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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 can protect 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.

Sales Tools

Leasing
makes the
deal happen.

Leasing is the Answer to Credit Challenges.



Equipment leasing becomes more critical a sales tool in light of the credit crisis.

Leasing credit will become a more viable option for equipment financing than an unsecured loan because it is asset-based.

Customers always have two decisions to make: what to buy, and how to pay for it. A good Vendor Program gives clients options to get what they need, when they need it.

The **Questor Financial** team has multiple options for every vendor program and **can provide a much higher approval ratio than dealing with just one lessor**. With Questor, you turn more quotes into sales when you provide finance solutions.

Drop Your Pricing?

Competing

What is Your Best Defense Against Eroding Margins?

more with
US Vendors?

As consumer confidence shakes and business spending is put on hold, many equipment vendors will address whether to drop prices to hold onto their market share.

This is where **leasing is not only a better finance option for your customers, it becomes a better sales strategy for you.**

Have a solid Questor Vendor Program in place and quote leasing with every single equipment quote.

You will find your sales fare better than a competitor who adds no value to their clients beyond quoting a price.

Offer leasing as a sales strategy to keep your sales and margins up.

Vendor Rewards Program

Reward
Yourself.

How Vendors Enjoy Their Amex Rewards.



We polled some of our 500 vendor representatives who earn Amex rewards with their Questor Vendor Program and asked **what is their favorite way to enjoy the Amex points?** Here are our top 5 responses:

- 1) I use it to buy toys! Electronic gadgets.
- 2) I pay for my gas, so I am the only one not miserable at the pumps these days.
- 3) It always goes toward a nice dinner and a night on the town.
- 4) I save it all for home decorating and renovations.

and our favourite response...

- 5) I 'd rather not say what I spend it on--my wife might be reading.

What can we say, everyone loves Amex! Call me to get signed up now.

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!

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