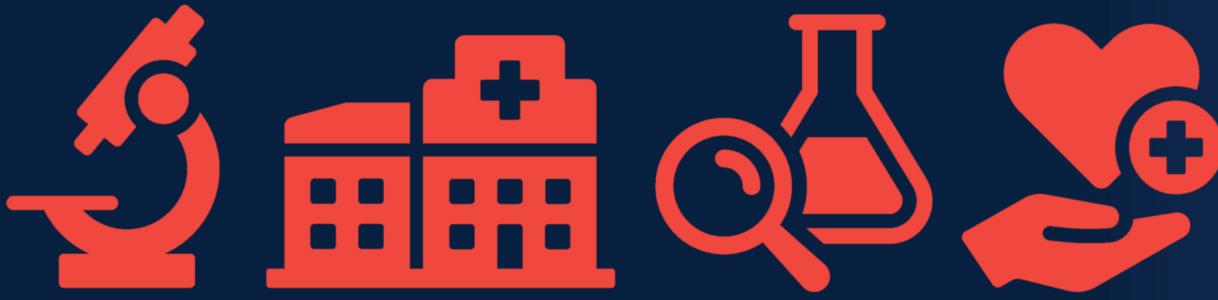


# REVITALIZING HEALTHCARE THROUGH STRATEGIC LEASING



- SECTION 179 EXPENSES INCREASED TO \$2.5M
- IMMEDIATE DEDUCTIONS FOR LEASED EQUIPMENT
- MAINTAIN CAPITAL & MAXIMIZE TAX EFFICIENCY
- UPGRADE TO NEW EQUIPMENT AND EXPAND CAPABILITIES

Leverage Section 179 Tax Deductions to Tackle the Financial Challenges from Federal Funding Cuts.

Over **68%**  
of Hospitals Plan to  
Lease or Finance  
Equipment This Year

What if the key to modernizing hospital infrastructure wasn't more funding—but smarter financing?

Hospitals across the country are facing mounting financial pressure as cuts to Medicaid and Medicare shrink reimbursement rates. These constraints are forcing difficult decisions: scaling back services, delaying equipment upgrades, and even reducing staff. Yet, amid these challenges, a powerful opportunity is emerging.

By strategically leveraging the expanded Section 179 tax deduction, hospital leaders can unlock new pathways to innovation—without compromising financial stability. This approach, especially when paired with equipment leasing, enables hospitals to upgrade critical technology, enhance patient outcomes, and remain competitive in a rapidly evolving healthcare landscape.

## Industry Trends: The Rise of Equipment Leasing

- The U.S. medical equipment rental market is projected to grow to \$5.4 billion by 2028. An increasing demand for advanced technologies and cost-effective procurement options drives this growth.
- As Medicare and Medicaid reimbursement criteria become more stringent, hospitals are increasingly turning to leasing as a strategy to manage capital constraints and adapt to rapid technological advancements.
- The transition toward value-based care, alongside the needs of an aging population, is further accelerating the demand for leased diagnostic and therapeutic equipment.
- Data Markets Insight highlights a significant trend this year: approximately 68% of hospitals in the U.S. are opting to lease or finance medical equipment instead of making outright purchases. This approach enables these institutions to manage their budgets more effectively, stay current with the latest technology, and maintain operational flexibility.

## Section 179: A Key Advantage for Equipment Leasing

1. **Immediate Deduction for Leased Equipment:** The revised Section 179 guidelines enable hospitals to deduct the costs of qualifying leased equipment, such as advanced imaging systems and diagnostic platforms, within the same tax year that the equipment is placed in service. This provision allows healthcare facilities to access cutting-edge technology while maintaining liquidity and operational flexibility.
2. **Increased Deduction Limits for Larger Projects:** The legislation has raised the deduction limit to \$2.5 million, with a phased-out threshold starting at \$4 million. This significant increase empowers hospitals to undertake expansive projects and lease a broad spectrum of equipment, from state-of-the-art surgical suites to essential IT infrastructure, all while maximizing expense deductions.
3. **Enhanced Interest Deductions:** The bill reinstates an EBITDA-based limitation on interest deductions, allowing hospitals to deduct a considerable portion of interest associated with leased equipment. This beneficial change enhances after-tax cash flow, resulting in improved financial flexibility. With improved cash flow, hospitals can allocate more resources toward patient care and operational enhancements, making leasing an increasingly strategic option.

