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A Message from the CLFP President

As we head into summer, I am sitting in my office perusing the new CLFP Handbook. I find it incredibly exciting that even though we are only halfway through the year, we have accomplished so much. This handbook has been a labor of love since its first iteration well over a decade ago and I am very proud to have been a small part of this new edition.

The real heavy-lifting for our new Handbook fell on our author/project manager Deb Reuben, CLFP, with a ton of help from our Executive Director Reid Raykovich, CLFP and the finishing touches by the editor Mike Dickinson. That does not negate the hours of time given from all our subject matter experts (40) to get to this final product. We are very proud of the new Handbook and what it is doing to continue to help the Foundation reach the next level. Thank you to all of the dedicated CLFPs and other industry experts that helped us get this project done in such a timely manner. If you have the opportunity, you should pick up a copy of the new Handbook and it is available to purchase either from the Foundation's website or on Amazon. (As of my last check, we were #65 on the best seller list for financial textbooks!)

Not to rest on our laurels, we are moving straight in to the rewrite of the exam which we are working to mirror the newest edition of the Handbook, both in information and presentation. Shortly after the exam is complete, we will completely update the Academy for Lease & Finance Professionals and we hope to have these in place by the end of the year.

With the latest to pass the exam (congratulations all!) we are at 574 members. In 2018, we already added 74 new CLFP's and we expect that number to continue to rise exponentially. We have also already held six ALFP's and have three more scheduled in the next few months. We still have a few open spots in Chicago, in mid-July and in Philadelphia, in early August. So, if you are interested in attending, ACT FAST!

I would be remiss, if I didn't offer a huge thank you to all our ALFP sponsors, educators and hosts for giving us the ability to make these academies available across the country. Please reach out to [Reid](#) or myself if you have an interest in holding an academy at your location.

In addition, Reid and Nathan Gibbons, CLFP went all the way to Australia to represent the CLFP Foundation and explore the opportunity of expanding the designation on an international level with CAFBA.

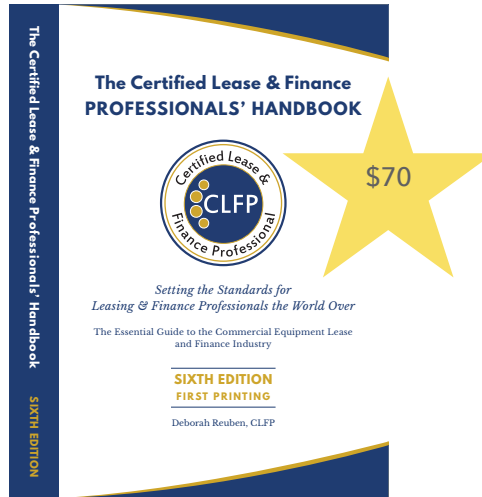
Coming soon to a city near you, we will be celebrating our 4th Annual CLFP Day on August 23rd. This is a great opportunity to get together and network with other CLFPs in your region. Please look for information on an event close to you, or better yet, plan your own event - contact [Sandy](#) if interested.

While I am excited about all that we have accomplished so far this year, we have a lot more to do. If you want to volunteer, get involved, have any ideas that will help us as a board be more or do more, please don't hesitate to reach out. We are here to serve our fellow CLFPs. We are all excited about our future and hope to keep this momentum going. Keep up the good work!

A handwritten signature in black ink, appearing to read 'Marci Slagle'.

Marci Slagle, CLFP
CLFP President

The Certified Lease & Finance Professionals Handbook 6th Edition



The Certified Lease & Finance Professional Foundation is proud to announce the release of its sixth edition of *The Certified Lease & Finance Professionals' Handbook*. The Handbook was completely rewritten in 2018 by Deb Reuben, CLFP, edited by Mike Dickinson and sourced from interviews with forty Subject Matter Experts that have experience in all facets of the industry regarding business type (bank, captive, broker, service provider, etc.) as well as business function (Portfolio Management, Sales, Credit, Documentation, etc.).

- For those who purchased the 5th edition, 2nd printing in 2018, a 50% discount is offered for the new Handbook. Proof of purchase is required and should be sent to: sandy@clfpfoundation.org
- Bulk discounts are available. 5% off of 5 - 9 copies; 10% off of 10 - 14 copies and 15% off of 15 or more copies. To place a bulk order, please contact Sandy: sandy@clfpfoundation.org
- The current CLFP Exam will be offered until December 31, 2018. The new CLFP exam based off of the new Handbook will be available in September 2018 and will be the only option beginning January 1, 2019.



