



We Need a Name!



*Have a great name for our newsletter? Then we want to hear it! Email a committee member with your suggestion, and if we choose your name, you'll get a prize!

OUR PURPOSE

- **INCREASED PROFITS**
- **GREATER MARKET STRENGTH**
- **NATIONAL RECOGNITION**

OUR VISION

- **WORLD-CLASS FINANCIAL SERVICES COOPERATIVE**
- **PROVIDE HIGH QUALITY AND COMPETITIVE FINANCIAL PRODUCTS**
- **DELIVER OUR PRODUCTS WITH THE HIGHEST ETHICAL INTEGRITY**

Volume 1, Issue 1

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“What we have done has barely scratched the surface. It turns out that there is, in fact, unlimited juice in that lemon. The fact is, this is not about squeezing anything at all it is about tapping an ocean of creativity, passion and energy that, as far as we can see, has no bottom and no shores.”

- Jack Welch

OWL'S ST. CROIX MEETING WAS PARADISE

IRA ROMOFF— PRESIDENT, ONEWORLD LEASING, INC.

OneWorld Leasing, Inc held its Annual Meeting at the Carambola Beach Resort in St. Croix, US Virgin Island during the first week in February 2008. Attendance was high with most members attending along with spouses.

The opening dinner set the tropical mood with native foods, song and a very special St. Croix “stilt walk” show. Activities were enjoyed including sunning at the pool and the spectacular beach under the Caribbean sun and perfect weather. Although the waves left some of our brave fisherman a bit green after a day in big ocean swells,

we enjoyed eating Dave Foglesong’s Mahi Mahi as prepared by the hotel kitchen staff. Snorkeling was exhilarating and our newest member, Tom Williams went deep on a scuba excursion that brought him down to the reefs around St. Croix.

The highlight was our private rum soaked Super Bowl party which saw the NY Giants win a big upset. Golf, a Mardi Gras parade, shopping trips, sightseeing, plantation trips were also enjoyed as was resting with a good book.

Oh, there were also full days of meetings too! •



ANNUAL MEETING: ST. CROIX

IRA ROMOFF

Owl’s Annual meeting included the election of new Board Members, an update on potential investment in

OWL by a member, detailed information on our new Vision Commerce front end system, and a revamping of our Committee system. We also reviewed each of our Preferred Funders and examined each members OWL participation.

All were pleased to receive Patronage checks representing the return of OWL’s profits earned in 2007. Committee Reports were made, Strategic Planning took a full day and a Board Meeting was held. •

OWL COMMITTEES

BENEFITS

Chair: Linda Joliceouer
Members: David Stearns

We are working on credit reporting services. We have a proposal from Micro-Bit and are waiting to hear from CBA rep.

Also, I am waiting for replies from Human Capital and ADP Total Source as to whether they can handle OWL on a National basis. They are human resource companies that would do payroll, taxes, health care, life insurance, etc. We are still researching to see if there are other National companies that would do this.

Members should contact our committee if there are any other items they might want us to explore. We are open to suggestions from all members.

Our committee's first goal was to create the inaugural OWL newsletter which we hope you're finding informative. If you have any ideas or suggestions please let us know. The newsletter will be an ongoing project for us. In addition we will look for ways that we can utilize our "strength in numbers" in advertising and marketing., and promote the sharing of unique ideas among members. We would like to have an "idea of the month" in conjunction with our M3 meeting. A member would present his or her unique marketing idea during our conference call. We will also do more sharing at annual meetings.

EXECUTIVE COMPENSATION

Chair: Stan Ragley
Members: Board Members

Function of the Board of Directors to establish executive compensation and reviews.

NOMINATION

Chair: J. L. Coles
Provides nominees for election to board on an as needed basis per the bylaws.

TECHNOLOGY/COMMUNICATION

Chair: Lou Manitzas
Members: Aaron Rios, Tom Williams

Purpose: To learn about best practices as it relates to technology and services for the leasing industry that can benefit our members as well as helping to implement OWL platforms and standards with regard to Technology. In addition, this committee will facilitate communication or the actual delivery of communication material development by our Marketing and Advertising Committee.

