

**FREE EQUIPMENT FINANCING
SEMINAR FOR LOGGERS**

WHAT IS CATERPILLAR WORLD TRADING CORP.?

The unique purpose of Caterpillar World Trading Corporation is to provide Caterpillar customers an alternative method for purchasing the equipment they need, using creative solutions that other companies do not offer. This is accomplished through individualized, non-traditional trade arrangements made possible by the strength and worldwide presence of Caterpillar.

By using Cat World Trade's expertise in trading, you can turn your products into high quality Caterpillar machinery while preserving capital and investing in your growth.

Caterpillar has been trading new CAT machines for aggregates, coal, energy, iron ore, scrap, steel and wood for over 25 years. Cat World Trade will market your products to new customers and assist you with the purchase of new Caterpillar equipment.

Here's how we turn hard and soft wood (logs, dimensional lumber, pallet stock, pulp, etc.) into Cat Forest Products equipment.

Using Countertrade, Caterpillar World Trading Corporation helps timber harvesters and sawmill users get the high productivity forestry machines they need. By trading for the wood products they harvest and sell.

In addition to increased machine purchasing power, Cat World Trade gives customers several advantages in marketing and finance. A partnership with Cat World Trade can be a long-term relationship in which you receive free marketing of your assets to a built-in world class customer base, consisting of Caterpillar facilities, suppliers and trade partners.

The financial advantages are equally great. You can enjoy financial security and improved cash flow by dealing with Cat World Trade. Incremental sales of your products by Cat World Trade will create revenue and generate greater utilization of your assets.

 **Mount Wachusett
Community College**
444 Green Street, Gardner, MA 01440-1000
College Web Site: www.mwcc.edu



**FREE EQUIPMENT
FINANCING SEMINAR
FOR LOGGERS
FEBRUARY 27, 2009**

**TODAY'S FINANCING IS NOT YOUR
FATHER'S FINANCING.**

**And that's great! Because today's financing
is flexible, realistic and hardworking.**

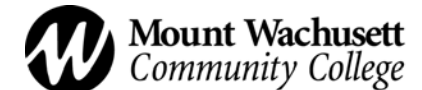
**It has a lot more options and offers you
many more alternatives.**

**It can be customized to your situation and
take into account your plans.**

**Come learn about today's equipment
financing from leading experts.**

Invite your accountant - it's that important.

SPONSORED BY:



444 Green Street, Gardner, MA 01440-1000

Web Site: www.mwcc.edu



Web Site: www.miltoncat.com

**Massachusetts Department of
Conservation and Recreation**

LIMITED SEATING
RESERVE YOUR SPOT EARLY

NO COST EQUIPMENT FINANCING SEMINAR FOR LOGGERS

Equipment Financing Solutions for Today

Friday, February 27, 2009

Coffee & donuts will be served in the morning

Lunch will be served after the seminar

Registration/Reception: 8:30 - 9:00 am

Seminar: 9:00 - 11:30 am

Lunch: 11:30 am - 12:30 pm

Optional tour of facility after lunch

Seminar Location: Milton CAT
100 Quarry Drive
Milford, MA 01757
www.miltoncat.com

Directions: Route 495 Exit 20. Take Route 85 South off Exit. At lights, go left onto Fortune Boulevard. At the top of the hill, turn right onto Quarry Drive. Entrance on the left at the bottom of the hill.

Caterpillar Financial Services Corporation is a wholly owned subsidiary of Caterpillar Inc. Caterpillar Financial offers a wide range of financing alternatives for Caterpillar machinery and engines, as well as other equipment and marine vessels. Caterpillar Financial extends loans to customers around the world. Caterpillar Financial helps Caterpillar and their customers succeed through financial service excellence, offering financing and leasing services for every market Caterpillar serves - including heavy construction, general construction, forestry, mining, waste, industrial, quarry and aggregates, and engines. Caterpillar Financial works with customers, using a variety of financing products, to structure payment plans that fit their specific business needs.

Please RSVP by Monday, February 23
E-mail to: aruuska@mwcc.mass.edu
or call Anna Ruuska at 978-630-9334

COME ASK QUESTIONS, COMPARE PLANS, LEARN ABOUT WHAT MAKES SENSE... AND WHAT DOESN'T.

- ⇒ Working capital loans
- ⇒ Buying versus leasing
- ⇒ Equipment financing options
- ⇒ Latest developments in the financial service industry
- ⇒ Pros and cons of buying & selling equipment privately
- ⇒ What information should I be able to provide my lender?
- ⇒ Overcoming Obstacles - "Painting a picture" for your lender
- ⇒ Why is it so important to have a relationship with your bank/financing company?
- ⇒ A Log Story - what is it? Why should I have one?
- ⇒ Financing Products 101
- ⇒ Terms and structures
- ⇒ Bonus depreciation
- ⇒ Section 179
- ⇒ Applying for grants to upgrade equipment

Application is in process for Continuing Education Units for MA Foresters, MA Harvesters, CT Harvesters, and from the Society of American Foresters for this workshop.

MWCC seeks to provide equal educational and employment opportunities and does not discriminate on the basis of age, ancestry, color, creed, disability, genetic information, gender, marital status, race, religion, national origin, sexual orientation, veteran status, or any other protected classes.

If you have a disability and may require accommodations to participate fully in the program, please contact the program director to discuss your specific needs. In some cases, a two week notice may be necessary.

ABOUT THE SPEAKERS

John Zujewski

Sr. Territory Manager-Milton Cat NH/ME/VT
John joined Caterpillar Financial in 2000 and has held positions as the Marketing Representative and Territory Manager based in New Hampshire. John also worked for Toyota Financial Services in various capacities including Customer Service and Credit and for First City Finance as a Collector, Credit Analyst and Credit Manager. John graduated with a B.A. in Business and a certificate in Human Relations and Work from Saint Anselm College in Manchester, NH.

Steve Davis

Territory manager for FCC Equipment Financing Inc., a subsidiary of Caterpillar Financial Services Corporation. Steve has over 18 years of experience in the equipment financing field, including positions with Key Bank, Ryder, and Bank of the West.

Phil Sepich

Trade Manager-Caterpillar World Trading Corp. Phil has 40 years of service with Caterpillar with the last 5 years in Cat World Trade as an Account Manager, Development Manager, Marketing Manager and Trade Manager. Phil is a graduate of Western Illinois University with a Degree in Business Administration and is recognized as a Certified Purchasing Manager with the Institute of Supply Management.

Gordon Boyce

Marketing and Utilization Forester
MA Department of Conservation and Recreation
With 30 years of experience supporting forestry, Gordon now works to assist and promote the Forest Products Industries of MA. Over the last 10 years, he has focused on Biomass Energy as a way to better manage our forest resource while creating jobs and economic development and at the same time, lessening our dependence on fossil fuels. Gordon graduated with a B.S. in Forestry from the University of Massachusetts, Amherst.