



# Principles of Leasing 2006



**Help Your Employees Perform  
At Their Best...Enroll Today!**

## **Dates and Locations for Original Principles of Leasing**

March 6-8	Hyatt Harborside	Boston, Massachusetts
April 3-5	Sheraton University City	Philadelphia, Pennsylvania
April 10-12	Marriott Fisherman's Wharf	San Francisco, California
May 8-10	Millennium Knickerbocker Hotel	Chicago, Illinois
June 5-7	Melrose Hotel	Washington, DC
July 10-12	Radisson Hotel Denver	Denver, Colorado
October 16-18	Millennium Knickerbocker Hotel	Chicago, Illinois
December 4-6	Renaissance Atlanta Hotel Downtown	Atlanta, Georgia

## **Dates and Location for Advanced Principles of Leasing**

March 20-22	Millennium Knickerbocker Hotel	Chicago, Illinois
May 22-24	Sheraton University City	Philadelphia, Pennsylvania
Sept 11-13	Hyatt Harborside	Boston, Massachusetts
Dec 11-13	Marriott Fisherman's Wharf	San Francisco, California

*Complete details on both workshops enclosed...*



# Principles of Leasing 2006

For more than two decades, Principles of Leasing has remained the #1 workshop to get the leasing basics. Here are some of the reasons:

- **Comprehensive curriculum** Comprehensive curriculum to broaden attendees understanding of the leasing industry
- **Opportunities to practice concepts learned:** study group exercises added to curriculum
- **Newly revised workbook**, including updated content and better organized materials
- **Valuable resource materials**, including the acclaimed *Professor Lessor's™ Principles of Leasing* CD-ROM and Terry Winder's revised CD, *Introduction to Commercial Equipment Leasing*
- **Networking opportunities**, expanding job effectiveness and establishing peer contacts in the industry
- **Twelve convenient locations and dates:** more opportunities to give your employees the training they need
- **A choice of instructors:** attendees can choose from several veterans of the leasing industry who serve as the lead instructor in different workshop locations
- **Discounted fees** for companies sending two or more employees
- **Certificate of Completion:** All attendees who pass the workshop quiz receive a certificate of completion from ELA
- And most important: **A Promise Delivered:** Your employees return to the workplace with a broader understanding and appreciation of the industry they serve and the jobs they perform

## A Choice of Workshops-Original and Advanced- Decide Which One Is Right for You

ELA recognizes that leasing professionals have different levels of understanding and experience, and therefore a "one size" workshop does not fit all. Please review the workshop overviews, summary of workshop subjects and target audiences to decide which workshop is right for you.

## Workshop Schedule

(For both the Original and Advanced Principles of Leasing Workshops)

### Day One

7:00 - 8:00 a.m.

**Registration**

**Continental Breakfast**

8:00 a.m. - Noon

**Morning General Session**

Noon - 1:00 p.m.

**Hosted Luncheon**

1:00 - 5:00 p.m.

**Afternoon General Session**

### Day Two

7:30 - 8:00 a.m.

**Continental Breakfast**

8:00 a.m. - Noon

**Morning General Session**

Noon - 1:00 p.m.

**Hosted Luncheon**

1:30 - 5:00 p.m.

**Afternoon General Session**

### Day Three

7:30 - 8:00 a.m.

**Continental Breakfast**

8:00 a.m. - Noon

**Morning General Session**

**Optional Quiz**

# The Original Principles of Leasing Workshop

## Overview

This workshop has been designed to teach the fundamentals of personal (tangible) property "business to business" commercial equipment leasing for entry-level personnel and/or individuals with business experience who do not have a complete overview of the leasing business. Subjects address the "why" as much as the "how" to provide participants with a good foundation to grasp how the leasing business works, and where individual responsibilities fit into the workflow.

## Who Should Attend the Original Principles of Leasing Workshop

- Newly hired staff, including sales professionals
- Operations and administration staff
- Marketing personnel
- Vendors/Vendor's sales staff
- Manufacturers/Captives
- Service providers
- New members of ELA

## The Original Principles of Leasing Agenda

*Please note: Each section will be presented as it applies to each of three markets: small ticket, middle market and vendor programs*

### Example of a Typical Lease

A simple story of an equipment lease is presented to set the stage between a standard loan arrangement and an equipment lease.