Short Term Goals:

1) Proceed on installing the Vision Commerce Platform for OWL and then testing with 3 Beta Subscribers, ProLease-Aaron Rios, ELease, Tom Williams (our newest member to OWL and the Tech Committee) and OneSource, Lou Manitzas. Get feedback and implement necessary changes from those members with a goal of going live April 1. Beta testing and live submissions to occur all during the month of March. Sign up next 5 members to add to the platform in 2nd Quarter and do a demo/training at NAELB for those who are in attendance (we do not think it is necessary to go to NAELB just to do the demo).

2) Use SwiftPage email utility to release the first Email Newsletter to OWL membership.

3) Explore options for better functionality during member and board meetings from other technologies for conference calls, screen sharing or presentation sharing options. Many available, so looking at one that we can use for all our members.

Long Term Goals:

1) All our members on a common platform;

2) New Members automatically get VC and part of the increased fee goes towards sign up.

3) Self maintained communication tool for membership, to replace Yahoo group and be rate sheets, able to warehouse OWL information that can be shared to the membership and employees for best practices.

If you would like to join a committee please contact the committee chair. The continued growth of your co-op depends on your participation.



OWL COMMITTEES

FUNDER

Chair: Bud Callahan

Members: John Winchester, Rick Wilbur, and Marc Keepman

The Funding committee is a newly formed committee as a result of board action at the annual meeting in St. Croix. Presently, we are putting together an outline of our goals and also looking at circulating a survey of the membership to see what “holes” are in our funding stable. We will keep the membership advised and should have short and long range goals by the next M3 meeting.

MEMBERSHIP

Chair: Chris Cooper

Members: Kip Amstutz, Spencer Thomas

The membership goal still remains at 40 members by the end of 2008. We have several very interested, legitimate prospects right now and hope to have some join OneWorld prior to the NAELB conference in April. We look forward to that meeting and hope to identify new prospective members again this year. We are hoping to also attend several UAEL and EAEL events this year to help identify prospects outside of the NAELB membership. Additionally, we have asked current members to help recruit new ones and hope to attend.

MARKETING/ADVERTISING COMMITTEE

Chair- Stan Ragley

Members- Mike Parker, Jack Harvey, Tara Fry

Our committee’s first goal was to create the inaugural OWL newsletter which we hope you’re finding informative. If you have any ideas or suggestion please let us know. The newsletter will be an ongoing project for us. In addition we will look for ways that we can utilize our “strength in numbers” in advertising and marketing. In addition we will work on a program to allow OWL members to present an “idea” of the month at our M3 meetings and create a forum at our annual and regional meetings to facilitate the sharing of ideas as it relates to marketing and advertising.



**If you would like to join a committee please contact the committee chair.
The continued growth of your co-op depends on your participation.**