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Spotlight on Deb Reuben, CLFP



Deb Reuben, CLFP
Making awesome happen!

At which store would you like to max-out your credit card? Tesla or Apple

What was your favorite TV show when growing up? Dukes of Hazzard Yee Hawwww

What was your favorite toy as a kid? I am told that I had a wheeled duck, that was on a string, I pulled that thing around everywhere and called it my "Guck." I don't remember this, the "toy" that I remember was not really a toy, but my dad made for me a balance beam, it was regulation 16 feet long, 4 inches wide and only a 1.5 feet high. I was obsessed with it. In the summers, I would work out four hours each morning at the gym and then come home and put in another several hours in the front yard until my parents came home from work. I was always on that thing. Spent most of my childhood upside down or in the air.

Can you play any instruments? Beyond the kazoo, not really a musician, I am a singer, I used to lead the music team at church, sang at various events.

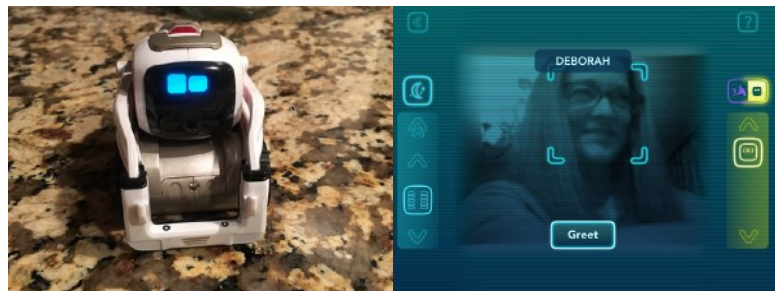
Do you have any strange phobias? Maybe this isn't so strange, but I can't stand spiders. Or even a piece of fuzz that looks like a spider. Snakes are pretty creepy too. One time I was trail running and a snake slithered past my foot and I screamed and jumped so high and I think the adrenaline rush generated my fastest sprint ever.

What, or who, are you a "closet" fan of? The BBC Show, Miranda, with Miranda Hart. Whenever I see her show, I cannot stop laughing, it is impossible for me to not laugh. Also... mini Lego Robots, robots, Dexter from Dexter's Lab (the cartoon).

What are three things still left on your bucket list? 1) Visit every continent. 2) Experience weightlessness of outer space. 3) Mountain bike down a real mountain.

What is the worst pet you have ever had? As a kid, we had a dog, Jake, a golden lab/German shepherd mix. Adorable as a nippy little puppy, he grew fast and became huge and scary (BIG FREAKY TEETH). He ate the sofa cushions and stuffing and then bit my baby sister. I grew up in a big family, it turns out that dog was not child compatible. We didn't have that dog very long, he was adopted by a man with no kids.

What was the best concert you ever went to? I haven't been to very many concerts, but I loved seeing REM and INXS back in the day.



How Deb sees her robot (l) and how her robot sees her (r)



Ice-fishing on Minnetonka

Where's your favorite place in the world? The world is awesome, it's hard to pick just one place as a favorite. I really love Southern California, especially Laguna Beach, being near big water is my happy place. The San Juan Islands in the Pacific Northwest are amazing. Hurricane Ridge in the Olympic Mountains is gorgeous, I have the picture set as background on my laptop, I look at it several times a day. Ahhhhhhhmazing.

What's the last book you read? LOL. That is a tough question because it changes every other day, I am an avid reader and usually have several books going at once. Just this morning, I was reading (again) The Design of Business: Why Design Thinking is the Next Competitive Advantage. Recently finished, The Inner Game of Tennis: The Classic Guide to the Mental Side of Peak Performance by W. Timothy Gallwey and Deep Work by Cal Newport. (Of course by the time this publishes all that will

be old news so if you like books, ask me next time you see me and we'll compare notes).

What are you passionate about? Continually learning, improving, choosing to be awesome. I am the boss of my brain, I choose what and how I think. Mindset matters.

What are you currently watching on Netflix? Nothing, but I did recently binge watch Young Sheldon and Big Bang Theory season 11 on Amazon Prime. Deliciously geeky. Those shows crack me up.

If you could visit anywhere in the world you've never been, where would you go? Everywhere including near earth orbit. I want to tour Western Europe, go back to Russia, tour China, see Australia and New Zealand (especially all the places filmed for the Lord of the Rings trilogy!).

