



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

- You Can Be the Best in the Leasing Industry
- Welcome Your 2011 Board of Directors

CLP SPOTLIGHT

- Chris Walker, CLP
- Lia Wax, CLP

You Can Be the Best in the Leasing Industry

Have you ever thought of "Why" you got into the leasing business in the first place? Most people are here by accident. I know that is how I got into it over 25 years ago. Have you ever thought "Why" you stay in the leasing business? Those answers are different for everyone. What I would like to comment on is to those people who, for whatever reasons they have, are in the leasing business now and plan on staying in it for the foreseeable future.

If you are going to do a particular job in this business, you might as well be the best you can be at it. That pertains to those in credit, in documentation, funding or those people who run their own business as brokers, lessors or funders. How do you get to be the best in whatever profession you are in? It all starts with education. Unfortunately, I do not know of any high schools or colleges that offer courses in equipment leasing. If you have ever worked for a bank, there is limited education offered by bank employers that offer courses or education in equipment leasing. The only source I know of that is the best education in leasing out there is offered through the CLP Foundation. *By Larry LaChance*

Welcome Your 2011 Board of Directors

The Foundation would like to welcome three new Directors serving on the 2011 Board:



Jeffrey D. Elliott, CLP



David A. Normandin, CLP



Kyra Siverly, CLP

Announcing your 2011 CLP Foundation Board of Directors:

- Joseph G Bonanno, Esq., CLP - Law Office of Joseph Bonanno
- Jeffrey D. Elliot, CLP - Huntington Equipment Finance
- Jack Harvey, CLP - Enterprise Financial Solutions, Inc
- D. Paul Nibarger, CLP - Nibarger Associates
- David A Normandin, CLP - ENvision Capital Group LLC
- John Rosenlund, CLP - Portfolio Servicing Company
- Vicki Shimkus, CLP - BSB Leasing
- Kyra Siverly, CLP - Chase Industries, Inc.
- Chris Walker, CLP - GreatAmerica Leasing
- Donna Wesemann, CLP - Susquehanna Commercial Finance, Inc.
- Rosanne Wilson, CLP - 1st Independent Leasing, Inc.

To read these full articles, please go to www.CLPFoundation.ORG and click **Toolbox » Articles**.

Where in the World?

Howard Krollfeifer, CLP
D&H Enterprises, Inc. of Hainesport, NJ



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

Entries must be received by 2/28

Last Month: Brian M. Schonfeld, CLP of Pawnee Leasing Corp with his wife at the Descanso Beach Club on Catalina Island

Social Networking

Join the CLP Facebook Fan Page



Just search for CLP Foundation

Click "like" and you will have access to any messages that are sent out in your newsfeed in Facebook.

Leading Industry Associations





CLP Spotlight

An Interview with Chris Walker, CLP

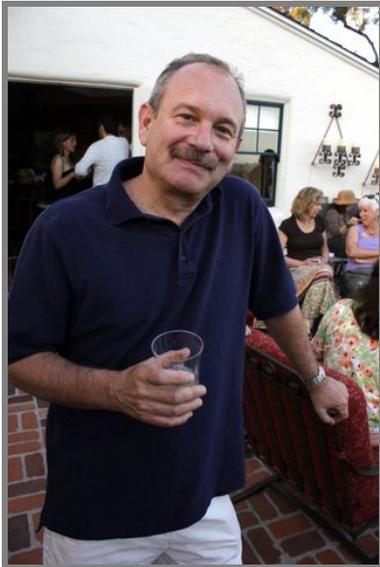
What do you enjoy most about the leasing industry?

My Favorite aspect of the equipment finance industry is that no day is the same. My focus has always been on the vendor originated side of our business and I enjoy calling on vendors, uncovering new opportunities and helping vendors use equipment financing effectively.

Can you tell us about your background in the industry?