## Case Study: Strategic Leasing in Action

A mid-sized regional hospital recently faced a familiar challenge: outdated imaging equipment was compromising diagnostic accuracy, but capital constraints—exacerbated by reduced Medicaid reimbursements—made outright purchases impossible.

Instead of postponing upgrades, the hospital's leadership chose to lease new MRI and CT systems through a strategic financing arrangement. By utilizing the expanded Section 179 tax deduction, they were able to deduct the full cost of the leased equipment—nearly \$1.8 million—in the same year it was placed into service.

## Results:

- **Improved Patient Care:** Diagnostic wait times dropped by 40%, and scan quality improved, leading to faster and more accurate treatment decisions.
- **Preserved Capital:** The hospital maintained its cash reserves, allowing for investments in staff development and facility improvements.
- **Tax Efficiency:** The Section 179 deduction significantly reduced taxable income, freeing up resources for future upgrades and operational needs.
- This example demonstrates how strategic leasing and effective tax planning can enable hospitals to modernize care delivery, even amid financial uncertainty.

## Implications for Hospital Leadership

- **Maintain Capital:** Leasing offers a way for hospitals to bypass the significant upfront costs of acquiring advanced medical technology, conserving capital for other essential needs such as staffing and facility upgrades.
- **Accelerate Modernization:** Leasing enables the swift replacement of outdated technology and allows hospitals to expand their medical capabilities, thereby ensuring improved patient care without the delays linked to capital fundraising or bond issuance.
- **Maximize Tax Efficiency:** By leveraging the advantages of Section 179 and bonus depreciation, hospitals can substantially reduce their taxable income, resulting in significant savings that can be reinvested into their operations.
- **Enhance Adaptability:** Leasing arrangements support regular updates to equipment in alignment with technological advancements, ensuring hospitals remain competitive and responsive to the evolving demands of healthcare.

Is your hospital leveraging Section 179 to its full potential? Connect with one of our Healthcare Specialists and explore how strategic leasing can support your goals.

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# THE BIG BEAUTIFUL BILL IS HERE

## Now is the Time to Boost Your Equipment Sales

Over **80%**  
of Businesses Plan to  
Lease Equipment

Leasing Volume  
Expected to Rise

**30%**  
in 2025



- SECTION 179 EXPENSING DOUBLED TO \$2.5M
- UNLOCK TAX SAVINGS
- MOVE MORE EQUIPMENT
- DRIVE LEASING VOLUME

This bill could be one of the most significant sales catalysts for equipment dealers we've seen in years. With Section 179 expensing doubled to \$2.5 million in 2025 and a \$4 million phase-out, this legislation aims to stimulate equipment investment and, more importantly, help you increase your equipment sales.

For equipment dealers, this presents a golden opportunity to drive increased leasing volume and help customers unlock substantial tax savings.

### Why This Matters for Dealers

This bill provides your sales team with something priceless: clarity and urgency. It empowers them to have smarter, more confident conversations with customers—and to close deals faster.

Section 179 allows businesses to deduct the full cost of qualifying equipment in the year it's placed into service – and leasing still qualifies.

### What Your Customers Need to Know:

- **Immediate tax savings:** Businesses can deduct the full purchase price of qualifying equipment (new or used) in the year it's placed into service.
- **Preserve Capital:** Leasing minimizes upfront costs and keeps cash available for growth.
- **Wrap It All In:** Customers can include software, maintenance, and supplies in the lease.
- **Lower Total Cost of Ownership:** Especially for lessees who return or extend their leases.

### Equip Your Sales Team to Win

This is your moment to shift the conversation from buying to strategic leasing. Here's how your team can respond to common objections:

- **We want to pay cash.** Leasing allows you to preserve capital for larger opportunities – such as acquisitions or expansion – while still capturing the full tax benefit.
- **We're not ready to lease yet.** If you were planning to lease in 2026, now's the time to move. These tax benefits won't wait – and neither will your competitors.
- **I need to talk to my partner.** Great – your CPA will love this. Leasing + Section 179 = smart tax strategy + financial flexibility.

