

# Commercial Recreation Specialists now offers payment plans to meet your cash flow!



With our strategic financing partner, ClearView Financial, we can now design a payment plan that works for YOU! Consider one of these popular payment plans to help stretch your cash!

- **STANDARD LOAN/LEASE PLAN**

This is the basic finance-to-own plan, with twelve payments per year, and either \$0, \$1 or 10% of purchase price residuals. Choose your purchase option depending on your tax and accounting needs. New or used equipment OK.

- **SEASONAL PAYMENT PLAN**

This plan allows the lessee to take up to three months per year with no payments. If your cash flow is seasonal, this is the perfect plan.

- **10 % DOWN PLAN**

Put 10% down if you have the cash available. This will lower the monthly payment and it may be used to pay the purchase option at the end of the lease, or can be returned to you. You can still enjoy the benefits of the true tax lease with no “residual” payment at the end of the lease.

- **90 DAY DEFERRED PAYMENT PLAN**

Begin the lease with one month’s payment and then take 90 days off. Use these 90 days to get the equipment in and generating revenue, then begin making payments.

- **7 X 100 PLAN**

The lease begins with \$100 down, followed by \$100 per month for the next six months. This allows the lessee six months to get the equipment in and generating revenue before beginning to make payments. It is also great for back-ordered equipment, delays in production, or to purchase equipment that isn’t really needed for a few months.

- **MUNICIPAL LEASING PLAN**

ClearView Financial can also provide non-appropriated leases for any city, county, or state government agency. These are special leases with special pricing. Please contact Justin at ClearView for additional information.

- **DISCOUNT PLANS**

ClearView also offers very low interest plans, including 0% leases, for qualified borrowers. Call Justin at ClearView to see if your purchase qualifies for this plan.

**If you would like to take advantage of a payment plan, please call Justin Highland at ClearView Financial at 866-392-3444. Justin is CRS's personal representative and he is familiar with our industry. He will discuss the options available to you, in confidence, and design a plan suited to meet YOUR needs. Please make sure to mention CRS when you call.**

**ClearView Financial, Inc.**

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## LEASING vs BUYING

Business owners have been dealing with cash for so long that most of the time, when buying new equipment, they wait until they have cash on hand before purchasing that much needed equipment that will lower their labor costs and increase their profits.

In the meantime, had they looked for other alternatives, they might have already decreased those high labor costs and reaped the benefits of greater profits during that one or two years in which they were saving cash.

Of course one can get a bank loan to buy equipment; and, while there are advantages to this choice, there are also disadvantages.

Let's look at the advantages:

1. You get the depreciation
2. Finance charges are tax deductible

Can you think of any more?

There are numerous disadvantages:

1. Equipment appears on your balance sheet
2. Extensive documentation is necessary
3. It uses up your credit line
4. Your bank may require collateral

5. Payment usually cannot be expensed

Based on this, maybe we should take a second look at good old cash. Again we have the pros and cons.

So we will start with the pros:

1. You get the depreciation
2. No finance charges

The cons are:

1. Equipment appears on your balance sheet
2. Increased pressure to discount your prices if cash is needed quickly
3. Lose interest on the cash
4. Depletion of cash reserve

You may find that you need the cash for other things such as inventory that you can turn over once or twice a year for extra profits, namely, inventory over and above what is normally produced.

There is another alternative to purchasing your much-needed equipment which we call "the intelligent alternative" or leasing. To many, this represents high finance charges, and while they do tend to be higher than a bank rate, the benefits of leasing outweigh the increased rates in the long run.

The pros are:

1. Frees your capital for alternative uses
2. Hedges against interest rate inflation
3. Payments can be expensed
4. Maximum tax benefits
5. No additional debt

6. Low monthly payment
7. Delayed decision on ownership
8. Easy add-on or trade-up
9. Preserves bank lines
10. Flexible payment plan
11. Fast turn around time

The only disadvantage:

1. The leasing agreement cannot be cancelled

The bottom line is this – don't deprive your company of the equipment that really is needed; equipment that you know will decrease operating costs and, subsequently, increase profits. While budgeting for payment by cash is probably the first choice, it is not necessarily the best choice if it means stretching your budget beyond comfort. Although bank loans seem the next most obvious solution to deficit funds, you never know what else might come up, only to find your credit line tied up. Remember leasing is the intelligent alternative purchasing equipment.

