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President's Message

By Robert E. Otterbacher, CLP, OBL Financial Services, Inc.

Thank you to all who attended our 15th Annual Conference at the Hilton Minneapolis -- it was a huge success! It could be considered our best conference yet.

The venue was upscale. The education classes were well attended, informative, and upbeat. The electricity and energy generated by the networking was apparent everywhere. Funders and brokers came together with one common objective – let's do more deals! A BIG THANK YOU to Chris Fielder and his meeting committee for a job well done!

The theme of this *Leasing Logic* issue is hiring, training, and retention of employees. How appropriate because in Minneapolis we previewed the first Distance Learning educational module titled "On Being a Broker". This initial module, written and presented by Gerry Egan, is a great tool to train new employees on what it *really means* to be a lease broker. Soon you will be able to view all of our Distance Learning presentations 24/7 via www.NAELB.org.

For those that did not attend the annual conference, you missed Barbara Stennes. She gave us an insight into hiring people with personality traits that match the appropriate personality for the job, by using the DISC profile method. A key factor in retaining good employees is the selection process. Choose candidates who will like what the job is about and their success level (and yours) will be high.

You can screen job applicants by using the DISC profile test. Learn more by visiting one of these websites www.NAELB.org or <http://www.resourcesunlimited.com/> for more information on using this hiring tool.

In keeping with our theme, let me share some of my lessons learned the hard way when it comes to employees:

1. Do not hire friends. A good friend does not mean a good employee. This can cost you not only an employee but a friend as well.
2. No employee will work as hard as the owner so why expect it. Plan on 60% - 65% productivity.
3. Hire employees that compensate for your weakness. It will increase the level of success for all.
4. An employee that is only concerned about themselves and "what do I get" will never be satisfied. They will leave. It is just a matter of time.
5. Good employees are like seedlings. They take time and nurturing to blossom. Be prepared to devote time, energy and money.

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President's Message *(Continued from Page 1)*

Finally, I would like to take a moment to say I am honored to be the next President of the NAELB. I follow in the footsteps of many wonderful leaders who have continually increased the level of professionalism of this organization and the leasing industry. Our success is not only predicated on the leadership but also the members and volunteers that make our conferences and benefits top-notch. I urge each of you to get involved with your association in some way. Join a committee... write an article for our quarterly Leasing Logic... attend a conference... whatever it takes -- just get involved. Your participation is what makes the NAELB a successful organization.

Feel free to contact me, or any board or committee member with questions about how your involvement makes this organization better. Lets make this year, the best one yet!!

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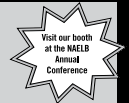
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NAELB Communications Committee Update

Please welcome **Jim Padden** of Padco Lease Corp as the new Communications Committee Chairperson. Former Chair **Sonia Stoddard** is now the Liaison for the Committee, replacing **Brian Montgomery**, who is now President Elect of NAELB. We look forward to renewed energy and continuing improvements in website content, the *LeasingLogic* newsletter and more.

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A Go Cart with Wings

By Brian Montgomery, 2006-2007 NAELB President Elect,
Express Funding Solutions

"Great. Another go cart with wings." That was my thought as I made my way down the stairs of gate E13 at the Minneapolis airport. Whenever you can hop inside the plane, it is too small for me! As I waited on the tarmac in line with the other cattle...I mean passengers...I was warmed by the Minnesota sun that had been noticeably missing just three days earlier. The rain and sleet that had plagued the NAELB golf outing was nowhere to be found; although on the upside, the wet weather offered an excellent excuse for shanked drives and missed putts due to wet grips on the club. All in all, the players understood that this is golf at its most challenging and fun! I am glad it is sunny on the day I am going home. This is what I will remember about April weather in Minneapolis. I guess life is like that weather we experienced. It is constantly changing.

I lucked out as we made our way down the aisle of this so called jet. Mine was an exit row. One of the only two empty seats on the flight was next to me. I almost felt guilty as I stretched my legs in front of me and used every bit of the inch and a half armrest to my left. On a flight with no first class options, I had about the best seat in the house.