### Common terms use in leasing

The language of leasing is discussed to familiarize attendees with how different words and phrases are used. Throughout the workshop, additional terms will be explained within the context of their use.

### The Life Cycle of a Lease

A review of the paper flow of a lease from the marketing, sales, structuring & pricing phase into credit evaluation, documentation procedures, booking, billing, collection, termination and asset management phases. Prevention, detection and red flags of fraud will also be discussed.

### Rules and Regulations

This section provides a basic overview of the current Federal Income Tax requirements, and the definition of a lease for legal contracts. The differences between the legal and tax requirements will be discussed. Sales tax, property tax and other accessed taxes will also be investigated.

### Types of Leases

The various types of leases and their purposes are explained, and in particular, how each complies or fails the requirements of the different legal, tax and accounting rules. The structure of each type of lease will be presented along with sample pricing to reflect each structure. Participants will be placed in groups to structure and price each type of lease and to discuss the advantages and benefits of each lease type. End of the lease options will also be discussed.

## Types of Leasing Companies

The variations and requirements for different types of leasing companies are discussed to explain advantages and disadvantages of each.

## Types of Lease Programs

Some sample lease programs are discussed to show how specific arrangements for vendors or equipment types can organize a leasing activity. Unique programs that fit a specific need of the lessee (e.g., seasonality of revenue stream or expense control), are also presented.

## Documenting an Equipment Lease

The range and purpose of the documents required in a sample lease transaction are reviewed. Participants discuss the contents of a lease agreement by taking either the lessee's point of view or the lessor's point of view to determine the purpose and meaning of the major requirements of the lease.

## Credit Philosophy and Marketing Strategy

The integration of credit philosophy and marketing strategy with emphasis upon cooperation between sales and credit, objectives, approaches and benefits is discussed.

## Benefits of Leasing

Why is leasing attractive to many companies? What are the tax, legal and accounting benefits of leasing? Why is "net-after-tax-cost" important? How does obsolescence impact a decision to lease vs. purchase?

## Lease Type, Collateral and Repayment Schedules

Learn how to match the lease type and repayment schedule with the lessee's needs and their sources of repayment. Understand how to distinguish a true lease from a capital lease. Understand how collateral provides a means of eventual repayment and mitigates credit loss.

## Accounting Classification Requirements for the Lessee

The rules on how to classify a lease for the lessee, with the impact on expenses and earnings, are presented to help participants understand how the accounting requirements affect the type of leases and the structure of each lease. The differences of income and expense for accounting vs. federal income tax are also discussed.

## Test

A 60-question test will be administered and reviewed on the last morning. The test provides a review of all the principles presented during the workshop. Please note: in order to receive a certificate of completion for this workshop, attendees are required to complete this test and the workshop evaluation form.



# The Advanced Principles of Leasing Workshop

## Overview

The Advanced Principles of Leasing Workshop is designed to continue the learning started by the Original Principles workshop. The course is for mid-level personnel who wish to have a greater understanding of how leasing is effected by the different phases of the business.

## Who Should Attend the Advanced Principles of Leasing Workshop

- Sales Staff
- Sales Managers
- Operations
- Outside/Inside Legal
- Mid-Level Managers
- Credit Managers
- Documentation Personnel

## The Advanced Principles of Leasing Workshop Agenda

### Accounting Issues

The rules on lease classification and income recognition are presented by using a base case lease and following it through the GAAP accounting requirements. How lessors account for changes during a lease term including early terminations, early buy-outs, and assumptions are discussed to familiarize attendees with the correct accounting requirements. Instructors discuss the proper entries for sale-lease-backs, terminations to renewals, renewals effect on residuals and lessor participant requirements. Current thoughts on how the accounting profession views leasing and what type of changes may be in our future is also discussed.

### Structuring and Pricing

The different yield assumptions (IRR, MISF, ROA, ROE) and how they affect the pricing of a transaction is reviewed. Structured leases and how the differences arise between the book approach and the tax approach to the cash flow records is also presented. A complete list of all the modern, end-of-lease options and how they affect cash, book, tax, and legal are reviewed to better understand how the work flow is affected by these decisions. A complete lease vs. buy analysis is also presented.

### Review of Federal Income Tax requirements and Qualifying a lease for Article 2A Purposes

A review of the current requirements of the IRS to pass a true

lease federal income tax test, plus a complete review of the definition of a lease for Article 2A treatment and the requirements for facing a federal bankruptcy court is presented.