I got my start in this business in 1979 with a company in Cedar Rapids called LeaseAmerica. We were a general equipment lessor originating business direct from lessees along with a few vendor referrals. We had six field offices scattered around the Midwest supported by 34 home office employees. My training included being a collector, credit analyst, accounting clerk and later filling in for field sales reps that might be away from their office for a week or two. I loved being sent off to an office, answering the phone and doing whatever I could to help the customers. Our training program was more baptism by fire than formal training but it seemed to work well for me.

My first opportunity in sales came when our sales rep in Milwaukee decided to pursue a new opportunity. It started with a temporary assignment and ended with me being able to assume responsibility for the office. I worked hard and Milwaukee was good to me. While I was in Milwaukee I landed a large national program that consumed the majority of my time and while it was successful I had all my eggs in one basket and I needed to diversify. I wrote a business plan to create a national accounts support team in our Cedar Rapids home office that could service national and regional programs thereby freeing up our sales team to originate more business. Management liked my idea and they asked me to return to Cedar Rapids and implement the program. While I have always traveled, Cedar Rapids has been my home for the past 25 years.



Chris enjoying some downtime at his sister's house in Santa Barbara overlooking the Pacific.

If you could transport yourself instantly, where would you go?

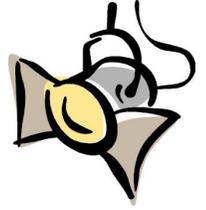
If I could be transported somewhere in history instantly it would be to the Beatles recording sessions for their Sergeant Pepper's Lonely Hearts Club Band album. It would be 1966 and I would be watching creative genius unfold in the collaboration of musicians and technicians directed by George Martin. This album was voted Rolling Stone magazines number one selection in their top 500 rock albums of all time for its musical composition and the innovative methods that were required to record and produce this masterpiece. I remember hearing it for the first time on my parent's hi-fi and I still enjoy listening to it on my iPod at 35,000 feet (*that's in an airplane but with a nod to the psychedelic era that produced Sgt Peppers*).

If you won 50 million dollars in the lottery what would you do with the money?

What would I do if I won \$50,000,000? After taking care of my family and local charities, we would embark on an extended tour of concert venues where my friends and I would enjoy our favorite live musical experiences. I can imagine seeing The Rolling Stones in Paris, Boz Skaggs at a small club in San Francisco, Steely Dan at the Hollywood Bowl and Eric Clapton in London. The seats would be front and center, accommodations first class, and travel by private jet. I can dream can't I?



Chris Walker, CLP
GreatAmerica Leasing Corp
CLP Foundation President

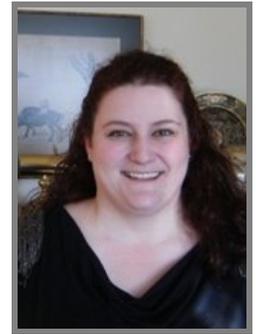


CLP Spotlight

An Interview with Lia Wax, CLP

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

I moved to the Pacific Northwest in 1999, shortly after completing graduate school in Tennessee. I knew I needed a job as quickly as possible and answered an ad for a collections position at a local leasing company. I had no previous leasing experience, but it sounded like an interesting position with a good company. Within a couple days, I got a call from Financial Pacific Leasing letting me know that the collection position had been filled, but that they had another position available that they thought would be a good fit. I was hired in August of that year as a File Coordinator responsible for preparing files for the company's commercial paper conduit. By early 2000, I was a Customer Service Representative, and by the middle of 2001, I was promoted to Supervisor. A position I have retained since that time, while adding the Titling department in 2006. I have been with Financial Pacific for over 11 years now.



