transactions from \$10,000 up to \$250,000. Learn how to overcome common objections and how to use their famous Early Payoff Discount to your advantage! Have all your Dakota questions answered on the spot by Michael, as well as Brian Barbetto, chief credit officer and Margaret Edgerton, sales & marketing associate. *Please register for this class on the conference registration form.*

Gold sponsorships are also available at \$6,000 plus an additional \$250 if you want to present a 30-minute workshop. Visit www.naelb.org to register as a gold sponsor and support the education of NAELB members.

6:00 p.m. – 7:00 p.m.

First-Timer Reception

If this is your first NAELB conference experience we invite you to attend a special reception in your honor. This reception is for first-time conference attendees only. It will be a great time to meet the NAELB Board of Directors, sponsors and committee chairs as well as being eligible for a drawing that is only available for first-timers. Get involved and make great connections!

7:00 p.m. – 10:00 p.m.

Sponsors’ Opening Reception

Enjoy the flavor of the Mile High City while catching up with old friends and making new ones. Take a chance at striking gold at this fun-filled event to kick-start the conference.

7:30 a.m. – 4:45 p.m.

Registration

8:00 a.m. – 9:00 a.m.

Breakfast & Welcome

Join NAELB Conference Chair Brian Schonfeld, CLP and NAELB President Bud Callahan, CLP, BPB for a combined breakfast and opening welcome to kick off the Annual Conference and Exhibits. There will be details on conference events and how to get the most out of your conference experience.

9:00 a.m. – 12:00 p.m.

Exhibits

Enhance your resource network by meeting funding sources and service providers for the latest business solutions.

9:00 a.m. – 9:30 a.m.

First-Timer/New Member Orientation

Is this your first NAELB conference? Are you new to NAELB? Would you like to meet other new members? Attend this brief informative session to learn how to make the most of this conference and your membership!

9:30 a.m. – 10:15 a.m.

Professional Development [CLP-CPE Credit]

Presented by: Sonia v.M.Stoddard, BPB, Stoddard & Associates

Are you tired of the same old sales and marketing strategies? Would you like to take it up a notch? Make yourself indispensable as a trusted advisor in the lease/finance industry. Use proven personal and professional development strategies to bring yourself and your business to a whole new level. Sonia will help you to develop these skills and show you how to earn respect in this industry.

10:00 a.m. – 10:30 a.m.

Networking Break

12:00 p.m. – 1:30 p.m.

Lunch and Keynote Presentation

Presented by: David Normandin, CLP, Black Dog Consulting

The leasing industry is advancing and changing at a rapid pace. This environment requires us to communicate more accurately and efficiently than ever before as we are sending and receiving more content with more people using more mediums than ever before. In today's environment there is far less tolerance for errors. This is specifically true as an originator. That is why communication is far more important today than in the past. Communication is the foundation of all relationships both personally and professionally. In this informative presentation, David will equip you with the knowledge, skills and abilities to become more effective in delivering and receiving information both internally and externally so your value propositions are leveraged to increase and retain business.

AGENDA | Friday, April 27 (continued)

1:45 p.m. – 3:15 p.m.

CONCURRENT SESSIONS

(Please select one of the following sessions to attend and indicate your choice on the registration form.)

Getting Your Foot in the Door: How to Effectively Overcome Common Objections

Presented by: JC Siddiqui, Select Business Credit, Inc., Moderator; Corey Bell, United Funding, LLC; Paul Phillips, Pawnee Leasing Corporation and Lynn Smith, TEAM Funding Solutions

Tired of hearing the same answer from the same person when you know you have a great service that will truly help today's small business owner? Come to this great session where industry veterans will share their tips and success stories on how to get past that initial "No."

Bringing Today's Technology Into Your Office [CLP-CPE Credit]

Presented by: Brian Schonfeld, CLP, Pawnee Leasing Corporation, Moderator and Kent Bejcek, Squarei Technologies

Cloud computing? Social Media? Mobile Platforms? CRM? If you're not using these powerful business tools (or better yet, aren't even sure what they are), come to this informative presentation featuring Kent Bejcek who has put these very programs to use for companies for over 15 years.

