

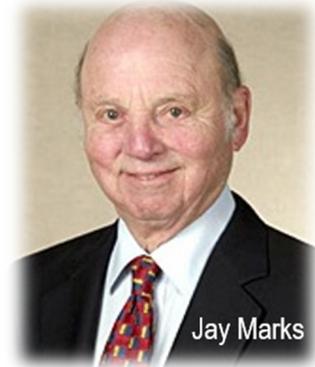
The Silver Fox Advisor

Leasing Vs. Cash Purchasing Vehicles And Equipment

By Jay Marks, a Silver Fox Advisor

Leasing vehicles and equipment has several advantages for commercial businesses versus paying with cash.

- Ease of acquisition
- Preserve Line of Credit
- Opportunity Cost
- Purchasing Price
- Replacement Cycle
- Remarketing



Ease of Acquisition: Leasing vehicles solves the inevitable frustration and time consuming practice of finding the right vehicles. Glesby Marks specializes in finding vehicles that fit any business need.

Preserves Line of Credit: Leasing allows businesses to acquire needed vehicles and equipment immediately while preserving bank lines of credit for other business uses.

Opportunity Cost: When companies pay cash for a vehicle, they lose the opportunity to invest that money more productively back into their business.

Purchase Price: Glesby Marks has a multi-thousand vehicle fleet. Given our amount of leased assets, we are able to negotiate a lower acquisition cost with the dealer. We stay informed of incentives and rebates available through the Manufacturers and all savings are passed onto our clients.

Replacement Cycle: When businesses pay cash for their vehicles, the tendency is to keep the vehicles longer as to not incur a large capital outlay for replacement. However, this often leads to high dollar maintenance expenses and vehicle down-time. Through leasing, businesses can pay for the vehicles as they use it, gain a return for the use of the investment and then replace the vehicle prior to a major mechanical expense.

Remarketing: When businesses pay cash for vehicles, they do not have the tools at their disposal to remove the vehicle from service when needed. Leasing allows businesses to get out of the remarketing business and through the use of Auctions, Wholesalers and Retail Dealers, regardless of condition, remove the decommissioned vehicle from your fleet.

Many consumers and businesses are used to getting quotes and competitive pricing online. While requests for a quote can be submitted online through our website, all quotes are custom tailored to the client because rebates and incentives are constantly changing. The purchasing power, referenced above, allows for custom competitive pricing. ♦