### Pricing and Paying Off a Tax Lease

A true tax lease will be priced using a computer-based pricing program with all of the reports in order to examine how the yield is calculated and to understand how an early termination is effected by the tax consequences.

### Pre-Lease Documents

Lease proposals and commitment letters are examined to illustrate how the sales process communicates with the lessee to create a competitive solution that responds to the lessee's needs.

### Unique Types of Leases

Leases are presented that do not fit the standard risks; (e.g., software, hazardous material, fixtures, and limited use property), with a particular focus on the legal, tax, and accounting issues associated with these leases. This section also includes a discussion of subsidy programs and the current difficulties in leasing transportation equipment.

### Current Issues

Current and future issues that will impact the leasing product such as Usury, the review of SFAS #13 Accounting Rules for Leasing, sales tax changes with the Streamline Sales Tax Compliance, and the future of Basel II.

### Residuals and Asset Management

This section discusses how to assume and determine a proper residual. Impact on earnings and yield is also examined here. Ways to protect the residual and manage the assets within the portfolio are reviewed. The many ways to evaluate equipment is discussed, including the proper manner to present the different values.

### Test

A 60-question test will be administrated and reviewed on the last morning. The test provides a review of all the principles presented during the workshop. Please note: in order to receive a certificate of completion for this workshop, attendees are required to complete this test and the workshop evaluation form.



### Bring Principles of Leasing - and other Needed Training - In-House

If the dates and locations listed on this brochure don't fit your schedule and you have 10 or more employees you would like to send to the *Original Principles of Leasing*, or *Advanced Principles of Leasing*, ELA can bring the workshop to you. For further details and pricing, call Lesley Sterling at 703-516-8365 or email her at [lstirling@elamail.com](mailto:lstirling@elamail.com)

ELA can also provide in-house training on a number of other topics. Contact Lesley Sterling for details.

## About Our Instructors

### Terry Winders

#### Winders Consulting Co., Inc.

Mr. Winders will teach both the Original and Advanced Principles of Leasing Workshop.

Mr. Winders, a 35-year veteran of the equipment leasing industry, conducts seminars, has written widely on the subject of equipment leasing, and has acted as a consultant to a variety of organizations including: the World Bank, the United States Department of Commerce, the Equipment Leasing Association and a select group of banks and leasing companies. He is called upon to conduct audits of leasing companies to establish value prior to a sale or to qualify performance. He also acts as an expert witness on leasing for litigation in legal and tax disputes.

Mr. Winders' career spans the development of much of the current rules that have affected leasing including tax, accounting, legal, structuring and bank regulations. His insight into the "how's" and "why's" of leasing have been refined by 20 years as President and Senior Officer of both independent and bank leasing operations.

His second book on leasing called *Introduction to Commercial Equipment Leasing* will be distributed free-of-charge to attendees of the Original Principles of Leasing Workshop.

### Howard Krollfeifer, Jr.

#### D & H Enterprises, Inc.

Mr. Krollfeifer will teach the Original Principles of Leasing Workshop.

Mr. Krollfeifer is Executive Vice President of D&H Enterprises, Inc. an equipment leasing and financing consulting and training company. He retired in 1999 after 35 years in the leasing and financing industry. He held management positions in sales, credit, collections and operations, has a BA in finance and accounting from Fairleigh Dickinson University, a LL.B. from Blackstone School of Law and has taught intermediate accounting at the university level for five years.

Since 1986 he has: served as Chairman or Member of the ELA Credit and Collection Management Conference Planning Committee; worked on the task force preparing the *Effective Credit Management Handbook*; was a primary contributor to the ELA *Detecting Leasing Fraud* video program; provided invaluable assistance in the preparation of the ELA documentation video program *Getting It Right* and he worked with Moody's training staff to modify their award-winning credit training program for bank loan officers to create the ELA's on-line training program, *The Effective Credit Underwriter*. He also teaches the ELA Fundamentals of Credit Workshop as an inhouse program upon request.

### Cole Silver

#### Princeton eCom Corporation

Mr. Silver will teach the Original Principles of Leasing Workshop.