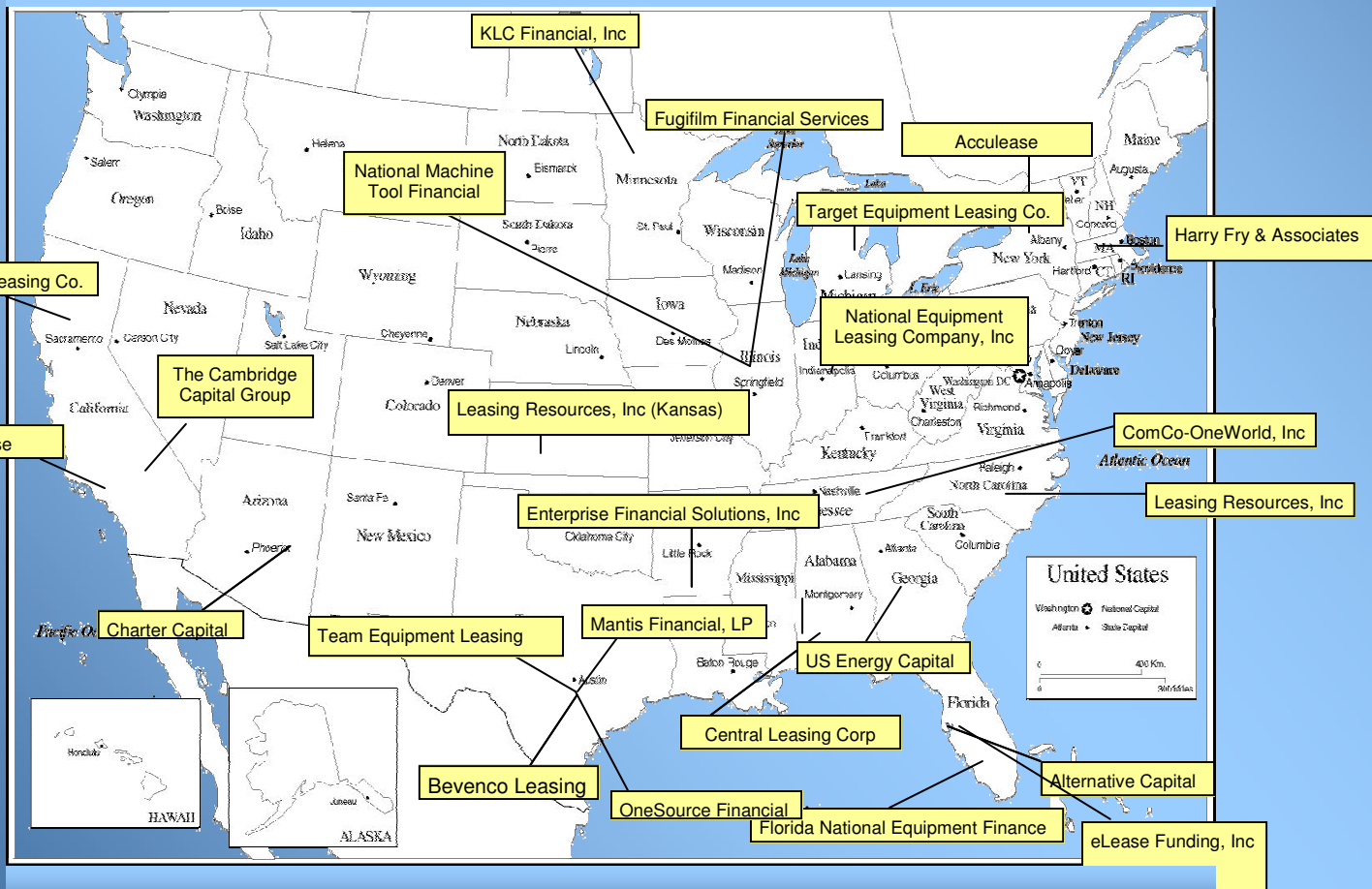
Board of Directors

Ira Romoff– President
Stan Ragley– Chairman of the Board
Linda Joliceouer- Secretary
Aaron Rios– Treasurer

BOARD MEMBERS

Bud Callahan
David Stearns
Lou Manitzas
Chris Cooper

ONEWORLD MEMBERS



THIS CO-OP IS A GREAT PLACE TO BE

DAVE FOGLESONG, MANAGER OF MEMBER SERVICES

Many of you know how high I am on the co-op concept. You already know how special I believe OneWorld Leasing is and how fortunate I am to be able to work with all 24 of you guys and gals, our members. But have you thought recently how fortunate you are to be a OneWorld member?