Networking Event: Creating Packages for Our Troops Overseas

Coordinated by: Brian Albach, Republic Business Credit, LLC; Linda Tiers, Baystone Financial Group and Marci Slagle, CLP, Varilease Technology Finance Group, Inc.

Take some time out of your day to say "Thank You" to the brave men and women serving our country overseas and network with your colleagues at the same time. We will be creating and sending care packages filled with small goodies that our troops will be sure to enjoy; don't miss this easy opportunity to do your part.

3:15 p.m. – 3:45 p.m.

Networking Break



3:45 p.m. – 5:15 p.m.

CONCURRENT SESSIONS

(Please select one of the following sessions to attend and indicate your choice on the registration form.)

Building Lasting Relationships With Lessees and Vendors Alike [CLP-CPE Credit]

Presented by: Jordan Borenstein, Admiral Financial Corp., Moderator; Tyson Garrett, Pawnee Leasing Corporation; Henry Grace, I.F.S. Equipment Financing and Jamey Howey, Piedmont Equipment Leasing

Do you feel like your vendor or lessee has no loyalty and is evaluating new brokers every time they have a deal? Hear from these experienced leasing professionals on how to build solid relationships with your vendors and customers alike and ensure your number is the first one on their speed dial.

What's in a Law: Legal Requirements for Today's World [CLP-CPE Credit]

Presented by: Brian Schonfeld, CLP, Pawnee Leasing Corporation, Moderator; Joe Bonanno, CLP, NAELB Legal Counsel and Barry Marks, CLP, Marks & Weinberg, P.C.

Come to this presentation by two of today's top leasing attorneys and make sure you are up-to-date on all the things you need to know about: lender's licenses, commitment fees, usury concerns and more!

How to Interpret Financial Statements for You and Your Lender [CLP-CPE Credit]

Presented by: Spencer Richman, CLP, BPB, American Financial Network, Inc.

Do you want an advanced class appropriate for beginners as well as more experienced professionals? Attend this session and we will take the mystery out of financial statements and tax returns. This will not be another 'watch me analyze the financial statements' class. You will learn more than simply looking for the company's net worth and profitability. We will go much more in depth ... but you will learn it all in plain English! We will use a versatile tool which you can take home and use yourself. In this class we will work together to spread three years' worth of financial statements on Mudd, Waters & Souers Drainage Systems Co. While spreading the statements, we will learn what many of the terms, ratios and trends mean, as well as what most lenders consider 'acceptable'. Finally we will examine how to use the information from the spreads to help write-up the transaction for your lender.

All attendees will be provided with an Excel template for spreading financial statements, as well as three complete sets of financial statements to practice spreading on your own along with a completed spreadsheet to compare to your answers.

OPEN EVENING

Take this opportunity to explore all that Denver has to offer. Shopping, dining and entertainment are just steps away from our conference hotel.



AGENDA | Saturday, April 28

7:30 a.m. – 5:00 p.m. **Registration**

8:00 a.m. – 9:00 a.m. **Breakfast**

9:00 a.m. – 12:00 p.m. **Exhibits**

10:00 a.m. – 10:30 a.m. **Networking Break**

12:00 p.m. – 1:15 p.m. **Business Meeting Lunch**

Join us for lunch and updates on NAELB affairs. Witness the passing of the gavel from NAELB President Charles (Bud) Callahan, Jr., CLP, BPB, to incoming president Patrick Sponsel, Sharpe Equipment Leasing, Inc.

1:30 p.m. – 3:00 p.m. **General Session – So, I made it this far. Now what? [CLP-CPE Credit]**
Presented by: Chris Fielder, 360 Equipment Finance, LLC, Moderator; Brian Acosta, CLP, BPB, Matrix Business Capital; Tony Butler, FSA Management Group and Rosanne Wilson, CLP, BPB, 1st Independent Leasing

Chris Fielder, a favorite speaker with NAELB, will bring his years of knowledge and innovative approaches to provide you with several “take away” strategies that you can use immediately. If you have made it this far and want to improve your business in 2012, you will not want to miss this session. This session will be broken into two parts; in the first, Chris will provide you with six success strategies to improve your business today and create the tenacity to persevere through these changing times. In the second part of the session you will hear firsthand what a panel of industry veterans has done to improvise, adapt and overcome. This session is about investing in success; it is about investing in your company through knowledge!

