Closing remarks given to the members of the National Association of Equipment Leasing Brokers during the business meeting in New Orleans at the 2008 Annual Conference.

This is the last time I will be at this podium in front of each of you so I have been told to make the most of it. With that in mind and with your indulgence, there are a few things I would like to share with you as my friends.

I thank God for the fact that as an American, there are certain things in this world that I simply do not know!

I have never lived in slavery nor known a slave; I was born a free man. I have never known the tyranny of a dictatorship nor have I fought in a civil war. I have never been beaten nor had my family taken away from me under cover of night. I have never had foreign or domestic soldiers enter my home to take it from me. I do not fear prison for speaking my mind nor government persecution for praying to my God. I do not know what it is to live in fear or abject oppression from my own government even though I am one of the first to point out that it is by no means perfect.

However, as an American, there are some things that I do know in the very fiber of my being. I know that I am blessed by the light of freedom. I know that I am blessed to be an American living in this place and time in history. I know that my opportunities are only limited by my determination to achieve. I know that I can dare to dream and furthermore that those dreams can be realized because I am free to make them so. I know that I have a voice and though my voice alone may be but a whisper in the night, that when joined by others of like mind and determination, my voice becomes that of the roar of thunder, capable of making right that which has for so long been wrong.

Simple words such as "I have a dream" and "Mr. Gorbachev, tear down this wall", words spoken by individual men that when echoed by the world, moved men's hearts and softened their souls and changed the world, ushering in the light of freedom into the darkest of places.

The freedom that I hold so dear, allows me to enjoy the results of my decisions, the fruits of my labor. Yet, I am also free to fail. A scenario that no government scheme, however well intended, can prevent in a free society. Indeed, it is failure, not success, which will more quickly move individuals to make the changes in their behavior as to avoid further loss. It is failure that is life's best teacher and it is failure that lets us know we have tried. The best lessons have often come at the greatest price.

Success and failure, this year I have experienced both. I have set goals and fallen short, I have stepped up and fallen down, I have experienced both the <u>criticism</u> and the gratitude <u>from those who</u> I have chosen to serve. <u>Yet</u> in each and every success and even dismal failures, I have been proud of <u>the fact that I have done my best...my best for this association, my best for this industry, and my best for myself.</u>

As I prepare to exit this stage for the last time as President, I would like to leave you each with one last thought._My wish is that each of you has a crystal clear

understanding of how important you are to others. You have the ability to touch the lives of more people than you_will ever know simply by doing what it is that we do.

To illustrate exactly what I mean, let me share with you the fact that I have a list. Yes, I have a list...and on my list are the names of those people that I have helped to reach their goals. Because what we do is not just about providing the funds to purchase equipment for business needs. It is much greater than that. From broker to funder, credit analyst to documentation specialist, we each play an incredibly important role in helping others to reach their goals. Indeed, our quality of life is a direct result of each of your efforts. So before returning to our offices on Monday morning, I would ask that you allow me to share with you, those who are on my list.

I do not know the names of the thousands who had their power restored by the power crew after the tornadoes came to town, but I know the name of the company that brought light back to the neighborhood. I arranged the money for their trucks and they are on my list.

I don't know the names of those who live in the north Florida town and buy their groceries from the newest store in town but I do know the owners of that grocery store because I was the one who arranged the funding for their dream and they are on my list.

<u>I can't name the young mother of 3 who narrowly avoided a collision</u> with the tractor trailer because her brakes were in good working order <u>but I know the name of the company who performed the service, they are on my list also.</u>

The men, the women, the boys and girls, there are thousands upon thousands across this country that I will never be able to name directly but I take great pride in knowing that I have played some small part in making their lives better through my efforts to help others achieve their goals and dreams.

In closing, there is one name that I keep in mind but will not disclose at this time. That name belongs to a 6 year old little girl whose doctor discovered the lump that upon further examination was found to be cancerous. The cancer was discovered in time to save her life. The doctor? Yes, you guessed it, I had helped him a few years earlier to open his practice and I am very proud to say that he is on my list also.

Each of us has our own list and it is important that we approach each day with a full understanding of just how important our list is to the world. What we do matters, what you do matters. As I leave this stage and this position as president of this association, this is the one message that I would want each of you to take home with you. What you do for others...matters!

Brian Montgomery, NAELB President 2007/2008

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