



# THE CLP CIRCULAR

News for Leasing and Financing Professionals

*"Setting the Standard for Leasing & Finance Professionals the World Over"*

## CLP Foundation

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## HIGHLIGHTS

- What Time Is It?
- The Business of Ethics (Part III)

## CLP SPOTLIGHT

- Mike Arness, CLP

### What Time Is It?

by Jim Merrilees, CLP

This is the time to be your best. I don't know about you, but I cannot be my best by doing some of the traditional and habitual things we Americans do. I am trying to be conscious of how I react to these troubling times. It is normal and healthy to feel anger or outrage and to blame yourself for not getting out of an investment or closing a transaction. But it is not good to hang on to those feelings and put off making a plan for dealing with the situation.

We consider ourselves a culture that revels in its individuality. This is especially true in good times. When we fail, it is also an individual matter, although we may try to shift the blame to others. The blame game is easy to play. But we are not all innocent victims in most cases. While most of us won't take responsibility for the Wall Street debacle, at some point we need to accept the situation and begin to deal with it. Anything from writing your congressman to creating a new personal or business strategy can help you get through it.

My first personal change is to reduce my dependence on traditional network news. *(continued online)*

### The Business of Ethics – Part III

by Raphael Lavin, CLP – Standard Professional Services, LLC

The current world economic environment dictates that we be faster and more efficient all the time. Too often in our haste to get business done we overlook the importance of qualifying a new vendor relationship, just as we would a "new" lessee. Additionally, even existing vendors should be checked periodically to make certain that they are not taken for granted and that there are not subtle nuances taking place in their operation that would foreshorten their life expectancy as your "vendor".

By all means a background check should be done on the vendor to see if they are in good standing, do have a business location, and do provide a service (i.e., producing or distributing a product). Knowing what other funders they have worked with in the past can also be a guide in determining their ethics. Is the equipment that they are selling new or used? Is it current generation technology or an item better suited for some historical museum or a Ripley's believe it or not candidate? There are many web sites today that help verify the values of used equipment such as machinery and trucks and trailers. When in doubt, call for recommendations or comp values or have an outside appraisal done. *(continued online)*

To read these full articles, please go to [www.CLPFoundation.ORG](http://www.CLPFoundation.ORG) and click **Toolbox » Articles**.

### Where in the World?

Donna Wesemann  
of Susquehanna Commercial Finance, Inc.



All correct answers sent to [info@clpfoundation.org](mailto:info@clpfoundation.org) will be entered into a drawing for \$20 off CLP renewal dues.

Entries must be received by 9/1.

### NEFA in Seattle

CLP's at NEFA meeting and Mariners Game in Seattle



### Save Now!

CLP Dues Renewal Discount

In 2011, CLP Dues will be increasing by \$25.

Pay your combined 2011 & 2012 renewal dues before November 1st and receive a \$25 discount on your 2012 dues.

As a CLP In Good Standing you should login to the *Member's Only* section of the CLP website and check out your options.

Billing statements will be mailed to all CLPs in Good Standing on September 15th. This will include an announcement accompanied with details of this exclusive opportunity.

# CLP Spotlight



## An Interview with Mike Arness, CLP

### How did you get your start in the leasing business?

In the mid 1980's I owned a computer company. We actually built the computers and custom wrote programs for point of sale systems. The systems ranged from \$15K to \$100K which was a lot of money in the mid '80's. Most banks were very computer illiterate in those days, so my clients who really wanted the computer systems were having a hard time finding funding. Since the banks were not funding my deals I started looking for an alternate funding source. That's how I discovered the leasing industry. I hooked up with a Leasing Company and they started funding my deals. Five years later I sold the computer company, rented a house on the beach in WA State and thought I would relax and grow a beard. On my way to the ocean shores I stopped by the offices of my leasing partner to notify them I had sold the business and the owner offered me a job selling financing.



Mike Arness, CLP  
ClearView Financial, Inc.

After 5 years of selling expensive computer systems, working 7 days a week, 12 hours per day I thought that selling money would be the easiest job I ever had. Yes, I was humbled very quickly. I stayed with this company for 9 years, getting more and more into the management end as years passed by. In '98 the owner I worked for sold out to First Sierra Financial, a publicly traded company based in Houston, TX. I worked there for two years so I could complete my two year contract. I found out that I wasn't much of a big corporate guy and wasn't happy with the direction they were headed so I resigned and founded ClearView Financial, Inc. in Feb of 2000.

