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COMMITMENT
& EXPERTISE



Volume 03-08-01

Q'S News Commitment & Expertise

Greetings!

This month's edition is dedicated to keeping you informed of the current economic climate and how leasing is an important financial tool for your business.

In the News

Headline
taken from
The Toronto
Star-3/22/08

Newspaper Warns "Need a Loan- Good Luck With That"



The Star Saturday editorial gave us 5 good reasons not to shift attention from the US credit crisis:

The crisis will reduce Canadian jobs, income, exports, big business, and especially financing options.

Columnist David Olive advises we start listening seriously as bank paralysis dries up credit: *"banks worldwide have been hoarding cash by raising their lending rates- both to dissuade borrowers and to strengthen their balance sheets with higher rates imposed on their most creditworthy customers"*.

Every financial institution is being extra cautious and raising rates and credit requirements because of real liquidity issues. They are also responding because of perceptions and issues of public trust.

While it may seem that the credit environment is at odds with falling Canada Bond rates, credit requirements and rates will not relax in the near future.

Lease To Keep Business Moving Forward

Don't let
credit limit
your growth

What Can I lease?

Leasing will be a great financial tool in the months to come as bank and alternative credit dries up. The advantage of leasing is that the finance approval can be supported by the value of the asset itself. All types of equipment can be financed under a lease including:

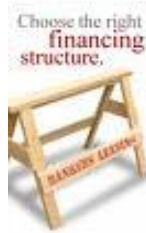
Software
Medical Equipment
Telecommunications Equipment
Computers + peripherals
Industrial Equipment
Vehicle Equipment
Lift Trucks
Garbage Containers
Security Systems
CNC Machines
Office Furniture
Office Equipment
Exercise Equipment
Restaurant Equipment
Industrial Machinery
Transportation Equipment

**Construction Equipment
Manufacturing Equipment**

Leasing Options

Which option
is best for
me?

\$10, 10% and FMV Leases



The most popular business option is a **10% stretch lease** i.e., a 39 month lease with an early purchase option of 10% of equipment cost at month 36.

We contact you so you do not miss that option as the lease would stretch to 39 months and your purchase option would be Fair Market Value. The value of a stretch lease is we can give you an purchase option of 10% guaranteed in writing, and yet it is a lease structure.

A Fair Market Value lease still gives you an option to purchase at end of term, but the value of the equipment will be determined at that time so you would likely want to return the equipment--a good choice for companies that refresh with newer technology on a regular basis.

The **\$10 option** lease has the 10% option plus a slight premium worked into the full payment stream but it may affect your accounting treatments because of the bargain purchase at lease end.

It is a good idea to check with your accountant for optimal tax planning.

Not So Trivial Trivia

How Well Do We Know Our Neighbour?



Canadians all feel the results of the US economic challenges so here are some interesting points to consider when understanding our neighbour and key trading partner:

- * 3 in 5 Americans believe the economy is in a recession.
- * Since July, there has been a 1300% increase in the monthly usage of the word "recession" in US newspapers.
- * There was a 40% increase in the number of Americans declaring personal bankruptcy last year.
- * 55% of Americans believe their home is still gaining in value.

(Source Harpers Index April 2008)

Ride For the Cure

Ride David Ride!



We are very proud to support our own Questor teammate **David Kendal** as he trains for the 200km **Ride for the Cure** in honour of his dear friend, to raise funds in support of Cancer research.

For details or donations view [David's personal fundraising webpage](#).

We applaud your commitment to fight a disease that has touched us all David!

Questor Vendor of the Month

Voicepath Convergence Group Inc

As the recent winners of The Ajax Pickering Business of Excellence Award 2006/2007 and the Durham Business Times Reader's choice award for Telephone systems 2004 and 2005/2006 and 2007, **VoicePath** is an authorized dealer for Nortel, Avaya,

I hope you enjoyed this edition of Q's News, and as always, I welcome your feedback.

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