



*Journal of Equipment Lease Financing*  
Author Guidelines

# ***Journal of Equipment Lease Financing***

## **Author Guidelines**

Published by the Equipment Leasing & Finance Foundation  
Updated November 2017

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# ***Journal of Equipment Lease Financing***

## **Author Guidelines**

Published by the Equipment Leasing & Finance Foundation  
Updated November 3, 2017

Note: These guidelines have three major sections. The first section, “Journal Policy and Practice,” describes the scope and mission of the journal as well as its audiences. The second part, “Writing for the Journal,” has to do with how to produce a publishable article. The third section, a submission checklist, appears at the end.

### **I. JOURNAL POLICY AND PRACTICE**

#### **A. Overview**

The *Journal of Equipment Lease Financing* is a peer-reviewed online journal published three times yearly: the Winter issue, published in January; the Spring issue, published in April; and the Fall issue, published in September. The journal debuted as a quarterly print publication in 1983.

This journal is the official publication of the Equipment Leasing & Finance Foundation, which is headquartered in Washington, D.C. Its contributors are equipment finance practitioners and related professionals who have an interest in contemporary equipment finance issues and topics. Academic authors are also welcome as prospective contributors.

Journal articles are intended to provide an analysis of legal, accounting, and regulatory developments; market segments; finance sourcing and trends; marketing and sales innovations; international leasing; liability management; and current research in the field. (They are not retrospectives or essays on an individual's experience as an equipment financier.)

Articles may derive from presentations at industry meetings, seminars, workshops, or conferences, but all are held to the journal's scholarly and editorial standards and undergo peer review. The mission of the Foundation is to provide future-focused research and information. Consideration is given to articles that are forward-looking.

## **B. A Peer-Reviewed Journal**

The *Journal of Equipment Lease Financing* is the only peer-reviewed publication in the equipment finance industry. Its editorial review board (ERB) is responsible for peer review of editorial content. The ERB, whose members are appointed by the president of the Equipment Leasing & Finance Foundation, consists of leasing practitioners (both academic and industry professionals) in various functional areas including legal, accounting, finance, operations, and general management.

The ERB does not rewrite or edit articles but furnishes comments and suggestions. For this reason, articles are expected to be of high editorial quality and content when submitted.

By way of private comment to the managing editor, the ERB determines whether

- an article proposal should be developed into a manuscript,
- a submitted manuscript needs revisions or is not suitable for publication, or
- a subsequent, revised version of the article is now publishable.

The editor is responsible for conveying the anonymous comments of the ERB to the author and serves as the intermediary for any further work needed on the article to render it publishable. With the consent of an author, the editor may designate an ERB member to work with that author on content development or refinement.

In the case of research commissioned by the Foundation or the Equipment Leasing and Finance Association, peer review of any resulting article is most likely to be waived. The reason is that the board of trustees of the Foundation reviews and approves the quality of commissioned research.

## **C. Original Work Only**

All submitted manuscripts must reflect original work — an article that has not been submitted to or published by another print or online medium, including another journal, newsletter, book, or website. On occasion, the ERB may solicit an adaptation of a book chapter, or a professional version of an academic paper based on the needs of the journal.

Authors of submitted papers agree not to submit their paper for publication elsewhere until an editorial decision is rendered on their submission. Further, authors of accepted papers agree not to publish the same paper in another publication that will appear before the paper is published in the *Journal of Equipment Lease Financing* unless they receive prior approval from the Foundation's president.

#### **D. Blind Review**

A blind review system, in which the author's identity is not known to the editorial review board, is available to authors who request it at the time their article (or proposal) is first submitted. This primarily benefits academic authors with requirements to publish in peer-reviewed journals.

#### **E. Reproduction of Articles**

If you wish to reprint an article that you or another author has published in the journal, please contact the Executive Director of the Equipment Leasing & Finance Foundation in writing for permission and terms.

#### **F. Honoraria**

If an honorarium is awarded to you as the author, you also must submit honorarium paperwork to the Foundation Executive Director prior to funding. For more information on a potential honorarium, please contact JELF Managing Editor Katherine George at [kgeorge2131@gmail.com](mailto:kgeorge2131@gmail.com).

## **G. For Further Information**

To mail queries and submissions, contact:

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The *Journal of Equipment Lease Financing* is published by the Equipment Leasing & Finance Foundation.

For more information on the Foundation, visit the website at

<http://www.leasefoundation.org/>

An index of articles is available on the Foundation website at:

<https://www.store.leasefoundation.org/cgi-bin/memberdll.dll/openpage?wpr=journalByYear.htm>

## II. WRITING FOR THE JOURNAL

### A. Proposals

Before writing an article, please submit a proposal (sometimes called “query”) to the editor at [kgeorge2131@gmail.com](mailto:kgeorge2131@gmail.com). All proposals will be acknowledged and answered. The query should take the form of an extended abstract or outline — preferably in the form of complete sentences as opposed to simple topics.