As we taxied into position to wait our turn to take off, I recounted the events and conversations of the past few days. So much work had gone into planning the NAELB annual conference by so many people, most of them volunteers. Wow, did it pay off. **Chris Fielder** of Team Leasing is my new inspiration. Here is a guy who rarely uses words like "can't" or "won't" when it comes to being of service to the NAELB and our industry. I thought to myself, I need to be more like that. **Heather von Barga**n of Caladesi Capital had mentioned that she had well over 1,000 emails and easily half that number of phone calls regarding this conference.

Between the two of them, it was a full time job and their commitment showed in the attendance numbers and quality of the meeting. We had a record breaking 438 attendees at the conference. The sponsors this year were amazing in their generosity and many stated that their exhibit booths were better attended here than at any other conference. A good return on investment is important to all who attend an NAELB conference, both exhibitors and attendees. This year's planning committee recognized that and it showed.

The captain announced we were next to take off. The thing about these mini jets that I have noticed is that they ride like go carts down the runway. The larger planes are more akin to a Cadillac. Perhaps it is the suspension and the weight, or perhaps I am just closer to the ground and the mixture of my energy drink and lack of sleep had me a little edgy. I can feel the turbines charging up as we move forward and gain speed. I had been trying hard to feign interest in this magazine but I give in to the little boy in me who just wants to look out the window and take in the view. I say a short prayer as I always do. Takeoff is always the most exciting part to me, the thrust of the engines, the start of a new journey, knowing those airline peanuts are just a short time away, who wouldn't be excited?

As we roared down the runway I swear I could feel every bump and crack in the runway. If there was an imperfection in the pavement, our captain found it. The jolt of every bump was transferred from the wheels through the structure of the plane, directly to my seat. "Shake, Rattle and Roll" was the only song I could think of

Takeoff is always the most exciting part to me, the thrust of the engines, the start of a new journey, knowing those airline peanuts are just a short time away, who wouldn't be excited?

that described my experience. Thanks to **Barbara Stennes** from Resources Unlimited for now getting me to assign songs to this life experience. I am looking around for other "high I's" to share my experience. (If you get a chance, take the DiSC profile that Barbara offers.) The takeoff is so rough that for a second I turned from my window view and looked for **Dr. Barry Roberts**, survivor of three plane crashes and one of our presenters this weekend, to make sure we were not on the same flight to Atlanta. One of my prayers had been answered. He

Continued on Page 4



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A Go Cart with Wings

(Continued from Page 3)

was not present. Nothing personal, Dr. Roberts.

Finally the equation of forward thrust plus airlift was enough to equal flight. We climbed quickly and banked sharp to the left, which put me in a great position to see the ground below. The sky was clear, unlike our flight into the city a few days earlier, and I thought to myself, "Geez, there are a lot of lakes down there." I know, I know, I have a real talent for stating the obvious. We were leaving the land of 10,000 lakes. I was a little sad to be leaving but looked forward to seeing my family at home. The rough and bumpy start to our take off all but disappeared and there were clear skies ahead as we made our way to Atlanta.

I settled back into my seat and my mind once again began to recap the NAELB conference and the board meeting I had just left. I was thinking

how I am going to miss **John King** and the comic relief that he brought to the board. I am also a little nervous about the fact that **Donna Cole** is no longer on the board. Her spirit and knowledge of the inner workings of the NAELB are priceless. It felt like the first time the training wheels come off your bike with her absence but I am also excited about the new board members like **Spencer Richman** and **Sonia Stoddard** and **Paul Nibarger**; I know they are quality people and have a love for this association. Like I said earlier, life changes constantly. The NAELB experience will continue to change as we grow and we will work hard to make sure it is positive.

This conference gave me a chance to visit with old friends and make many new ones. With new friends come new stories. One story sounded a lot like my experience on this flight. My friend had lamented how difficult it was to be successful in this business in the beginning because of the personal and professional challenges he had to overcome. Natural disasters, tough economies, world events, they all can work to undermine our success. You see, our lives are filled with bumps, and cracks, and unevenness that cannot be seen with a simple glance down the runway. These bumps only make themselves known as we come barreling down the runway, gaining speed and are at our most vulnerable. We hit them head on and can be shaken to the core and even think about pulling back and aborting the takeoff all together. It is how we handle these bumps in life that really shape our future and is a testimony to our character and resolve. Just as the captain went full throttle on the engines as all those hours of flight training had prepared him to do, we have to apply what we have learned and put ourselves out there in our market. Only then can we overcome the hold that gravity has on us and truly take flight in our industry. If it were easy, they say everyone would be doing it.