I started ClearView on the spur of the moment as I had a chance to leave First Sierra. I took my first app on my kitchen table. Within 30 days I had my first office and my first employee who is still with me. At our peak we had 20 employees and 4 offices. The recent economic storm reduced our staff to 10 so we closed one office and consolidated two others. We now have headquarters in Ephrata, WA, a branch office in Wenatchee, WA and 2 sales offices, one in WA and one in TX.

### What do you enjoy most about your work?

I am very much a people person so this industry suits me well. I enjoy the interactions with my staff as well as the relationships I have with my lenders. We are fortunate to have great customers and vendors to work with also. After 20 years on this side of the desk I have met many quality people from many different companies like mine. All in all, we are a great bunch of people to be with. For the first 18 years there was great satisfaction in providing the funding for my client's and vendor's growth. You really felt like you accomplished something at the end of the day. Lately I come to work wondering what world did I just wake up in? This shakedown will really separate the hobby companies from the lifers and yes I am a lifer. Things will get better.

### What are my biggest challenges?


The biggest challenge we have as owners these days is finding opportunity to place our deals. Finding funding that will allow my sales and support staff to stay employed and finding funding to support our vendors and customers is definitely a full time job right now. Keeping morale up is also tough these days.

### My Loves:


My wife Deb and I just celebrated our 35th wedding anniversary. We were high school sweet hearts and married quite young. We have two kids and two grandsons. I choose to live in Central WA State in a small town. Every time I am in Seattle driving through some of the worse traffic in America, I wonder why anyone would live there if they had any choice. As a result, most of my activities are outdoors. Deb and I own 3-1/2 acres and a cabin in the Cascade Mountains about an hour and a half from our home. We spend most of our free time up there. I enjoy bird hunting with my yellow lab "Sage", fishing, snowmobiling, dirt biking, kayaking, canoeing, hiking, skiing and golfing, just to name a few. I am a kid at heart who refuses to grow up.

**ECS Financial**  
**Institute for Leasing Professionals**  
 September 14th and 15th - Bellevue, WA

Presented by NEFA  
 Hosted by Great American Insurance  
 \$395 per person for 2 full days of instruction.  
 Attendees will receive a \$20 voucher for use toward the CLP Handbook or application for CLP Certification.



*The Institute for Leasing Professionals (ILP) is endorsed by the CLP Foundation as preparation for CLP Certification. The course is highly recommended in the culmination of studies and in final review for the CLP Exam.*



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**(610) 687-0213**

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**Save the Dates**

Events

- NEFA Chicago White Sox Game**  
Thursday, August 26, 2010
- NEFA Institute for Leasing Professionals**  
September 14 & 15, 2010
- NEFA NJ and NY Networking**  
September 16, 2010
- NAELB Eastern Regional**  
September 24 & 25, 2010

**CLP Exams**

- August 20th**  
Little Rock, AR
- September 10th**  
Cleveland, OH
- September 16th**  
Bellevue, WA
- September 26th**  
Atlanta, GA

**Advertising Opportunities**

**Website Banners Ads**

*For the first time ever*, the CLP Foundation is accepting banner ads.

Are you reaching the Best of the Best? You are if you promote your business with the CLP Foundation.

Details available on the website under [Members >> Advertising Opportunities](#)

Size (w×h)	Extended Commitment Discounts			
	10%+	15%+	20%+	
	<b>1 month</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>
88 x 31	\$30	\$80	\$150	\$270
468 x 60	\$120	\$325	\$600	\$1140
120 x 600	\$150	\$390	\$750	\$1440

*Additional sizes are available. Please check the website for all options.*

**Special Member Benefit:**

**All CLPs in Good Standing Member Companies will receive a 20% discount off the above prices!**

**CLP Circular**

**Get Exposed** to over 300 industry leaders from CLP, NAELB, NEFA, Leasing News readers and more... Run a business card size ad in the CLP Circular for only \$40/month or \$100/3 issues. Ads are first come first served.

**Business Card Size Ad     \$100 for 3 months or \$40 per issue**

**August Mindbender**

**Six glasses are in a row. The first three are full of juice; the second three are empty. By moving only one glass, can you arrange them so empty and full glasses alternate?**

Go to [clpfoundation.org](http://clpfoundation.org) to bend it!  
Just click on the *Mindbender* picture.

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