3:00 p.m. – 3:30 p.m. **Networking Break**

3:30 p.m. – 5:00 p.m.

Concurrent Sessions

(Please select one of the following sessions to attend and indicate your choice on the registration form.)

Funding Source Panel: Building and Maintaining Broker / Funder Relationships [CLP-CPE Credit]

Presented by: Dwight Galloway, CLP, RLC Funding a division of Navitas Lease Corp., Moderator; Brian Barbetto, Dakota Financial, LLC; Frank Freer, Blackstone Equipment Leasing, L.P.; Matt Mosley, CLP, Financial Pacific Leasing, LLC; Paul Phillips, Pawnee Leasing Corporation; Marci Slagle, CLP, Varilease Technology Finance Group, Inc. and Linda Tiers, Baystone Financial Group

Come to this informative panel featuring representatives from “A” through “D” funding sources and hear what it takes to focus on building and maintaining successful relationships between brokers and funders; and how to be a top broker for any source!

Communication Styles in the Office [CLP-CPE Credit]

Presented by: Brian Schonfeld, CLP, Pawnee Leasing Corporation, Moderator and David Normandin, CLP, BPB, Black Dog Consulting

Learn about the four main communication styles that we all have, how to recognize your styles as well as those of others and most importantly how to use that knowledge to achieve greater success both in and out of your office.

5:00 p.m. – 6:30 p.m.

Farewell Happy Hour and a Half

Join your colleagues for one last drink before heading home to start putting your new found knowledge to work. Who knows, you could pick up a few more golden nuggets to take home.

Enjoy the rest of your evening in the Mile High City!

AGENDA | Sunday, April 29

8:00 a.m. – 5:00 p.m.

CLP Exam *(Optional: Additional cost for participation.)*

The CLP exam will be administered to those who are pre-qualified. Contact the CLP Foundation at (610) 687-0213 for more information.

EXPECTED WEATHER

In April, the average high is 62 degrees and the average low is 33 degrees. Please keep in mind that meeting rooms may feel cool to some conference attendees and a sweater may be helpful.

YOUR CONFERENCE HOTEL & HOST CITY

The Sheraton Denver Downtown Hotel offers rooms with beautiful mountain and downtown views. The conference hotel is within walking distance to many downtown local attractions. Urban sophistication meets outdoor adventure in the Mile High City. While you're here, if you're looking for sports or maybe a museum, Denver has it all. At the far end of 16th Street, you'll find everything from the Denver Art Museum to Colorado's State Capitol. The Sheraton Denver Downtown Hotel is one block from the Pavilions shopping and entertainment complex, featuring movie theaters, upscale shopping, restaurants and an array of activities and events.

Denver has more national sports teams than any other city! Our conference hotel is close to all! The Denver Nuggets and Colorado Avalanche play at the Pepsi Center, the Denver Broncos at Invesco Field and the Colorado Rockies at Coors Field. Find out more about our conference hotel at www.sheratondenverdowntown.com. For more information on Denver go to www.denver.org.

DID YOU KNOW YOU HELP NAELB WHEN YOU STAY ONSITE?

Staying at the conference hotel means getting a great rate, being at the center of all the excitement and spending less time worrying about where to be and when. You will maximize your networking time with other NAELB conference attendees and best of all, you help NAELB meet its commitment to the hotel for this conference.

RESERVATIONS

Hotel reservations for the Sheraton Denver Downtown Hotel may be made by calling the reservation desk and identifying yourself as an attendee of the NAELB 2012 Annual Conference, or by going online to www.naelb.org and clicking on the hotel link.

Our special conference rate is \$139 plus tax for single/double occupancy. The cut-off date for hotel reservations at the conference rate is Wednesday, March 28, 2012. After this date, the hotel will honor reservations on a space and rate availability basis. We encourage you to book reservations at your earliest opportunity.