Lia Wax, CLP
Financial Pacific Leasing, LLC

In 2004, shortly after reaching the required five years of experience, I asked to have the opportunity to study for the CLP. Being in Customer Service at Financial Pacific, you are required to know a little about all the areas, from Credit through to Collections, to do your job effectively. Being a firm believer that knowledge is power, I felt that if I was going to make leasing my career, I owed it to myself and my employer to learn more than just what was required of me to fulfill my basic job description. I needed to learn everything I could about the industry and our place in it. I will not sugar coat it, it was a grueling experience, but the sense of pride and accomplishment I have for achieving the designation is tremendous - not to mention the benefits of the knowledge gained through the study and preparation process. I particularly enjoy the camaraderie I experience when meeting other CLPs, or when talking to people preparing to take the exam. I just say, "I've been there, I know how you feel. Yes it's hard, but it's worth it!"

What do you enjoy most about your day?

There are two things I enjoy most about my day. Firstly, it's the people I work with. There's a lot of longevity at FP and I've built some great relationships. It makes for a very comfortable work environment – it's like a family. I've had the same Manager for 11 years and we work amazingly well together. I understand what a rarity that is in the modern workplace and appreciate it on a daily basis. Secondly, it's that I get to learn something new every day. I have a thirst for knowledge and love problem solving. I enjoy resolving complicated situations and scenarios successfully, to everyone's benefit, while learning something new in the process.

Interesting hobby or accomplishment.

I have a Bachelor of Music degree from the University of North Texas, and a Master of Music degree from the University of Tennessee, Knoxville – both in Flute Performance. I've been a flutist since the age of ten. Although I tried my hand at piano as well as bassoon, flute is the one that stuck. I also enjoy singing on occasion. My preferred performance genres are opera, symphonic works, and classical solo works. That being said, my listening preferences are quite eclectic, with alternative rock being my favorite, though I will listen to just about everything in between. My job feeds my brain, music feeds my soul.

If you could be a super hero, what would be your super power and why?

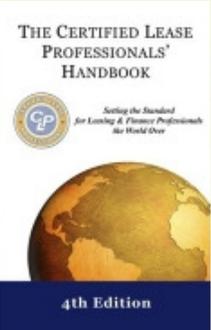
I'm not sure if it would constitute a super hero trait, but if I could have a "super" power, it would be the ability to cure any disease. I've seen so many lives, both within my family and without, touched and even devastated by disease. To be able to save a child with leukemia, cure a mother with breast cancer, turn back the clock for a brother, sister, friend with a terminal illness - to me, that would be the ultimate super power.

CLP HANDBOOK

4TH EDITION

available at www.clpfoundation.org

Setting the Standard for Leasing & Finance Professionals the World Over



THE CERTIFIED LEASE PROFESSIONALS' HANDBOOK

Setting the Standard for Leasing & Finance Professionals the World Over

4th Edition



"I purchased two of the new 4th Edition Handbooks because I've been using sections for help in training newly hired sales reps. It has been a valuable resource."

- Spencer Richman, CLP NAELB Past President
President, AFN Leasing

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Please contact the CLP Foundation for sponsorship opportunities, or to see what else the Foundation can do for you and your business.

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Save the Dates

Events

- NEFA Finance Summit**
March 17-19, 2011
Scottsdale, AZ
- NAELB Annual Conference**
April 7-9, 2011
Austin, TX
- ELFA National Funding Conference**
April 12-14, 2011
Chicago, IL
- ELFA Capitol Connections**
May 10-11, 2011
Washington, DC

CLP Exams

February 9-10, 2011

FSG - Financial Services Group
Laurel, MD

March 20, 2011

NEFA 2011 Finance Summit
Scottsdale, AZ

April 10, 2011

NAELB 2011 Annual Conference
Austin, TX

Advertising Opportunities

Website Banners Ads

For the first time ever, the CLP Foundation is accepting banner ads to be displayed on our website.

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

Details available on the website.

Check by clicking [Members >> Advertising Opportunities](#)

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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!

February Mindbender

Your mother's only brother's brother-in-law is asleep on your couch. Who is asleep on your couch?

Go to clpfoundation.org to bend it! Just click on the Mindbender picture.



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

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