This proposal should state the envisioned title, theme, content, and conclusions to be drawn from the article. The journal’s editorial review board will comment on the proposal and ultimately will also review the submitted manuscript.

### B. Manuscript Development and Formatting

Manuscripts must be submitted as Word documents – not PDF or other unmodifiable files – with attachments in Excel or Adobe Illustrator for most tables and figures. (See J, below.)

Articles may range from 10 to 25 double-spaced pages. Please limit the article to approximately 3,500 words, exclusive of tables, figures, and references. Number each manuscript page. *This will help you when you receive comments from the editorial review board.*

In consultation with the author, the editor reserves the right to condense or otherwise modify the article title. Avoid subtitles.

### C. Preliminary Research

It is a good idea to be aware of the existing literature on your topic. For a free, web-accessible copy of the index to previously published articles in the *Journal of Equipment Lease Financing* — by author, topic, volume, or year — go to <https://www.store.leasefoundation.org/cgi-bin/memberdll/openpage?wpr=journalByYear.htm>

### D. Third-Person Style

All articles are written in the third person. This means avoiding use of the pronouns “I” (first person) and “you” (second person). However, we make an exception for the use of “we.”

## **E. Introduction and Conclusion**

Accomplished writers will often start by writing the introduction and the conclusion of their article.

The introduction explains the reasons for the article and why the topic is relevant, the key points that the article will make, and who will benefit from reading it and why. The conclusion will recap the key points that the article has made and suggest any further action that the reader may consider.

## **F. Using Subheads**

We encourage the frequent use of subheads and paragraph breaks. However, in keeping with *Chicago Manual of Style*, the journal does not use the subhead "Introduction" at the beginning of an article. Please refrain from using Roman or Arabic numbers in subheads.

## **G. Helping the Reader Who's Not as Smart as the Author**

One of our goals as a peer-reviewed, scholarly publication is to educate, not intimidate. In keeping with that spirit, please define your abbreviations and terms the first time they appear in text, for example, "The Equipment Leasing & Finance Association (ELFA) has promoted a approach ..." Invest an extra sentence in explaining Basel II, the function or intent of FASB 13, or the way that LIBOR spells out. If you are attempting to coin a new term or discussing a relatively new term, help the reader to understand the context in which you are introducing the term in your article.

Also, please be conservative with quotation marks. Many common terms, such as *level off*, can be found in most dictionaries. We edit *JELF* according to Webster's Collegiate Dictionary, 11<sup>th</sup> ed., and if Webster's defines a particular word or phrase, we remove the quotation marks around it when copyediting. If these are warranted, they will appear with the first use only.

## H. Avoiding Self-Promotion

Articles should not be written in an obvious attempt to promote the author, author's company, or product. This is a common reason for rejection and a waste of the author's and review board's time. A company or its public relations firm might develop an article for purposes of business development, and there are many publications that would gratefully accept this free material, but this journal is not among them. Articles that promote the author's business without providing independently valuable information and high-level education will be rejected without comment.

## I. Editing

All manuscripts will be edited to the journal's style, which is based on *The Chicago Manual of Style*, 16<sup>th</sup> ed. (<http://www.press.uchicago.edu/>); Webster's Collegiate Dictionary, 5<sup>th</sup> ed.; and an in-house style guide that is regularly updated with the help of the editorial review board. (A special note to attorneys: In second and future references in an article, it's a "Board" to you but a "board" to us; the F.C.C. to you, but the FCC to us, until we get to the endnotes, and so on. Don't worry about it when you're writing, but expect to be edited accordingly.)

## J. Tables and Figures

Tables and figures are encouraged. Authors are responsible for the accuracy and clarity of the title, column headings, captions, and numerical data. In addition, authors are responsible for securing permission to use illustrations that do not reflect the author's own original research.

Please number these tables and figures sequentially, e.g., Figure 1, Figure 2, Table 1, Table 2.

### 1. Tables

According to the *Chicago Manual of Style*, "A table offers an excellent means of presenting a large number of individual, similar facts so that they are easy to scan and compare." Tables may be composed either primarily of words or columns and rows of numbers. Tables must be self-contained in the sense that the reader must be able to understand them independently of the text.

If a table or chart originally was created *inside the Word document* (these would most likely be tabbed, numerical tables), they are fine as presented there, and the author need not do anything more.

## 2. Figures

Figures may take the form of graphs, scatter plots, bar charts, pie charts, and so on. To re-create the figures as necessary, our designer is most concerned about obtaining the *data points*.