Mr. Silver is an author, speaker, entrepreneur and business attorney. He is a member of the bars of the Commonwealth of Pennsylvania and the State of New Jersey as well as the United States Court of Appeals for the Third Circuit, The United States District Court for the District of New Jersey, United States District Court for Eastern District of Pennsylvania and the Supreme Court of the United States.

Mr. Silver serves as General Counsel to various size businesses including acting as Vice President, Secretary and General Counsel for Princeton eCom Corporation. From 1992 to 2000, Cole was Senior Vice President and General Counsel for Advanta Leasing Corp, as well as Advanta Bank Corp. Prior to joining Advanta, Cole was a commercial litigator. He is a former Chair of the ELA Legal Committee and has been a guest speaker for the ELA for the past 9 years.

### Shawn Halladay

Mr. Halladay will teach the Advanced Principles of Leasing Workshop

Mr. Halladay is a principal of The Alta Group and is the Managing Principal of its Professional Development Division. The Alta Group provides consulting, training and advisory services to the equipment leasing and finance industry.

Over the past 20 years, Mr. Halladay has developed significant expertise in all areas of leasing, including accounting, pricing, tax, funding, and cost control. He also has applied his knowledge on a practical basis in a small-ticket equipment leasing company.

In addition to his practical leasing experience, Mr. Halladay has taught classes on numerous leasing subjects and consulted extensively. He has international teaching and consulting experience on leasing practices and policies, having worked in Abu Dhabi, Belgium, Brazil, Canada, England, France, Holland, Hong Kong, Indonesia, Ireland, Kuwait, Mexico, Saudi Arabia, Singapore, Sweden, and Turkey.

Mr. Halladay's publishing credits include: Author of *A Guide to Equipment Leasing*, a self-study booklet introducing the equipment leasing industry and the various leasing products; Author of *An Introduction to Leasing*, a self-paced learning tool exploring the fundamental practices, rules, and regulations of the equipment leasing industry; Author/managing editor of the *Handbook of Equipment Leasing* - a two volume, 1,300 page book containing a detailed and exhaustive review of the equipment leasing industry; Author/managing editor of *A Guide to Accounting for Leases*, a comprehensive treatment of lease accounting. He has also written numerous articles published in various trade magazines.

Mr. Halladay began his career in the audit division of Arthur Andersen & Co., followed by a stint in the finance department of an NYSE company.

## TEACHING SCHEDULE

### The Original Principles of Leasing Workshop

Terry Winders and Cole Silver are scheduled to teach at the following 2006 dates and locations:

April 10-12	San Francisco, California
May 8-10	Chicago, Illinois
July 10-12	Denver, Colorado
October 16-18	Chicago, Illinois

Howard Krollfeifer, Jr. and Cole Silver are scheduled to teach at the following 2006 dates and locations:

March 6-8	Boston, Massachusetts
April 3-5	Philadelphia, Pennsylvania
June 5-7	Washington, DC
December 4-6	Atlanta, Georgia

### The Advanced Principles of Leasing Workshop

Terry Winders and Shawn Halladay are scheduled to teach Advanced Principles of Leasing at the following 2006 dates and locations:

March 20-22	Chicago, Illinois
May 22-24	Philadelphia, Pennsylvania
September 11-13	Boston, Massachusetts
December 11-13	San Francisco, California

# Principles of Leasing 2006 - Hotel Information

Hotel reservations can be made by calling the appropriate hotel at the telephone numbers listed below. To receive the special conference rate, please let the reservations clerk know you will be attending the ELA Principles of Leasing workshop. Hotel rates are guaranteed until the dates listed below. To get the best rate, please be sure to call the hotel before the listed hotel cut-off date.

## The Original Principles of Leasing Workshop

**March 6-8, 2006**

**Hyatt HARBORSIDE**

101 Harborside Drive  
Boston, MA 02128

**(617) 568-1234 or (800) 233-1234**

*Hotel cutoff date:* February 5, 2006

*Rates:* \$169.00/single/double (state & local tax - 12.5%)

*Getting there:* The Hyatt is located on the Boston Harbor at Logan International Airport. Accessible via Route 1A, Interstate 93, Interstate 90, the Callahan Tunnel and Ted Williams Tunnel. Water transportation, docked adjacent to the hotel, offers a comfortable cruise to downtown Boston in less than 10 minutes. Hyatt Harborside offers complimentary 24 hour shuttle service to the airport and public transportation. Parking is available - \$20 self and \$25 valet.