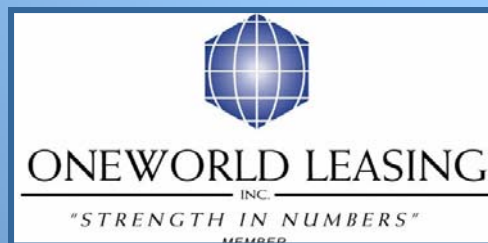
Think about it. In good times it's really good to be able to have a lower cost of funds than your cross-town rival broker, but in difficult economic times how much the better? Our AEL and Bryn Mawr relationships will look ever sweeter as the economy continues to slow, and you continue to be the leasing professional who has the cost advantage.

Also, with your brain trust of 23 other members and their staffs, making up who knows how many hundreds of years of experience in this industry, and all you need do is send an email out to Team OneWorld about needing a business partner in Brazil, or how to lease used widget-cutters, and like magic, someone in our co-op has done it before!

Let's keep these things in mind as we head into NAELB in New Orleans, just a few short weeks from now. And as we attend the regional NAELB's and other meetings. Let's talk about OneWorld every chance we get. Let's continue to build the co-op.

Remember, we're all part of the Membership Committee!

Strength In Numbers. •



Lender in the Spotlight



Bryn Mawr Funding: What Makes them Different?

Specializing in small ticket equipment leasing, the principals of Bryn Mawr Funding have over 50 years experience working as commissioned lease brokers and working with commissioned lease brokers. That experience has taught us the importance of **fast credit decisions, fast funding and knowledgeable personal service.**

More importantly, Bryn Mawr Funding is dedicated to providing our broker partners with the tools necessary to maximize their income. We offer **attractive cost of funds** combined with **generous commission allowances.** And we combine that with **creative and experienced credit management** to not only **increase your commission percentage,** but also your funding percentage.

Bryn Mawr Funding is a direct lender, funding lease business nationwide. Our broker-partners can use our simple documentation, or after review and approval, we will accept transactions using **your**

documentation. Bryn Mawr Funding will work with you to create customized and innovative leasing programs for your vendor needs and allows flexible, **discounted early payoffs.**

A Subsidiary of The Bryn Mawr Trust Company

Bryn Mawr Funding is a wholly-owned subsidiary of a Philadelphia regional bank that has been in existence since 1889. We are a full service, small-ticket funding source for general industries that understands and caters to the individual requirements of brokers and independent leasing companies.

- Fully Funded by our parent bank
- No securitizing, syndication or selling of deals
- Management has over 50 years of aggregate industry experience
- Quick, responsive, consistent credit decision and funding of deals
- Deal range- \$5,000 to \$100,000

- Application only to 75,000
- Wide credit range
- Most industries and equipment types acceptable
- Competitive rates and generous commission allowances
- Use your documentation or ours
- Used equipment acceptable
- Titled vehicle program financing
- Software program financing
- Discounted payoff policy
- No interim rent charges
- Strict vendor and customer confidentiality

CONTACT INFORMATION

Bryn Mawr Funding
6 S. Bryn Mawr Avenue
Bryn Mawr PA 19010

Contact: Tim Westburg, SVP
Jennifer Sanchez, Funding
Phone- 866-408-0308
Fax- 866- 408- 2231
Email- twestburg@bmtc.com
Bank Web Site-
www.bmtc.com

REMINDER: MEET THE FUNDER— BRYN MAWR FUNDING

Wednesday, March 12, 2008

- Time— 9:30 am CST 10:30 EST

Call in phone number is 605-475-6403, Pass code is 131111#.

Reminders and Upcoming Events

- **MEET THE FUNDER— BRYN MAWR FUNDING**

Wednesday, March 12, 2008

- Time— 9:30 am CST 10:30 EST

Call in phone number is 605-475-6403, Pass code is 131111#.

Please remember to mute your phone due to the large number of persons on the call- *6 to mute, *6 again to un-mute.

A Bryn Mawr information package will be sent to you before the meeting.