### Real-World Leasing Scenarios

- A contractor leases \$500K in equipment → Full deduction in 2025
- A business wraps software and maintenance into a lease → Predictable costs, no surprises
- A customer shifts a 2026 lease to 2025 → Gains immediate tax advantage and preserves cash

### Ready to Capitalize?

The Big Beautiful Bill is more than just a tax incentive – it's a strategic leasing opportunity. Equip your team, educate your customers, and most importantly, act now. Don't wait until Q4 – the earlier you engage, the more leases you'll close before the December 31 deadline.

This is your moment to move more equipment and help your customers invest in their future in a smart way. Hello, world



# RICARDO OSEGUERA JR.

Collections Supervisor

FIRST FINANCIAL  
EQUIPMENT LEASING

**“The most rewarding aspect of my career so far has been the opportunity to lead and mentor my team. I strive to foster a culture of collaboration, continuous learning, and excellence.”**

Ricardo Oseguera Jr., Collections Supervisor at First Financial Equipment Leasing, represents a new generation of leaders redefining excellence in the equipment finance sector. With over 14 years of experience, Oseguera has carved out a leadership role that fuses strategic thinking with a collaborative, hands-on management style.

At First Financial, Oseguera has been instrumental in transforming the collections function into a cornerstone of the company’s success. He spearheaded the development of strategic policies and performance benchmarks, leveraging analytical data to align collections efforts with executive objectives. His leadership has led to a 62% reduction in accounts receivable over two and a half years – a testament to his results-driven focus.

But his impact goes beyond numbers. Oseguera works closely with credit, portfolio management and legal teams, fostering a culture of cohesion and shared success. He empowers his team through mentorship, training, and daily engagement, creating an environment where continuous learning and collaboration thrive.

His approach is rooted in adaptability and vision. “I strive to foster a culture of collaboration, continuous learning, and excellence,” Oseguera says, reflecting his commitment to both team development and customer service.

As the industry faces economic uncertainty, Oseguera sees opportunity in education – helping businesses understand the value of leasing as a strategy for maintaining liquidity and agility. He also champions modernization, pointing to automation and AI as key drivers of efficiency and innovation in the coming years.

Oseguera’s ability to lead with both data and empathy, combined with his proactive mindset, positions him as a vital contributor to the future of equipment finance – one where smart strategy and empowered teams shape lasting success.

Hello, world

As we navigate the challenges posed by increasing tariffs and tightening credit conditions, First Financial Equipment Leasing stands firm in our commitment to accelerate growth and expertly guide our customers through these complexities.

The recent shifts in the U.S. economic landscape, marked by changing consumer and business sentiments and rising inflation expectations, indicate that higher rates will impact financing options. However, instead of retreating, businesses have the chance to strategically adapt. Postponing essential equipment purchases can hinder growth and disrupt operations, but we know there’s a better way forward.

While tariffs may elevate costs for parts and equipment, innovative financing solutions like leasing are game-changers, providing considerable advantages for borrowers. In a budget-conscious environment, leasing is not just a practical choice; it’s a strategic imperative. We understand that securing approval in today’s competitive credit climate can be daunting, and that’s where we come in—First Financial Equipment Leasing is dedicated to streamlining this process and making it accessible.

Our financing solutions empower businesses to acquire the equipment they need without the burden of upfront costs, enabling them to channel their resources toward growth and operational excellence. We are not just a lender; First Financial Equipment Leasing is your strategic partner in equipment leasing solutions that drive growth and profitability. With flexible financing options ranging from \$100,000 to over \$50 million in the U.S. and Canada, we equip our customers to tackle today’s challenges head-on.

In these dynamic times, adaptability is essential. Let’s collaborate to unlock opportunities for success and propel your business forward. Hello, world

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<https://vimeo.com/1076541437>Hello, world



The realm of equipment finance is complex, and is further complicated by economic conditions such as interest rates, proposed tariffs, rising insurance costs and even the stock market, to name a few.