Sheraton Denver Downtown Hotel

1550 Court Place | Denver, CO 80202

Reservation Desk: (800) 325-3535 or (303) 893-3333 | **Hotel Check-In:** 3:00 p.m. Check Out: 12:00 p.m.

DENVER AIRPORT

Information on the Denver International Airport (DEN) can be found at www.flydenver.com.

AIRLINE DISCOUNT

Delta Airlines is offering a 2-7% discount on their fares for air travel to and from the conference. Reservations and ticketing are available via www.delta.com or by calling Delta Airlines at (800) 328-1111 and referencing our File Number, NM8T3. When booking online, select Meeting Event Code and enter the meeting code NM8T3 in the box provided on the Search Flight page.

GROUND TRANSPORTATION TO/FROM DEN

The distance from the hotel is 23 miles, with a drive time of about 35 minutes. Shuttles are available for \$22; taxis average \$55. For more information, please visit www.flydenver.com/parking.

HOTEL PARKING

Self-parking overnight is \$24; valet parking overnight is \$29.

REGISTRATION INFORMATION



CONFERENCE FEE

The conference registration fee includes the cost of attendance at all general and concurrent sessions, social functions and planned meals. The golf tournament, Ethics exam and CLP exam are offered at an additional cost. Please refer to the enclosed registration form for the appropriate fee structure or contact the appropriate person for the CLP exam. If you have any questions regarding the registration process, please call NAELB Headquarters at (800) 996-2352.

REGISTRATION PAYMENT

No registration will be processed without proper payment accompanying the registration form. In order to qualify for the EARLY rates, registration forms must be received or postmarked no later than Friday, March 30, 2012. All registration forms must be received no later than Wednesday, April 11, 2012 to have your name listed in the printed attendee list. Please use the enclosed registration form or register online at www.naelb.org. Submit forms by regular mail or fax to (877) 875-4750. After Friday, April 20, 2012 all registrations must be made on-site.

OPTIONAL EVENTS (ADDITIONAL COST FOR PARTICIPATION)

The golf tournament, Ethics exam and CLP exam are considered optional events. The cost for participation in each varies; please check the registration form for pricing details. Please see this brochure for individual descriptions.

GUEST FEES

For a fee, guests may participate in the social functions and planned meals during the conference. Reservations must be made in advance for each function and the appropriate charges should be included in the payment that accompanies your registration form. Guest fees are offered as an accommodation for guests accompanying registered conference participants. If a guest wishes to attend the general or concurrent sessions, they must purchase a full conference registration at the appropriate member or non-member rate.

CONFIRMATION EMAIL

After your registration form has been processed, NAELB Headquarters will send you a confirmation email.

CANCELLATION POLICY

Cancellations submitted in writing to NAELB by Friday, April 20, 2012, will be refunded, less a \$75 processing fee. There will be no refunds for cancellations received after this date. All refunds will be processed after the conference.

GENERAL CONFERENCE INFORMATION

CONFERENCE ATTIRE

The conference attire is business casual.

DISTRIBUTION OF PUBLICATIONS AND PROMOTIONAL MATERIALS

Distribution of brochures, fact sheets, advertising, industry publications and promotional materials is not allowed during the conference except for companies participating in the official conference sponsorship program and annual conference exhibitors. Distribution of these materials by sponsors is allowed only within the guidelines of the sponsorship program.

SCHEDULING NON-NAELB FUNCTIONS

Events that conflict with officially sponsored NAELB events or educational programming are not allowed during the conference. This includes hospitality suites, special breakfasts, focus groups or similar events.

QUESTIONS?

Contact NAELB Headquarters
at (800) 996-2352.



SPECIAL THANKS TO YOUR 2012 SPONSORS

(As of 1/13/12)

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ANNUAL CONFERENCE WORKSHOP

Dakota Financial, LLC

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Bankers Capital
Blue Bridge Financial, LLC
Dakota Financial, LLC
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Financial Pacific Leasing, LLC
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Maxim Commercial Capital, LLC
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RLC Funding a Division of Navitas Lease Corp.
TEAM Funding Solutions

INTERESTED IN 2012 SPONSORSHIPS?
Contact NAELB Headquarters at (800) 996-2352

REGISTER AT WWW.NAELB.ORG TODAY!

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