Call today for a lease application and the current rates for equipment purchases of \$5,000 or more. Start saving labor costs and increase your profits!!!

For more information, please contact Justin Highland at ClearView Financial, Inc. 866-392-3444 or 509-665-3444

For faster service, make sure you tell them that Commercial Recreation Specialists sent you!

# *Advantages to Leasing*

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*. . . with ClearView Financial, Inc.*

- ClearView Financial provides leases with a minimal out of pocket expense. We require only one or two months payments down, not the normal 20% or 30% down required by most banks
- Avoid the hassle of bank loans. Our “Application Only” programs are simple and quick. It takes only five minutes complete and is approved in 24 to 48 hours. We can go up to \$75,000 before requiring financials.
- Your payments will never increase through the term no matter what happens to the prime rate.
- We design our payment programs to match the cash flows of your business. We will except payments monthly, quarterly, semi-annually, or annually. If your business is seasonal, you can take up to three months each year with zero payments. We provide delay payment programs so you can get the equipment in and generating income before you begin making payments. The delays are great also for back ordered equipment, delays in production or to purchase equipment that isn't really needed for a few months.
- The true lease has accounting benefits. This is sometimes called “off balance financing” because you do not book a liability on your balance sheet. This prevents you from being too “highly leveraged”. It also simplifies your accounting because you simply expense every payment made.
- The true lease also has tax benefits. Because you can expense the entire payment, including sales tax, you will “accelerate” your depreciation and pay less tax. You can also avoid cumbersome depreciation schedules.
- A lease will also preserve your established lines of credit. Use your bank lines for operations, expansions, inventory purchases, emergencies etc. The lease lines are perfect for purchasing profit making equipment.
- Leasing improves your cash flow. Make your payments from your monthly income, not from your working capital or savings.
- ***WHAT BETTER WAY TO ADD A PROFIT CENTER TO YOUR BUSINESS THAN WITH LEASE TO OWN FINANCING.*** *If you have a need for equipment we can add it to your fleet without disrupting your current business. We don't drain your cash, we don't tie up your assets, and the profits from the equipment make the payments!*

**Please call for more information!**

**ClearView Financial, Inc.**

Justin Highland

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[www.clearviewfinancial.com](http://www.clearviewfinancial.com)



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**EQUIPMENT LEASING APPLICATION**

<b>B U S I N E S S</b>	BUSINESS NAME/LESSEE				TELEPHONE / Fax	
	DBA				E-Mail	
	ADDRESS (STREET)		CITY	STATE	COUNTY	ZIP CODE
	TYPE OF BUSINESS		TIME IN BUSINESS	FED. TAX NO.		CELL NO.
	LOCATION OF EQUIPMENT (STREET)		CITY	STATE	COUNTY	ZIP CODE
	INSURANCE COMPANY		CONTACT	PHONE	FAX	

<b>O W N E R  S H I P</b>	Business Structure <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Non-Profit <input type="checkbox"/> Municipality					
	PRINCIPAL'S NAME		TITLE	% OWNERSHIP	SOC. SEC. NO.	HOME PHONE NO.
	HOME ADDRESS (STREET)		CITY	STATE	ZIP CODE	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
	HOME ADDRESS (STREET)		CITY	STATE	ZIP CODE	<input type="checkbox"/> OWN <input type="checkbox"/> RENT

<b>B A N K  S</b>	BANK		TELEPHONE	FAX
	ACCOUNT UNDER NAME OF		CHECKING ACCT. NO.	CONTACT PERSON
	BANK		TELEPHONE	FAX
	ACCOUNT UNDER NAME OF		CHECKING ACCT. NO.	CONTACT PERSON

<b>T R A D E  S</b>	COMPANY NAME	ACCOUNT NO.	TELEPHONE NO.	CONTACT PERSON

<b>E Q U I P M E N T</b>	VENDOR				CONTACT
	ADDRESS (STREET)		(CITY)	(STATE)	(ZIP CODE)
	EQUIPMENT TO BE LEASED				FAX
	COST OF EQUIPMENT	TERMS OF LEASE	NEW OR USED		

I hereby authorize ClearView Financial, Inc. or any credit bureau or other investigative agency employed by ClearView Financial, Inc. to investigate the references herein listed or statements or other data obtained from me or from any other person pertaining to my credit and financial responsibility.

**X**

SIGNATURE/TITLE

DATE