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Thank you to our supporting Associations.
Any day now, someone from one of your organizations will become the industry’s 1000th CLFP! I’m anxious and excited to celebrate this significant milestone with all of you, as it reflects your collective commitment to grow professionally and become a better resource to your colleagues and customers.

In the meantime, I’d like to acknowledge each and every one of you for beating 2020! Whether some of us did it gracefully or by the skin of our teeth, we somehow managed to remain standing despite the unending barrage of political, social, economic, and medical hardships that 2020 hurled at us. We’ve missed the hugs and high fives of colleagues but gained a few extra moments with loved ones while working from home. We’ve experienced unexpected business challenges but found ways to reinvent ourselves as organizations and as people. While doing so, we’ve proven that adversity can make us better if we refuse to let it make us bitter.

Against all odds, the CLFP community grew significantly during a time when training and professional development would typically be curtailed. Many of you sent a clear message conveying your buy-in to this great industry, and your unwavering pursuit of personal and professional growth. In response to this message, the CLFP Foundation has determined to return the favor by better aligning our products and services to meet you where you are. New digital, self-paced learning options are nearing the end of development, automation is being leveraged to drastically improve the exam experience, learning content is continually being modified to reflect rapidly changing business trends, and strategic planning is being performed to significantly increase the benefits of being a member of the CLFP community.

My only ask is that you let us know if there is anything we can do to better support you and your organizations. Thank you all for helping to build a better industry through your willingness to improve yourselves.
At which store would you like to max-out your credit card?
NONE. My wife can do that just fine without any help from me!!

What was your favorite TV show when growing up?
Lots of great sitcoms and series. For comedy it was definitely Hogan’s Heroes. Got to love Sergeant Schultz. Can you say, “I know NOTHING...” On a science fiction front it was the original Star Trek series.

What was your favorite toy as a kid?
I really enjoyed the chemistry set (until I caught on fire the table in the basement of my parent’s home). Maybe that is why I majored in Accounting.

Can you play any instruments?
A trumpet. I was in the band. Haven’t touched it since high school.

What was your childhood nickname?
There is no real nickname for Kevin

Do you have any strange phobias?
Not really

What, or who, are you a “closet” fan of?
Lady Gaga. She does jazz so beautifully. I really enjoy her teaming up with Tony Bennett

What are three things still left on your bucket list?
Experience in person Groundhog Day in Punxsutawney, PA. with the famous one and only Punxsutawney Phil. My wife won’t go, and it is up to my daughter Claire to make my bucket list dream come true.

What is the worst pet you have ever had?
My oldest son had a hamster that constantly escaped and gnawed household items. I was glad when he moved on to Hamster Heaven!!

What was the best concert you ever went to?
Back in college it was Chicago

Where’s your favorite place in the world?
I have to admit it is the Outer Banks of North Carolina. This is the third generations of Prykulls that make the annual pilgrimage to a house on the beach for the week. Oh, so relaxing. Biggest decision is what will we cook for dinner and how many new craft beers can we sample!!

What’s the last book you read?
Always in a Hole. The book is about coal mining in the early 20th century near where I grew up as a kid. Makes for a good read when you are from Western Pennsylvania and your father (and grandfather) worked in a coal mine. Puts life into perspective when you think how hard they worked to create a better life for their families.

What are you passionate about?
Education, Teaching, Leasing and Equipment Finance, and of course the CLFP Foundation.

What are you currently watching on Netflix?
Netflix. Why do I want to pay for yet another streaming service?

If you could visit anywhere in the world you’ve never been, where would you go?
New Zealand

If you were a crayon, what color would you be?
Basic. Blue is my favorite color

Who is your least favorite superhero?
Antman. Really? At a minimum give me Mighty Mouse
2020 was an unprecedented year in the equipment finance industry. COVID-19 dominated the headlines, completely derailed many industry segments, and skyrocketed others. Our workplaces (and spaces) were turned on end, and many of us are still working from home. As we look further into 2021, and with vaccinations on the rise, everyone wants to know: Are we going back to the office? If so, when? And why?

Technology was implemented and adopted at hyper-speed to support the surge of employees moving from offices to working remotely. Working from home has proven to be largely successful and highly convenient for many employers and their employees. Many of these new practices and related technologies will continue to be relevant, regardless of where we sit for work.

The remote workforce experiment of 2020 will have lasting changes to equipment finance companies. The benefits have raised many additional questions: Is a remote workforce the solution to retaining the best and brightest employees? Will the benefits of social interaction and the informal meetings of an office setting hasten a “safe” return to the office to achieve the company’s growth targets? What is the impact on the pool of applicants if we can work from anywhere?

The Return to the Office
Recent articles speculate that many safety protocols put in place at the onset of the pandemic will remain in place as we return to the office. We may find ourselves in the office yet meet via Teams or Zoom. If we move to a conference room, we will likely need to wear a mask and limit the number of people in the physical space.