**April 3-5, 2006**

**Sheraton University City Hotel**

3549 Chestnut Street  
Philadelphia, PA 19104

**(215) 387-8000**

*Hotel cutoff date:* March 13, 2006

*Rates:* \$159.00 single/double (sales tax - 14%)

*Getting there:* Sheraton University City Hotel is conveniently located off I-76 in downtown Philadelphia, on the campus of the University of Pennsylvania. Several metropolitan areas, including New York City, Baltimore, and Washington DC, are within two hours by car or train. Just six blocks away from the city's gateway, the Sheraton is the closest hotel to Amtrak's 30th Street Station. Philadelphia International Airport is a 15-minute ride via Lady Liberty Transportation - \$8 one-way or taxi - \$26. Fine dining, shopping, museums, theaters, and public transportation are just outside our doors.

**April 10-12, 2006**

**Marriott Fisherman's Wharf**

1250 Columbus Avenue  
San Francisco, CA 94133

**(415) 775-7555**

*Hotel cutoff date:* March 9, 2006

*Rates:* \$154.00 single/double (sales tax - 14%)

*Getting there:* The Marriott Fisherman's Wharf is a 2 block walk to the center of Fisherman's Wharf and Pier 39. The Marriott is just one block from the San Francisco's famous Cable Cars which will take you to Union Square and world class shopping. The San Francisco airport is 15 miles from the hotel. Estimated taxi fare is \$45 (one way). Shuttle service is available at the airport for \$20. In addition the Marriott is walking distance to all the restaurants and nightlife of the North Beach district.

**May 8-10, 2006**

**Millennium Knickerbocker Hotel**

163 East Walton Place @ N. Michigan Avenue  
Chicago, IL 60611

**(312) 751-8100 or (800) 621-8140**

*Hotel cutoff date:* April 7, 2006

*Rates:* \$179.00 single/double (sales tax - 15.4%)

*Getting there:* The Knickerbocker is just off Chicago's famed "Magnificent Mile". Easily accessible from all major Chicagoland expressways, the Millennium Knickerbocker is a short 30-minute taxi ride from O'Hare International and Midway airports. Taxi fares average \$35 from the airports and \$7 from Union Station.

**June 5-7, 2006**

**Melrose Hotel**

2430 Pennsylvania Avenue, NW  
Washington, DC 20037

**(202) 955-6400 or (800) MELROSE**

*Hotel cutoff date:* May 14, 2006

*Rates:* \$209.00 single/double (current tax - 14.5%)

*Getting There:* In the heart of one of the DC's most notable neighborhoods is its newest luxury, upscale hotel - The Melrose Hotel, Washington, D.C. Just one block from Georgetown and the Foggy Bottom Metro station, The Melrose Hotel Washington, D.C. offers discerning business travelers and leisure visitors to the District a luxurious oasis in the heart of one of the world's fastest-paced cities. The Melrose Hotel, Washington, D.C. is conveniently located between the White House and Georgetown on Pennsylvania Avenue. A brief taxi ride from both Reagan National Airport and Dulles International Airport, the hotel is also easily accessible by Metro, with a short stroll from the Foggy Bottom Metro station to our front door. Guests can conveniently travel between the District's historical and cultural attractions as well as key business locations by taxicab, Metro or even on foot.

**July 10-12, 2006**

**Radisson Hotel Denver Stapleton Plaza**

3333 Quebec Street  
Denver, CO 80207

**(303) 321-3500 or (800) 333-3333**

*Hotel cutoff date:* June 9, 2006

*Rates:* \$99.00 single/double (sales tax - 13.85%)

*Getting there:* The Hotel Denver Stapleton Plaza, is convenient to many business parks. Located just 20 minutes from Denver International Airport and 10 minutes from downtown Denver. A complimentary shuttle service is provided from the airport. Estimated taxi fare is \$25.

**October 16-18, 2006**

**Millennium Knickerbocker Hotel**

163 East Walton Place @ N. Michigan Avenue  
Chicago, IL 60611

**(312) 751-8100 or (800) 621-8140**

*Hotel cutoff date:* September 13, 2006

*Rates:* \$195.00 single/double (sales tax - 15.4%)

*Getting there:* The Knickerbocker is just off Chicago's famed "Magnificent Mile". Easily accessible from all major Chicagoland expressways, is a short 30-minute taxi ride from O'Hare International and Midway airports. Taxi fares average \$35 from the airports and \$7 from Union Station.

