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Volume 11-07-1

## Q'S News

### Where Did the Time Go?

#### Greetings!

At this end of the calendar year (and fiscal year for many), the **Q's News** team queried our customers, both vendors and borrowers alike

A special thank you to all who gave us your time for interviews about the year and what business issues were most pressing as 2007 closes

## Sales in December

Is it the  
Cruellest  
Month?

TS Eliot wrote that April was the cruelest month, but he certainly wasn't referring to business.

December is a challenging month for **Wally Turner, Credit Manager of Synnex Canada** . It is a critical time to push sales for their business and the credit team is leaned on heavily by sales to increase credit lines to **meet sales objectives**.

Ironically, even though December is a key time to push sales, it is also a **very short month** for most businesses outside of retail. **Boris Kaminskyj , President of Business Interiors (Ontario) Inc** characterizes this time of year as everyone doing more, in less time, to push as much through in this final month before the holidays.

## 2007 Was a Year of Growth

No Year End  
Capital  
Purchases



Interestingly, almost every interviewee was coming out of a **growth phase in 2006-7**, whereby they had expanded operations, moved to new locations, or bought another company.

**Lorne Feldman, President of Feldman Timber Company Limited in Timmins** knew he had valuable land when he started developing a 10 acre parcel, but he was surprised when the environmental reports showed he truly was sitting on a goldmine--with previous gold mining activity!

**No one planned capital purchases at this time of year.**

**James Ambursley , IT Manager for Atlas Cold Storage**, says the objective at year end is not to spend more money, but to enhance autonomy & control over

the systems they have in place.

## The Value of the Canadian Dollar

Volatility Bad  
For Business

The dollar exchange was a factor in everyone's business .

It seriously affected travel and tourism as indicated by **Alicia Arnold, Executive Assistant for Niagara Hospitality** and **Wally Turner** who echoed a common concern that the volatility was bad for business regardless of the actual value of the exchange.

## How has Questor helped?

Leasing is a  
Valuable  
Business  
Tool



Leasing has been a favourite business tool for a variety of reasons in 2007.

**Brent Mooers , Regional IT Assistant for Bunzl Canada Inc** specifically ties all his leases with the service warranty ( which he financed on lease for a double bonus) so he never has out of date, non-performing technology .

**Ivan Cohen** is in sales with **Digitcom Canada** and he quotes leasing on every single transaction. *"It is a service my clients expect . I always give the client leasing options because we want to provide the total solution."*

## Questor Report Card 2007

A+ for  
Innovation!

The Questor team has invested in tremendous system enhancements this year, with full scale launch of our **Q**uote system:

- \* We have streamlined operations with a dedicated sales support structure .
- \* We hosted our first annual **Charity Event Golf Tournament**.
- \* We launched a full scale brand change with our new name to **Questor Financial Corp**, and
- \* We increased our volumes with every funder partner to strengthen our relationships for you in 2008.

We put the "**T**" in **Team** and are pleased to announce **Tina Vienneau** has joined our Credit family, bringing over 15 years of *Commitment & Expertise*.

Finally, we asked all respondents what they would like to see from Questor in 2008. The most succinct comment came from Brent Mooers, who said, quite simply, *chase me*.

*"At the end of our leases, we love that Questor always notifies us of our options which is a service no one else offers. But literally chase me, and if I do not respond to the letter because I am focussed on my business, I know that you guys are watching my leases for me."*

## The Final Word

In closing, our final comment on the year end comes from **Karen Neath at KBC Tools** .

She commented that year end has a double meaning beyond the business implications: **it is a reminder of the passage of time and to slow down and enjoy some well deserved holiday time with our friends and loved ones.**

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## Charity Golf Tournament 2008

In light of the tremendous success of our **Annual Charity Golf Event in 2007**, we have reserved the day for our Event 2008.

Mark your calendars for **May 26th, 2008**. The Event will once again take place at **The Club At Bond Head** and all proceeds go to charity.

More details will follow once we get past another chilly winter!

[Pre-Register to hold your spot now!](#)

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