If the figure was created in Excel (preferably) or Adobe Illustrator, the best and easiest way to provide the data points is to send the original Excel or Adobe Illustrator file, which should include the data points from which the figure was generated.

If figure is a pie or bar chart and the values are shown in the chart — for example, a pie wedge with 58% imposed on it, another pie wedge showing 42% and so on — you need not supply additional numerical data.

## 3. Components

From top to bottom, these items comprise a table or figure:

- Title. *Example: Figure 2. Percentage of GDP Spent on Healthcare, 1960-1999*
- The actual table or figure. Occasionally, a table or figure requires explanatory footnotes. These elements should be identified as (lowercase, superscripted) a, b, and so on, and the footnote text will appear below the content of the table or figure.
- A source line at the bottom. This may be as simple as “Source: Author’s calculations” or “Source: Reprinted courtesy of IDS Inc.” or “Source: U.S. Department of Energy.” *Please note that you are responsible for securing permission to use any table or figure that is not original to your company or that has not come from government sources.*

## 4. Placement and Referencing

If the article includes illustrations (described below), please include a reference *in text*. Examples:

- Table 3 shows the characteristics of lessees sought by leasing IPOs.
- The characteristics of lessees sought by leasing IPOs are shown in Table 3.
- Leasing IPOs seek certain characteristics in lessees (Table 3).

Please locate the table or figure within the article, as the editor and designer then can appreciate how the author envisioned it. The reason the original file is needed is that the data points do not come in with the chart (i.e., are not available to the designer) when it is imported as a graphic.

## K. Endnotes or Reference List?

According to the *Chicago Manual of Style*, “Ethics, copyright laws, and courtesy to readers require authors to identify the sources of direct quotations and of any facts or opinions not generally known or easily checked. ... [T]he primary criterion is sufficient information to lead readers to the sources used, whether these are published or unpublished materials, in printed or electronic form.”

To avoid duplication of information, this journal requests authors to choose either endnotes (*not* footnotes) or references. Most authors — including attorneys — choose endnotes over references. However, if appropriate, you may add (or substitute) a bibliography or reference list. If a work has two or more authors, give the names of each. For more than three authors, the first author's name will be given, followed by *et al.*

### **1. For a printed source, include, at minimum,**

- first and last names of all authors or editors, in correct order
- the full title, whether of books, chapters in books, articles, or special works
- edition number, if other than first
- city of publication (or presentation, if appropriate)
- name of publisher and city where publisher is located
- year of publication

### **2. In addition to the above, to refer to a chapter in a book with multiple authors, provide**

- names of all *editors*
- chapter number and complete chapter title
- page number(s) for material cited

### **3. For an Internet-based source, include, at minimum,**

- the full title of the work
- type of work (e.g., dissertation, testimony, special report, white paper, monograph)
- publisher or originator (may be a company instead of an individual)
- date of the work, if known
- website at which the work was accessed, with as much of the web address as possible

Please note that some authors, typically academic authors, prefer the citation style of the *Publication Manual of the American Psychological Association*. This style does not employ endnote numbers in text but substitutes author names and the year of publication, and features a alphabetized section titled “References” at the end. This style is also acceptable.

#### **4. For legal citations,**

Please keep in mind that the primary audience for this journal is a spectrum of finance professionals who are involved in some aspect of equipment leasing and financing. Other attorneys are a secondary audience, not a primary one.

In the text of the article, supply only the title of the legal case, the year, and the name of the deciding court, along with any discussion of the case. Then provide an endnote that conforms either to *The Bluebook: A Uniform System of Citation*, 18<sup>th</sup> ed. (<http://www.legalbluebook.com>). Parallel citations are appreciated but not mandatory. If used at all, they should be used for all citations.

#### **L. Author Biographical Note and Photo**

Authors should provide the following with the manuscript (or proposal).

- Author biography (ies) (maximum of 200 words). Please include a few sentences concerning your current employment and responsibilities as well as your leasing experience and educational background (i.e., degree, school, location of school).
- Author business photo(s). These are head shots with good contrast (taken with a light background). Digital photos should be a minimum of 72 dots per inch at 2 x 3 inches. They may be submitted in color or black and white.
- A signed copy of the copyright assignment form.

### III. CHECKLIST FOR ARTICLE SUBMISSIONS

(See Author Guidelines for details)

\_\_\_ Article submitted as Word document

\_\_\_ 250-word abstract

\_\_\_ Tables and figures (include original data sources)

\_\_\_ Endnotes or reference list

#### **After peer review and acceptance of the final article:**

\_\_\_ Acknowledgments, if any

\_\_\_ Author(s) e-mail address and biography

\_\_\_ Author(s) photo

\_\_\_ Copyright assignment form