**December 4-6, 2006**

**Renaissance Atlanta Hotel**

590 West Peachtree Street, NW  
Atlanta, GA 30308

**(404) 881-6000**

*Hotel Cutoff date:* November 13, 2006.

*Rates:* \$139 single/double (sales tax 15%)

*Getting there:* The Atlanta-Hartsfield-Jackson International Airport - ATL is 11 miles from the hotel. Estimated taxi fare is \$25 (one way). Conveniently located on the edge of both midtown and downtown, this beautiful 503-room hotel is perfectly suited for the business traveler or meeting guest. Our ideal location allows guests to easily experience the best of Atlanta's dining, entertainment and shopping. The Atlanta Civic Center, CNN, Turner Field, Fox Theater, High Museum, Georgia World Congress Center, Georgia Dome, Philips Arena, Olympic Centennial Park, Georgia Aquarium (opening November 2005) and Peachtree Center are only blocks away.

## Advanced Principles of Leasing Workshop

**March 20-22, 2006**

**Millennium Knickerbocker Hotel**

163 East Walton Place @ N. Michigan Avenue  
Chicago, IL 60611

**(312) 751-8100 or (800) 621-8140**

*Hotel cutoff date:* February 20, 2006

*Rates:* \$139.00 single/double (sales tax - 15.4%)

*Getting there:* The Knickerbocker is just off Chicago's famed "Magnificent Mile". Easily accessible from all major Chicagoland expressways, the Millennium Knickerbocker is a short 30-minute taxi ride from O'Hare International and Midway airports. Taxi fares average \$35 from the airports and \$7 from Union Station.

**May 22-24, 2006**

**Sheraton University City**

3549 Chestnut Street  
Philadelphia, PA 19104

**(215) 387-8000**

*Hotel cutoff date:* May 1, 2006

*Rates:* \$159.00 single/double (sales tax - 14%)

*Getting there:* Sheraton University City Hotel is conveniently located off I-76 in downtown Philadelphia, on the campus of the University of Pennsylvania. Several metropolitan areas, including New York City, Baltimore, and Washington DC, are within two hours by car or train. Just six blocks away from the city's gateway, the Sheraton is the closest hotel to Amtrak's 30th Street Station. Philadelphia International Airport is a 15-minute ride via Lady Liberty Transportation - \$8 one-way or taxi - \$26. Fine dining, shopping, museums, theaters, and public transportation are just outside our doors.

**September 11-13, 2006**

**Hyatt Harborside Hotel**

101 Harborside Drive  
Boston, MA 02128

**(617) 568 1234**

*Hotel Cutoff date:* August 10, 2006.

*Rates:* \$229 (sales tax 12.45%)

*Getting there:* The Hyatt is located at Boston's Logan International airport. 24 hr. airport shuttle is available. The shuttle goes to all of the airline terminals. Please use courtesy telephones in all baggage claim areas to contact hotel for 24-hour complimentary hotel transportation. The Hyatt Harborside is the only hotel in Boston that offers a venue for your breakfast, lunch, reception, wedding ceremony or group registration, overlooking the downtown skyline and harbor. It is undeniably the best view in the city.

**December 11-13, 2006**

**Marriott Fisherman's Wharf**

1250 Columbus Avenue  
San Francisco, CA 94133

**(415) 775-7555**

*Hotel cutoff date:* November 10, 2006

*Rates:* \$159.00 single/double (sales tax - 14%)

*Getting there:* The Marriott Fisherman's Wharf is a 2 block walk to the center of Fisherman's Wharf and Pier 39. The Marriott is just one block from the San Francisco's famous Cable Cars which will take you to Union Square and world class shopping. The San Francisco airport is 15 miles from the hotel. Estimated taxi fare is \$45 (one way). Shuttle service is available at the airport for \$20. In addition the Marriott is walking distance to all the restaurants and nightlife of the North Beach district.



# Principles of Leasing 2006

## Registration Form

Please check the workshop you will be attending. Also, check your hotel cut-off date and register early to obtain accommodations at the special conference rate. Please use one registration form per person; copy for additional registrants. You may also register for this workshop on the ELA website: [www.elaonline.com](http://www.elaonline.com).