- **NAELB ANNUAL CONFERENCE-**

Location: Sheraton New Orleans (Canal Street in the French Quarter)

When: Thursday-Saturday, April 10 - 12, 2008

***Booth Hours:** 9:30 a.m. - 12:00 noon Friday, April 11

8:45 a.m. - 12:00 noon Saturday, April 12

****OneWorld Member Dinner:** Friday, April 11, 2008 at
The Red Fish Grill

*****Vision Commerce Demo:** 3:00 pm—5:00pm Thursday, April 10

- **M3 MEETINGS**

- Next meeting: March 18 at 9:30am CT

- 3rd Tuesday of each month

- **NEXT OWL MEMBERS MEETING**

- tentatively set for August 14-17, 2008 in Chicago. Details coming soon.

- **IF YOU HAVE NOT ALREADY DONE SO PLEASE ADD OWL TO YOUR E-MAIL SIGNATURE:**

(Company name) A

OneWorld Leasing Co-Op Member

- **MEMBER BENEFITS**

- FedEx Program

- DNBi Program

—> Contact Dave Foglesong for additional information regarding either program



Sheraton New Orleans

PREFERRED OWL SUPPLIERS:

- **VISION CREATIVE GROUP NAMED PREFERRED SUPPLIER TO OWL COOPERATIVE**

VCG has been working nationwide, with OneWorld Leasing (OWL) Cooperative in 2006-2007, providing a wide range of marketing materials. For more information contact John Adduci, Vice president of Client Services, john@vismarkgroup.com

- **MARKS & WEINBURG , P.C.—** Suite 525 , 2001 Park Place North, Birmingham, AL 35202
205.251.8303

Marks & Weinberg is a law firm that focuses exclusively on equipment leasing and finance. The lawyers of our firm have significant experience in dealing with virtually every type of equipment and facility financing, have participated in equipment finances worth over a billion dollars, and are recognized throughout the industry.

ST CROIX WAS SPECIAL

Stan Ragley, Chairman – OneWorld Leasing, Inc.
President - Leasing Resources, Inc.

Our 2008 OneWorld Annual members meeting was held in St. Croix, USVI. Why was St Croix so special? For several reasons.

Leasing Resources joined OneWorld on August 11th 2002. During the following seventeen months we lost four of our original seven members, several of whom were on the original Board of Directors. We had two different Presidents, and for a long period we had no President. There were periods of months when I would hear from no one and I was not even sure who I was hoping to hear from. I would on occasion call David Stearns, whose great idea this co-op was, and ask his thoughts. We would agree it was a still a great idea and we continued to have a vision of what this could become. Neither of us were going to give up and if we could find someone to manage the co-op, we would both jump in to help.

We ended up with four members who shared the Vision, Commitment, and Courage to invest more time and money into OneWorld. John Winchester, Com-Co One World; Lou Manitzas, OneSource Financial; David Stearns, Fujifilm Financial Services; and I, decided we would make this work. The four original OWL members along with Sharon Fogelsong who became our first true & committed President and whom also invested considerable money to keep the dream alive, set out on a mission. So in January 2004 the four of us and Sharon put money into the checking account and set forth a plan of action.

Now here we are four years later and you can imagine how exciting it was for me that our OneWorld 2008 Annual meeting was on an island in the Caribbean! We now have twenty-four members and everyone without a personal conflict made the trip. But the icing on the cake was that OneWorld, member owned co-operative, paid their first patronage rebate! So a little less than six years after OWL was formed, and just four years after we had to reenergize the coffers with more money, OWL had generated enough profits to give back to the members.

So St Croix will always be special as the meeting where OWL paid its first patronage. From here we will only grow bigger and stronger. There is still plenty of hard work to do. The same Vision, Commitment and Courage that it took to get us to this point will be needed to get us to the next level. But for now we can be proud of what we have accomplished together.

In closing I want to thank John Winchester for his six years of commitment to OWL. As I mentioned above, John was a founding member and one of the core four who kept the dream alive. He was a member of the Board of Directors for six years and the past two years as Chairman. John has never wavered in his commitment to OWL and has always shared the Vision, Commitment, and Courage to help OWL succeed.

Thanks John! From all of us!

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