What's your secret talent that no one knows about? Crochet

If you were a crayon, what color would you be? It's difficult to choose just one color. Wouldn't it be cool to be a crayon that generates plaid or polka dots in navy blue, orange, or hot pink?

Who is your least favorite superhero? Oh an easy question. Spiderman.



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2018 CLFP Survey of Members

On February 14, 2018 the CLFP Foundation sent out a survey to 515 CLFPs and Associates in good standing. This was the first comprehensive survey since 2013 and there were a variety of questions pertaining to the survey-taker's background, opinions on the designation, and volunteer opportunities. 115 (22%) responded and the full survey results are available to CLFPs and CLFP Associates in good standing which may be found [here](#). Below are some summaries.

- ★ The average age upon obtaining the CLFP certification was 40.2 years and the majority of test-takers were in the industry from 11 - 20 years when sitting for the test which has been declining over the past few years
- ★ The two largest categories for job function were Management followed closely by Sales
- ★ 53% of respondents attended an Academy for Lease & Finance Professional (ALFP)
- ★ 76% of respondents' employers paid for all of the exam costs; 4% had it partially covered
- ★ The top reasons for pursuing the designation are:
 1. Knowledge
 2. Certification
 3. Company Culture
 4. Professionalism
 5. Personal Challenge



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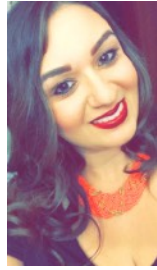
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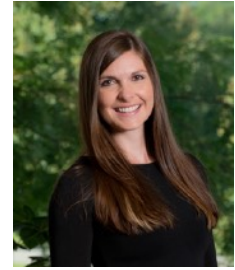
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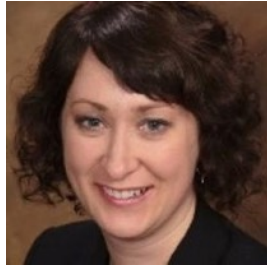
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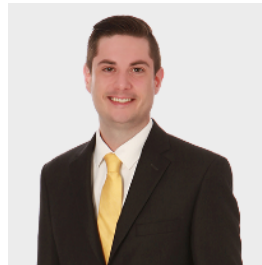
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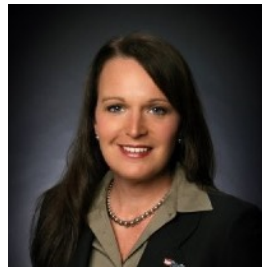
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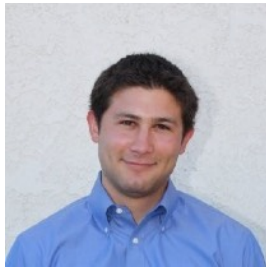
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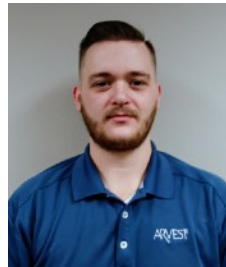
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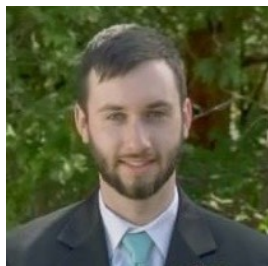
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Remaining 2018 Academy for Lease & Finance Professionals (ALFP)

There have been six ALFPs in 2018 thus far: three were hosted for internal employees only at Canon Financial Services, Amur Equipment Finance, and U.S. Bank Equipment Finance. The other three were hosted by First Foundation Bank, Arvest Equipment Finance and LeaseQ. As of the publication date, there are three remaining ALFPs for 2018 and the information is below:

Chicago, IL

July 12 - 14

Hosted by BMO Harris EF

Registration and general info
[here](#)

Cincinnati, OH

August 16 - 18

Hosted by

Great American Insurance

Philadelphia, PA

August 2 - 4

Hosted by Odessa

Registration and general info
[here](#)

Save the Date

2018 AACFB Commercial Financing Expo - Dallas, TX

September 6th and 7th

ELFA Ops/Tech and Accounting Conference - Philadelphia, PA

September 17th - 19th

2018 NEFA Fall Funding Symposium - Charlotte, NC

October 3rd - 5th

2018 ELFA 57th Annual Convention - Phoenix, AZ

October 14th - 16th



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