### The Original Principles of Leasing *(please check box)*

- March 6-8 Hyatt Harborside, Boston, Massachusetts
- April 3-5 Sheraton University City, Philadelphia, Pennsylvania
- April 10-12 Marriott Fisherman's Wharf, San Francisco, California
- May 8-10 Millennium Knickerbocker Hotel, Chicago, Illinois
- June 5-7 Melrose Hotel, Washington, DC
- July 10-12 Radisson Hotel, Denver, Colorado
- October 16-18 Millennium Knickerbocker Hotel, Chicago, Illinois
- December 4-6 Renaissance Atlanta Hotel, Atlanta, Georgia

### Advanced Principles of Leasing Workshop *(please check box)*

- March 20-22 Millennium Knickerbocker Hotel, Chicago, Illinois
- May 22-24 Sheraton University City, Philadelphia, Pennsylvania
- September 11-13 Hyatt Harborside, Boston, Massachusetts
- December 11-13 Marriott Fisherman's Wharf, San Francisco, California

### Registration Fees

*(applies to both Original and advanced workshops)*

- ELA Member: \$895 *(1st person)*
- ELA Member: \$830 *(each additional ELA member attendee)*
- Nonmember: \$1,195

If registering more than one attendee for this conference, please copy the registration form and submit one form per person.

NAME \_\_\_\_\_

NICKNAME FOR BADGE \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

TELEPHONE \_\_\_\_\_ FAX \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

### Cancellation *(registration will not be complete if not checked)*

- I have read and agree with the cancellation policy

### Help Us Understand What You Want From Your Association!

To ensure that ELA focuses its efforts and resources on what you do, please complete the following two sections. **Note:** Registration for this conference cannot be completed without this information.

#### Section I.

I am primarily involved in the following market *(choose one)*

- Small Ticket** – Transactions under \$250,000 either individually or through lines
- Middle Market** – Transactions between \$250,000 and \$5 million either individually or through lines
- Large Ticket** – Single transactions over \$5 million
- Vendor Program** – Vendor and manufacturer support activities either as a third party or captive organization
- Service Provider** – All Associate members of ELA. Primarily involved in providing legal, accounting, software and systems support, as well as other specialized professional services

#### Section II.

My Primary Job Function and Areas of Interest *(Choose no more than three)*

- |  |  |
|--|--|
| <input type="checkbox"/> Accounting (AC)           | <input type="checkbox"/> Legal (LG)                  |
| <input type="checkbox"/> Administrative (AD)       | <input type="checkbox"/> Marketing (MK)              |
| <input type="checkbox"/> Appraisals (AP)           | <input type="checkbox"/> Mergers & Acquisitions (MA) |
| <input type="checkbox"/> Asset Manager (AM)        | <input type="checkbox"/> MIS (IT)                    |
| <input type="checkbox"/> Broker (BR)               | <input type="checkbox"/> Municipal (MU)              |
| <input type="checkbox"/> Business Development (BD) | <input type="checkbox"/> Operations (OP)             |
| <input type="checkbox"/> Collections (CO)          | <input type="checkbox"/> PR/Communications (PR)      |
| <input type="checkbox"/> Corporate Executive (CE)  | <input type="checkbox"/> Recruiter (RC)              |
| <input type="checkbox"/> Consultant (CT)           | <input type="checkbox"/> Research (RE)               |
| <input type="checkbox"/> Controller (CN)           | <input type="checkbox"/> Sales (SA)                  |
| <input type="checkbox"/> Credit (CR)               | <input type="checkbox"/> Syndications (SN)           |
| <input type="checkbox"/> Documentation (DM)        | <input type="checkbox"/> Tax (TX)                    |
| <input type="checkbox"/> Equip. Mgmt (ER)          | <input type="checkbox"/> Training (TG)               |
| <input type="checkbox"/> Human Resource (HR)       | <input type="checkbox"/> Treasurer (TR)              |
| <input type="checkbox"/> Insurance (IN)            |  |

My check in the amount of \$\_\_\_\_\_ is enclosed. Please mail to ELA, Dept. 733, Alexandria, VA 22334-0733.

#### For Credit Card Reservations:

FAX this form to (703) 841-4329 Attn.: Meetings Dept.