To help equipment owners navigate these challenges, First Financial Equipment Leasing hosted its first annual NextCon Summit in Dallas in February. The intimate gathering brought together equipment owners and manufacturers, financial experts and even an economist to discuss topics related to finance and equipment procurement.

“Our goal at the NextCon event was to address the concerns of both longstanding and prospective customers regarding asset ownership,” said Jeffrey Whitcomb, senior vice president and construction sales director for First Financial Equipment Leasing. “Many prospective customers’ experience apprehension about equipment acquisition, especially when deciding between renting, leasing or purchasing. We aimed to ‘demystify’ this decision making process by providing insights into key factors such as economic conditions, advancements in engine technology and shifting dynamics at job sites.”

**Industry Forum**

With the intricacies of today’s economic and political landscape, Whitcomb said NextCon was a forum for industry leaders to share knowledge and perspectives. The goal was to develop a collaborative roadmap for addressing fleet management and procurement strategies and how to navigate the challenges ahead.

NextCon started with an engaging address by Scott Hazelton, consulting director of global intelligence and analysis, S&P Global Market Intelligence. Hazelton, a well-known construction industry analyst and economist, developed and is responsible for S&P Global Market Intelligence’s Global Construction Outlook. He has developed specific forecasting models for construction equipment companies and associations.

He said the key themes for the North American construction outlook are political uncertainty, including implications related to tariffs, immigration and tax cuts; interest rate divergence; and nonresidential construction, including healthy but diminishing infrastructure outlook in the U.S., Canada and Mexico.

“The U.S. construction market is slowing,” Hazelton said. “Uncertainty is off the charts. The outlook for 2025 is difficult to assess because of all the unknowns.”

Speakers at the event included Lampson International’s Kate Lampson; Komatsu’s Joshua Sexton; Cummins’ Mark Jamieson; Equipment Share’s Willy Schlacks; Pulice Construction’s Luis Cisnal; and Equipment Watch’s Grant Nolen, Aaron Strauch and Sam Franzosa. Whitcomb and his First Financial colleague Derrick BavoI conducted panels and Q&A sessions with the speakers. Tom Slevin, CEO and founder of First Financial Equipment Leasing, provided further insight.

The NextCon Summit had many key take-aways, including the reality that the economy may slow and that higher costs are here to stay.

“Increasing costs directly impact leasing rates and client demand,” Whitcomb said. “By understanding these cost structures, we can work with our customers on pricing models that help us maintain competitiveness while ensuring profitability.”

Labor shortages, workforce age, job site technology and a push for sustainability and carbon neutrality were key topics.

“Predicting the economic outlook for the construction equipment industry in the coming year has its challenges, but it also provides a chance to develop effective strategies,” said Whitcomb. “Our recent get-together with global construction company leaders showed how strong our community is. There was a lot of excitement in the room as we talked about the possibilities ahead and how innovation and technology will help us move toward a brighter future.”

NextCon 2026 is already in the works, Whitcomb said.

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# UNDERSTANDING EQUIPMENT LEASING: A COMPREHENSIVE GUIDE FOR EQUIPMENT DEALERS

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UNDERSTANDING EQUIPMENT LEASING: A Comprehensive Guide for Equipment Dealers  
By Jeff Whitcomb

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## The Role of Equipment Leasing in Economic Resilience

Traditionally, businesses relied on cash, loans or revolving credit to finance equipment and technology purchases. However, with the shifting economic landscape, the demand for cash has significantly increased. Consequently, many organizations are now exploring alternatives to fund their equipment acquisitions, with 82% of U.S. companies indicating they lease some or all of their equipment.

In the fast-paced and capital-intensive contracting sector, equipment leasing has become an essential financial strategy for optimizing operations. For equipment dealers, leasing presents valuable opportunities to broaden their customer base, increase revenue and offer flexible solutions to clients navigating uncertain economic conditions.