I am honored to have shared a weekend with professionals who are willing to become better, to give of

The NAELB experience will continue to change as we grow and we will work hard to make sure it is positive.

themselves, and open to learn from others so that we may all become better at what we bring to the market. From the speakers, who addressed the association with their inspiring messages, to everyone who gave of themselves and served on a panel or attended a class, or volunteered to work behind the scenes, our hats are off to you. If you were unable to attend the NAELB 2006 conference in Minneapolis, I would highly encourage you to consider what you are missing and be sure you save the date for our next conference on May the 17th, 2007 at the Gaylord Opryland Resort in Nashville, TN. Until we meet again, we must all remember that this is no time to go it alone!

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Covenants not to Compete: How are they Enforced and How Enforceable are they?

Joseph G. Bonanno, Esq., CLP
NAELB Legal Counsel

One of the most common small business owner's question is if I have an employee or an independent contractor that knows my customers, knows my business and whom I have essentially taught how to be in the leasing business, how can I protect myself in the event that person and I have a parting of the ways? In other words, how can I protect myself from having my customers, vendors and funders misappropriated ("stolen" is such a bad word) by the people that I taught the business to?

It is important to have some type of employee or independent contractor agreement. Such an agreement sets out the parameters that define the relationship. In addition to defining the relationship, it can protect the "employer" in the event that the relationship falls apart. The manner in which this is addressed in the agreements is by a "covenant not to compete."

Essentially, the covenant states that in the event of the termination of the agreement, the "employee" agrees that they shall not engage in the same business that the "employer" engages in for some period of time. This promise has to be reasonable in two aspects, (a) time and (b) space and both of those aspects must be reasonable in relation to the industry.

As for the time aspect, some period of time, such as one to three years, has been deemed reasonable in various industries. That is to say that once the employee or independent contractor is no longer associated with the employer, that for some number of years that person agrees not to open their own business in the same industry as the original employer. Courts recognize that you cannot restrict someone forever, and prevent someone from not entering a business for their entire lifetime but on the other hand that the employer is entitled to protection that someone that they trained in a business cannot compete with their former employer and divert all of the customers of the employer to the past employee or contractor.

As for the space aspect, many covenants state that a past employee will not open their place of business within a stated number of miles of the location of the original employer, depending upon the industry. So, in the event of a car leasing or rental company, a geographically restricted area is easy to define. But, in the event of a machine tool leasing company that has a customer base throughout the nation, that geographic restriction is not as easily defined. Further, one can be assured that a restrictive covenant that is national in space restriction will more likely than not be struck down by

a court as unreasonable and unenforceable because it is unreasonable. If the employer has a business that is nationally based and wishes to protect national interests, then the employer has to take the approach of specifying which nationally based customers will not be solicited. Therefore, it is important for the employer with the nationally based business to specify in the covenant not to compete that the employee/independent contractor will not solicit business from particularly specified customers for a period of time. In the event of a violation of the non-compete, the past employer will immediately have to file an action in court and seek equitable relief in the form of an injunction that will prevent the past employee from violation of the agreement. In addition, money damages could be awarded as well.

A well drafted covenant not to compete, that is reasonable as to time and space and even specific as to particular customers is what is required for this type of agreement to be upheld.



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Vendor Development

By Milton W. Talkington
Omni Funding


The most important thing that anyone can do for his or her company is to provide superior service and increase revenue as a result. Thus, our primary concern as an equipment lease broker or lessor is to provide the product and service needed for equipment vendors to achieve their objective, which is also service and revenue. As brokers and lessors, if we keep this in mind, **our business will take care of itself.**

So, you might ask, "What do we do from here?" When it comes to vendor development, what direction are you coming from? Are you simply saying that your lease company is the best? Hmm... your company has the best *rates* in the industry. Let's face it, as brokers we do not have the lowest rates. But, we do have *competitive* rates, and we can go head-to-head with the big boys. So, if we look at things from a vendor perspective, we can win the business with service. I am not talking about just having "good service". What will increase the **revenue** of your **vendor**?