\_\_\_VISA \_\_\_MasterCard \_\_\_AmEx \_\_\_Discover \_\_\_Diners Club

Total Amount to be charged \$ \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Name on Card *(Please Print)* \_\_\_\_\_

Signature \_\_\_\_\_

Please send your completed registration form *(and check made payable to ELA)* to: ELA, Dept. 733, Alexandria, VA 22334-0733. If you are registering using Express Mail, send completed conference registration form and check to: ELA 4301 No. Fairfax Drive, Suite 550, Arlington, VA 22203-1627

**Confirmations will be forwarded after registrations are received and processed.**

*For Office Use Only:*

Date \_\_\_\_\_ Approval Code \_\_\_\_\_

Amount \_\_\_\_\_ Account #4110-0327000



# Principles of Leasing 2006

## Registration and General Information

### Registration Fees

ELA Member: \$ 895 (1st person)  
 ELA Member: \$ 830 (each additional ELA member attendee)  
 Non Member: \$1,195

### Mail-In Address

#### Please Review Carefully

1) For check or credit card payments, mail to:

ELA, Dept. 733,  
 Alexandria, VA 22334-0733

2) If you are using express mail to register for this workshop, please mail to:

ELA, 4301 North Fairfax Drive,  
 Suite 550  
 Arlington, VA 22203-1627

### Register On-Line

Visit ELA's web site [www.elaonline.com](http://www.elaonline.com) for information about this and other educational programs. Go to the Events section for details on the agenda, speakers, location and registration information. You can register directly on-line via American Express, MasterCard, Discover, Diners Club or VISA on our secure server. You will receive a confirmation number from the website.

### Register By Fax

You can register for ELA meetings with the ease of faxing. Simply complete the registration form, including the appropriate credit card information, and fax this to ELA at (703) 841-4329. A confirmation will be forwarded to you.

### Cancellations

To receive a full refund of registration fees, cancellations must be received **no later than seven business days** prior to the start of the selected workshop. Cancellations made by telephone must be followed by a letter that includes the name of the ELA staff member who accepted the cancellation.

### Substitutions

Substitutions for the entire program may be made at any time, including on-site registration.

### Attire

Business casual attire is appropriate for this meeting.

### Inquiries

If you have a question about this conference not related to registration, please call the ELA Information & Professional Development at (703) 527-8655.

### Continuing Professional Education (CPE)

ELA is a recognized sponsor of continuing professional education with many State Boards of Accountancy, the National Association of State Boards of Accountancy and many State Bar Associations. Most ELA events qualify for CPEs, and attendees will be able to receive credit towards their licensing requirements.

ELA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417. Telephone: (615) 880-4200.

### Photographs Taken at the Conference –

#### Please Note the Following

Photographs of speakers and attendees may be taken at these workshops. These may appear in ELA publications or on the ELA website. By registering for this conference, you authorize ELA the right to use any photographs taken of you during the course of the Principles of Leasing workshop.

### Membership Information

If you are interested in joining ELA, please call ELA Member Services at (703) 516-8383, or check the appropriate box on the registration form.

### Want to Be a Sponsor of a Principles of Leasing Workshop?

Sponsoring events and functions at ELA meetings provides excellent exposure for your company. By sponsoring an ELA Principles of Leasing Workshop, your company name, logo and 50 word description of your product or service will be included on the inside cover of the attendee workbooks. In addition, your company name and link to your website will appear in the Principles of Leasing Workshop section on the ELA website.

#### Sponsorship of a Principles of Leasing Workshop: \$5,000

To become a sponsor, contact Lesley Sterling at [lstirling@elamail.com](mailto:lstirling@elamail.com) or (703) 516-8365.

### Official Airlines

United Airlines is offering special meeting fares for all ELA attendees of the Equipment Management Conference who use the Special Meeting Desk to book their reservations. Book early and take advantage of the promotional fares that give you the greatest savings! Earn a 5% discount off the lowest applicable fare, including First Class, or 10% off the mid-week coach fare. By purchasing your ticket at least 30 days in advance of your scheduled travel you will receive an additional 5% discount. Simply call (or have your travel agent call) 1-800-521-4041 and refer to **Meeting ID Number 552TS**. Mileage Plus members receive full credit for all miles flown to this meeting. You or your travel agent should call today, as seats may be limited.



Equipment Leasing Association  
 4301 North Fairfax Drive, Suite 550  
 Arlington, VA 22203-1627

PH 703.527.8655  
 FX 703.527.2649  
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