



# Leasing Information

If you are considering leasing one of our iridology camera and software packages, here is some information for you as well as an application that you can mail or fax in to us to begin your lease process. Applications are normally approved within 2 hours and cameras can be shipped within a few days of approval.

Please contact Brenda at 530-878-1119 or 800-704-9800 by phone, 530-878-1119 by fax, or e-mail to [iridology@netzero.net](mailto:iridology@netzero.net) with any questions. Please fax or mail your application to us. To mail, send your hardcopy to: Joyful Living Services, ATTN: Brenda Generali, 19950 Sun Valley Road, Colfax, CA, 95713, USA. [Click here](#) to download a copy of the leasing application.

## Why Lease?

1. **You choose the equipment you want.** You make the arrangements as to the price and specifications. You retain all manufacturer's warranties and guarantees.
2. **You get a longer term, smaller payments.** Typical lease terms are two to five years. Nearly always this term is longer than a normal loan period from a borrowing source, resulting in lower monthly payments.
3. **You enjoy virtually 100% financing.** Practically any other financing demands a substantial down payment, deposit or compensating bank balance. By leasing you can quickly acquire use of the equipment you want without major cash outlay.
4. **You gain possible tax advantages.** Lease payments are often treated as fully deductible expenses. They may mean a more rapid write off to you. Because the lease term is generally shorter than the depreciable life, payments can be expensed in a shorter duration.
5. **You keep both cash and machines generating profits.** Cash and machines are working assets. With no cash tied up in the equipment, you have both assets working for you. Particularly important under conditions of high-priced money, inflation and cost squeezes.
6. **You can deal with budget restrictions.** Budget restrictions preventing purchase of equipment or acquisition of fixed assets still may often permit a workable lease arrangement. This may be true of branch operations of larger companies, for hospitals, non-profit organizations, and municipalities.
7. **You can project costs more accurately.** You have known payments over a specified period. There are no depreciation figures to be questioned, no varying interest costs to be estimated. Leasing helps take the guesswork out of budgeting.
8. **You can build your available credit.** With leasing, you can get the equipment you need now without disturbing your present bank credit lines. Preserving your bank lines for other possible uses means the same thing to you as expanding available credit.
9. **You get great flexibility in lease plans.** Lease payments can be arranged to match your cash flow pattern, to match seasonal business, to match earnings generated by the equipment. Upon expiration of your lease, arrangements can be made for renewal, purchase, or return of equipment. We will structure a lease plan to fit your situation and specific requirements.
10. **You have a hedge against inflation.** When you lease equipment, you pay for it as you use it. When you purchase, you pay in current dollars for future use of equipment. So, if inflation continues, leasing can help provide protection against future decrease in dollar value.
11. **You may find leasing the least expensive way to get equipment.** After examining the possibilities involved in cash purchase, a bank loan, or installment purchase, and after considering the advantages you can derive from the use of freed-up capital, you often find leasing costs you less than other methods of acquiring the equipment you need.

## End of Term Options

**\$1.00 (or \$125) Buyout** – This lease is for iridology camera customers who know that their equipment will not lose its value and will want to keep the equipment at the end of the lease. At the end of the lease term, simply pay the \$1.00 - \$125 option and the equipment is yours.