In order for us to establish what lease product and service will increase a vendor's service and revenue, we should have a good working knowledge of their industry. This can only be achieved through research. If you have selected an industry or market that you want to pursue, it is recommended to find out as many aspects of that particular industry, such as whether they are manufactures or dealers, have an end-user base, their associations, publications, etc. It is a reality that we are dealing with a more educated lease environment, so you

need to know the pulse of the industry or market. If not, you may be discredited on your first call attempt and may not ever have another chance to get in the door. This is a rejection experience at its prime, as many guru sales professionals have taught you, but in my opinion preempting any and all objections up front is the key to your success.

Understanding your vendor type marketplace will enable you to talk the talk. It will lend credibility to your marketing efforts, and empower you as a broker to be able to get over the hurdle of cold calls. Doing your research prior to marketing is your first objective. Practice this technique for a new vendor type and compare your results to your "forty whoever a day" call list. You will be surprised with the outcome.



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Question of the Quarter

Complied from NAELB member submissions by Sonia v.M. Stoddard, Communications Committee Liaison, Director-at-Large. The results, opinions and information contained herein are not intended to be and shall not be construed as an opinion or position statement of the National Association of Equipment Leasing Brokers.

For this issue of Leasing Logic, members were asked the following question:

What path did you take to break into the leasing business as a broker?

"I met a fine person in this field; we became associated, and continued for twenty-five years. My wife blamed him for anything that went wrong." **Warren Rowe**, Commercial Equipment Finance

"I started out with a retail and wholesale finance company as a field collector and came up through the ranks doing collections, credit analysis, branch manager, syndication manager, putting together securitizations, then sales. Once I had run the gamut, I had gained the confidence to get into commission sales. This led to opening up my own business. For health reasons, I have chosen to work as an independent contractor and not have to bother too much about the back end of the business. I just bring deals in the door." **Bruce Larsen**, Leasing Partners Capital

"I was in the mortgage business already when a partner of mine heard about leasing and stumbled across a course we could take for \$10,000 to learn all about it. Turns out that what the \$10,000 REALLY bought us was two huge books and a couple of cassette tapes. Being bored listening to "educational" tapes, I threw those in the garbage, took the books home and read them for about a week, then started calling on vendors. It was slow starting out, and I clung to those books thinking with each deal I would have to refer back to them, but that is NOT what happened. Most of what I know today I learned from funding sources! Each time I placed a deal, it was the funding source that I turned to with questions, and not the \$10,000 leasing book. In fact, I haven't seen that book in years. I probably threw it away with the cassette tapes." **Lisa Miller**, LeaseQuarters

"I sold business equipment for Pitney Bowes and Lanier, and computer solutions for McDonnell Douglas, all of which used leasing to sell their equipment. A friend convinced me to look at an opportunity with a leasing

company, which I took and liked and have been on this side of the desk for 19 years now. It was a great transition path for me, since I understood all sides of a transaction (customer, vendor, funding source) and could help to achieve a win-win-win situation for all." **Glenn Corcoran CLP**, Corcoran Leasing

"After 20 years of selling computer hardware and software with a high lease to purchase ratio, I attended a broker training program that included post-training support." **Ed DeJesus**, Aberdeen Financial Group

"I researched options and ended up with Wildwood Financial as a licensee. Between the funding source entrees, the training and the hand holding I thought it was worthwhile." **Lisette Johnson**, Integra Leasing, Inc.