## Changing Perceptions of Financing Among Customers

Customers' views on financing have evolved dramatically. It is no longer perceived as a fallback option during financial strains; instead, it is recognized as an effective cash management tool. Clients now evaluate various funding options – such as cash, loans and, increasingly, leases – to determine the best fit for their specific requirements.

## Understanding Equipment Leasing

Equipment leasing is a financial arrangement through which a business (the lessee) rents equipment from a dealer or leasing company (the lessor) for a predetermined period. Instead of an outright purchase, the lessee makes regular payments to use the equipment, often with options to buy, upgrade or return it at the lease term's conclusion. This model is especially prevalent in the equipment industry, where machinery can be costly and technological advancements are frequent. Leasing allows equipment dealers to offer an alternative to direct sales, enabling them to better serve a diverse clientele, including small and medium-sized businesses lacking the capital for outright purchases.

## Types of Equipment Leasing

Several types of equipment leasing arrangements cater to different business needs:

- 1. Capital Lease (Finance Lease):** This lease type functions similarly to a loan, with the lessee taking on ownership-like responsibilities, such as maintenance and insurance. At the end of the lease term, the lessee typically has the option to purchase the equipment at a reduced price; this makes capital leases ideal for businesses intending to use the equipment long term.
- 2. Operating Lease (FMV Lease):** Operating leases are short-term rental agreements where the lessor retains ownership of the equipment. They are suitable for businesses requiring equipment for specific projects or those seeking to mitigate obsolescence risks. Operating leases are often more affordable and flexible, featuring lower monthly payments, and are commonly structured around 24- or 36-month terms that align with the equipment's warranty period.
- 3. Lease-to-Own:** This arrangement allows lessees to make payments with the intention of owning the equipment at the end of the lease. A portion of each payment goes toward the purchase price, making this option appealing for businesses aiming for eventual ownership.
- 4. Seasonal or Short-Term Leases:** Tailored for businesses with fluctuating equipment needs, these leases offer flexibility for short-term projects or seasonal work. Equipment dealers can leverage these leasing options to attract clients requiring machinery for a limited duration.

In summary, equipment leasing serves as a strategic financial tool for construction equipment dealers, allowing them to adapt to changing customer demands and market conditions.

## Understanding Equipment Leasing for Equipment Dealers

Equipment leasing is a valuable tool for equipment dealers to navigate the complexities faced by their sales teams. By offering leasing options, dealers can give potential customers the convenience of monthly payments rather than requiring the full up-front cost of equipment. This approach can help avoid excessive discounting, enabling dealers to competitively position their offerings without sacrificing profit margins.

Leasing facilitates immediate sales and creates opportunities for recurring revenue as customer contracts near their expiration. This approach allows dealers to renew leases or upgrade equipment while incorporating related soft costs – such as training, freight, warranties and installation – into manageable monthly payments. By offering 100% financing, dealers can position themselves as comprehensive solution providers, appealing to a wider range of customers.

In today's economic environment, access to alternative financing options is particularly important for equipment buyers, who may face budget constraints. Dealers that offer diverse financing solutions enhance their credibility as affordable providers, ultimately fostering long-term customer loyalty.

Here's a closer look at how the leasing process typically works for equipment dealers:

- 1. Customer Inquiry:** A potential customer approaches the dealer seeking equipment for a project. Instead of a direct purchase, the dealer introduces leasing as an alternative, highlighting its financial and operational advantages while focusing on monthly payments and cash flow benefits.
- 2. Lease Agreement:** The dealer or a partnering leasing company drafts a lease agreement that outlines key terms, including lease duration, payment schedules and end-of-lease options (such as returning, upgrading or purchasing the equipment).
- 3. Equipment Payments:** After the lease agreement is signed, the dealer delivers the equipment to the customer. The dealer may include preventive maintenance and support services as part of the lease package, with these additional costs often capitalized within the lease.
- 4. Regular Payments:** The customer then makes regular payments to the dealer or the leasing company. These payments are frequently tax-deductible as a business expense, and there are options for monthly, quarterly, semiannual or annual payment structures.
- 5. End-of-Lease Options:** At the lease's conclusion, the customer can choose to return the equipment, extend the lease month-to-month, renew for a specified term (typically at a lower monthly rate), upgrade to newer models, or purchase the equipment at a predetermined price.