Technology companies are now offering specialized products and services for a return to the office, including touchless entry, pre-entry wellness checks, social distancing sensors, low-touch and voice-enabled technology, and more. While many of these solutions may seem far-fetched for smaller offices, companies will need to consider “key investments across wellness, remote collaboration tools, mobile cybersecurity tech, accessible HR tools, and workforce training programs for professional development and upskilling” according to a CB Insights article.
The Hybrid Office Format

Returning to the office might not happen all at once, and many workers might work remotely for good. After seeing the success in remote work last year, companies may be more open to flexible work schedules, with employees splitting their time between remote and office work.

Computerworld published an article on technology’s role in our return to the office. They write that a physical office location is still relevant as a collaborative workspace. Simultaneously, the article suggests that many employers will create a “hybrid office,” a combination of remote and local employees, using technology to encourage collaboration while some workers remain remote.

The Future of Remote Work

This massive shift in our workforce prompted workplace technology experts to offer their predictions on the future of work. In an article by the Wall Street Journal, one expert said companies might have many satellite offices in smaller cities instead of one large, centrally located office. These offices would use collaborative technology to connect with employees working remotely or from other locations. People will need to meet more frequently, but those meetings will be shorter and more spontaneous.

Another expert from the same article says that advancing technologies will enable remote workers to feel more connected in virtual meetings through avatars and side conversations. Virtual conferences were also predicted; a reality the equipment finance industry has already seen evolving with industry tradeshows and events.

The consensus seems to be that we will incorporate technology to create a more inclusive environment for remote workers. This also enables local employees to have greater flexibility in choosing to be in the office or work from home.

Before the pandemic, many equipment finance companies had a mixture of remote and local employees. This spring and summer, we may see companies in our industry implement these solutions as at least some employees return to the office. No one knows what the future of our workspaces will bring, but we will undoubtedly work through these challenges together. Regardless of the outcome, utilizing technology has helped everyone navigate the uncertainty of 2020, and it will continue to bring us forward as we move into 2021 and beyond.
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Pursuing the CLFP designation offered me an opportunity to learn more about the equipment finance industry. Everything from reading the book to studying with peers to the class discussions gave me a much broader perspective than I had before. This process solidified my love for this industry. - Cal Shoemake, Ascentium Capital

Aside from the personal reward of joining an elite group, it is important that we in the leasing industry continue to self-regulate in an otherwise unregulated field. The CLFP education, exam and designation affords us as leasing professionals the opportunity to better ourselves and our colleagues to promote healthy development, growth, and continued success. - Jared Keepman, KLC Financial

Achieving the prestigious CLFP designation has been a career goal of mine for several years. Having been in the industry for 18+ years I’ve always strived to continue to improve my skills and knowledge within the leasing world. When my employer, Oakmont Capital Services, LLC, offered me the opportunity to obtain this challenging designation I jumped at the chance. I’m proud to work for such a supportive employer who believed in me and wanted to help me achieve this goal. I’m elated to now be a part of this elite group of professionals within our industry that hold the CLFP designation. - Tracey Elfering, Oakmont Capital Holdings
**ADDITIONAL RESOURCES**

**Emergence2021 LIVE!**
Save the date for Emergence2021 LIVE on July 14. Brought to you by ELFA’s Emerging Talent Advisory Council (ETAC), Emergence2021 LIVE! is a virtual leadership program for emerging talent in the equipment finance industry. Back by popular demand, renowned emerging leadership speaker Pierre Quinn will empower attendees to activate the courage that leads to personal transformation and organizational growth. Terry Grim, author of the Foresight Maturity Model, will lead a discussion on moving “knowing” into “doing.” Plus, don’t miss opportunities to network with fellow attendees. Watch for details coming soon at www.elfaonline.org/events.

**Foundation Scholarship Program Now Accepting Submissions for 2021 Cycle**
The Equipment Leasing & Finance Foundation has announced the launch of its 2021 scholarship program for students interested in the equipment finance industry. Up to three scholarships of $5,000 each will be awarded to full-time undergraduate students focusing on business, economics, finance, or a related discipline. The deadline to apply is April 30, 2021. Learn more http://bit.ly/ELFFScholarship

**Learn from the Experts Without Leaving Your Office**
Invest in yourself in 2021! Get up-to-speed on the essentials of the industry at the Equipment Leasing and Finance Association’s online courses, including:

- **Equipment Finance Transaction Lifecycle** – Travel step-by-step through the lifecycle of an equipment finance transaction—from origination through termination.
- **Understanding the Master Lease Agreement** – Walk through the Master Lease Agreement, one of the most important documents in equipment finance, section by section.

Learn more at www.elfaonline.org/events/eLearning/.

**Looking for flexible & strategic financing? Talk to us.**

To learn more visit: Ascentium.info/CLFP2021

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