"Our mortgage loan brokerage concentrated on self-employed borrowers using Stated Income Packaging. We noticed that most self-employed borrowers had excellent

Continued on Page 8

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Question of the Quarter

(Continued from Page 7)

credit scores. Providing excellent service and quick turnaround for their home and investment property loan needs resulted in our clients asking us to perform the same service for their business capital needs. We started by packaging SBA loans and submitting them to local and regional banks. Wary of the paperwork and tax returns, our clients wanted a one-page application to save time. Leasing from a competitive leasing company that compared favorably to bank lines and fewer restrictions made sense to our client base. In 2006 we started working with private investors interested in alternative energy projects. Out of the blue came a pension fund that wanted to invest \$110 million in leases to qualified borrowers so long as they could receive the Renewable Energy Production Tax Credit in the transaction. That is our challenge for this year! "

Tom Ingle, American Investor Services

"I got started by surrounding myself with superbrosers. I knew how to get the business, but was not experienced enough with how to talk to the lenders to actually get my deals funded. The superbrosers paid for their own staff of back-end people to prepare documents and the financial packages. This is what I call putting the "yellow ribbon" on the deal. Even though you give up half of your commission, it is still worth it. I kept my overhead to a minimum because I could work out of my home. I did not have to hire people to help with the administrative stuff. It was great. (In Chicago, a good admin person could cost up to 50K a year. This could mean almost 50% of my income, not to mention a lot of extra expenses.)

In a good year, if you have five superbrosers, who have five lending sources each, you can technically have five pipelines going at one time. It is

great. Now, that I have been exposed for ten years with every scenario you can imagine, I feel confident to go to the next level. I bought my own office building and created four workstations. I imagine that 2006 will be even better than ever. I am working on maximizing my profit with the lenders direct, so now I can become the superbrosers. The initial setup cost put me back over 100K. But, I was able to pay cash. Keep your overhead LOW! If I have a tough year, I won't go out of business. I can just tighten up on expenses. I have witnessed many leasing companies try to grow too quick, too fast. Overhead is a killer. And with lenders trying to keep the points down with brokers, this makes it even more challenging to stay ahead of the game."

Cyndi Gembala, Center Funding Services, Inc.

Congratulations to Donna Cole, the recipient of the Bill Granieri "Top Gun" Memorial Award!

The Bill Granieri "Top Gun" Memorial Award was established to recognize individuals that exemplify not only the teaching and consulting qualities of Bill and Michael Granieri, but also to recognize those that have contributed greatly to the NAELB, its members, and have always taken the time to help others. We of the NAELB consider this award to be the top award in the leasing industry.

Print, Web or Both?

Send us your feedback! Do you prefer Leasing Logic in print form, as a link to the site or...? Send your comments to Lease@StoddardAssociates.com

How Does a Small Firm Attract and Hire In a Competitive Market?

By Fred St Laurent, SFBI
Professional Recruiting

Leasing Firms are realizing an increased deal flow. The market is strong and there is equipment finance business everywhere. This is creating a need to hire quality people to process documents and to represent them in leasing sales. Everyone is hiring! How does a small firm compete?

Over the next three issues of *Leasing Logic*, we will explore the issues of hiring and retaining good employees in a market that is increasingly competitive. As an Executive Recruiter for over twelve years in the equipment leasing industry, it has been interesting to observe the following:

Most small firms are asking the same questions in today's economic environment.

- How do we attract and hire good sales and operational people in a competitive marketplace?
- How do we find good people?
- How do we know they are what they say they are?
- How do they retain those people once they do hire them?

To develop a successful recruiting strategy one must first determine what loyal, hardworking employees are seeking. The number one reason that people leave one company for another is **NOT** money. Most good people will jump through hoops to join a good company but will race to the door to leave a bad manager. So step one in the recruiting strategy is to review the management team and create an honest assessment of what is found. Be strong and make the changes that are needed.

Having an attractive opportunity is important in recruiting leasing sales and operations positions.

What is an "attractive opportunity"?

In sales it might be that deals are processed quickly and there is strong communication between the credit team and sales people. It could be that there is an ability to handle "storied" credit quickly. This can be extremely important to a salesperson who is trying to build vendor loyalty. A higher commission rate doesn't mean that much if the back office is not getting the deals done.

On the operations side it might be the office environment; pizza parties, golf or picnics quarterly; benefits (more on this later) or the opportunity to wear "many hats" (do different things and learn new aspects of the other jobs in the office)... What is it that makes your office fun to come to?