## Advantages of Equipment Leasing for Equipment Dealers

Equipment leasing presents numerous benefits for construction equipment dealers, beyond establishing a strategic avenue for growth and enhancing customer satisfaction. Here are some key advantages:

- 1. Expanded Customer Base:** By providing leasing options, dealers can attract customers who lack the capital for outright purchases, such as small businesses and budget-constrained contractors.
- 2. Competitive Advantage:** Leasing offers flexibility, allowing dealers to meet varied customer needs. Dealers who include leasing options are often perceived as more customer-oriented and adaptable.
- 3. Reduced Risk of Obsolescence:** Leasing allows for regular inventory updates with the latest equipment, enabling customers to lease modern models and decreasing the risk of outdated stock.
- 4. Reliable Source of Quality Used Equipment:** Leasing creates a steady supply of quality used equipment, typically maintained to high standards. This equipment can be more profitable for resale, often yielding higher margins than new equipment sales without incurring wholesale floor plan costs.
- 5. Tax Benefits:** Lease payments are often classified as operating expenses, thus tax-deductible for lessees. First amendment leases, in particular, allow customers to benefit from tax depreciation on a capital lease and operating lease categorization for GAAP reporting.
- 6. Customer Loyalty:** Leasing fosters long-term client relationships, reinforcing dealer-customer bonds and encouraging repeat business.

Leasing equipment is an impactful strategy for dealers in the industry. This approach caters to the diverse needs of customers – who often seek financial flexibility and access to the latest machinery – and propels business growth by allowing dealers to expand their offerings without the burden of significant up-front costs. By providing clients with affordable, short-term access to high-quality equipment, dealers can build stronger relationships, enhance customer satisfaction and increase market competitiveness. Equipment leasing is a powerful strategy for equipment dealers. It effectively meets customer needs while driving significant business growth through unparalleled financial flexibility.

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## 25 Warehouse Automation Trends for 2025: From Warehouse Experts

In 2025, warehouses and material handling operations will face new challenges and opportunities driven by rapidly evolving technology, changing consumer expectations, and unpredictable global events. As companies strive to optimize efficiency and resilience, staying ahead warehouse automation trends is more critical than ever. From integrating cutting-edge robotics and dynamic forecasting tools to tackling macro-level issues like climate change and cybersecurity, today's supply chains are transforming at an unprecedented pace.

Prepare to explore the innovations and strategic shifts that will define material handling and warehousing over the coming year. The path forward is marked by challenges, but for companies ready to embrace these trends, the future promises growth, resilience, and efficiency.

Whether it's harnessing digital twins for strategic planning, adapting to workforce shifts, or safeguarding assets with resilient cybersecurity, the warehouse automation insights in this blog post will provide a roadmap for success in a world where adaptability is key.

Below we dive into 25 emerging warehouse automation trends that will shape the warehousing landscape in 2025, highlighting how forward-thinking companies are responding to complex demands and securing their operations for the future. Each warehouse automation trend is grouped into one of six major trend categories and accompanied by insights from industry leaders, offering perspectives on how to navigate these changes with agility and purpose.

### #22 Equipment Leasing Gains Traction

The price tag associated with warehouse automation has always been a major obstacle for companies first looking to automate. Now, with the rise of equipment leasing, more companies are choosing this option over traditional capital expenditures to maintain financial flexibility in the face of economic uncertainty and an evolving market.

Leasing allows businesses to access advanced technology without high upfront investments, enabling them to conserve cash flow and reduce financial risk. This shift also allows companies to stay competitive by making it easier to upgrade or exchange equipment as operational demands change.



"Companies are shifting toward leasing instead of making significant capital expenditures to maintain flexibility in their operations. Leasing eliminates high upfront costs and spreads risk over time, allowing businesses to conserve cash flow while still accessing the latest technology to remain competitive. It offers a practical solution for companies worried about liquidity, providing the flexibility to upgrade or return equipment as needs evolve."

**Elise Hardy**

Regional Vice President, Sales