Whatever it is that separates your firm from the rest needs to be identified and written down. The best method for communicating the opportunity is to develop a power point about the firm and why someone would work there. If this sounds like marketing... it is. This should become a discipline for management and should be repeated until perfected. Never give up!

"I've failed over and over and over again in my life. And that is why I succeed." Michael Jordan, NBA basketball player and businessman, regarded by many as the greatest basketball player who ever played the game

In the next two issues of *Leasing Logic*, we will explore ideas for developing strategies to find good people and how to keep them for

the long term once you do locate and hire them.

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How About the Internet for Marketing?

By Vickie Rocco, Sunbridge Capital

Small businesses, such as leasing brokers, need effective marketing to keep the lights on and grow into a stable and profitable company. They need marketing that is inexpensive and produces high-quality, immediate results that can be tracked. Internet-based marketing tactics deliver an ideal vehicle for driving business to your company. "Pay-per-Click" campaigns or "Sponsored Searches," (collectively referred to as Search Engine Marketing) can net big results from a national audience - at a fraction of the cost of more traditional forms of advertising.

Search engine marketing is one of the most effective, turn-key marketing tactics available to equipment leasing brokers. Your potential clients search the internet to find websites that have the information or products they are looking for. The two largest search engines are Google and Yahoo/

Overture. It should be no surprise then that these sites have the most activity, and higher associated costs. The links to their respective sponsored search pages are:

<https://adwords.google.com>

<http://smallbusiness.yahoo.com/marketing/sponsoredsearch.php>

There are also many smaller or second tier sites that offer similar services, and less competition for your customers - at a cheaper price. Directories of these second tier keyword marketing sites include:

PayPerClickSearchEngines.com

SearchEngineWatch.com

Campaign development typically progresses along a similar path - regardless of which search engine(s) you choose to run your campaign. The first thing you should do is consider the different advertising messages you have for different segments of your business. This is a text ad and you will have very limited space to get your message across. Let's say the majority of your business comes from financing construction equipment leases - you may want to develop a specialized message for start-up companies.

Since you will focus each "ad" on a specific target audience, you then need to figure out what someone in that target audience might type into a search if they wanted to find businesses just like yours - these are called "keywords." You can use obvious keywords like "construction equipment financing," but know that the more common the phrase, the more it will cost you per click. Sometimes the best strategy is to use very narrow search phrases like, "excavator financing" or even more specifically, "Kobelco excavator financing." Keep in mind that your potential clients probably didn't win

any more spelling bees than you did - don't forget to include common misspellings like "John Deer" instead of "John Deere."

Once you have organized your ad message and the keywords that should lead to that message, you will need to set up the campaign in your search engine of choice. You will be asked to set a maximum bid (the most you are willing to spend per click) for each keyword, as well as a maximum total daily budget for your campaign. Start small and modify your keywords and budget after you get a feel for what is working and what isn't. The nice thing about these campaigns is that you can change, start or stop them anytime you like.

You will need to attach a link or

Continued on Page 15

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Contact: Brian Buchanan, Operations Manager

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Email: bbjaj@comcast.net
Contact: James Johnson, President

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How About the Internet for Marketing

(Continued from Page 10)

landing page to each ad. This is the page that the user lands on when they click through. Make sure you send them to a landing page that is relevant to what they are searching for. If the ad targets start-up companies, and you have a page on your website that talks about how you help start-ups get financing, then link them directly to that page - not your home page. One major rule of internet marketing is to get them to the page they have searched for in as few clicks as possible. Most internet searchers will not dig more than a couple of pages deep to find what they are looking for. You may even want to send them directly to your on-line application for financing.

Many search engines have a service that you can use which allows them to help you track your "conversion rate." A conversion can be a sale, or could simply be a form that is filled out and emailed to you requesting further information. Conversion statistics are a great way to help you figure out which search engines, ad campaigns or keywords are netting you real results - and not just "looks."

The key to any successful online marketing strategy is to diversify, track the results over a period of time, and slowly move more of

your budget into those areas which are consistently delivering a higher number of qualified leads. This will net you maximum results at a minimum cost, driving revenue right where you need it - the bottom line.

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