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Economic Conditions in the USA Lead to Slight Increase for KGI

Oct 20 2005

October 20, 2005: BETHESDA, MD - The Kaulkin Ginsberg Index (KGI), the leading indicator of economic conditions affecting the accounts receivable management (ARM) industry, has increased slightly as its contributing variables continue to suggest strong economic conditions for industry participants.

The index remains up 1.6% month over month and 12.1% year over year.

"Despite an upward tick in the unemployment rate caused by Hurricane Katrina and other factors, the fundamental economics of the ARM industry remain very good," said Paul Legrady, Director of Kaulkin Ginsberg's Research Group. "The KGI is only 1.5% off its all-time high, which was reached this past summer."

This performance in the KGI was caused by a number of its contributing variables. In particular, increases in the Federal Funds Rate and the Market Capitalization of ARM Stocks placed upward pressure on the index.

When the number of bankruptcy filings for the third quarter of 2005 is released in November, the projected spike should place significant downward pressure on the Index.

The KGI is a product of Kaulkin Ginsberg's Research Group, which provides industry-specific publications and custom research services to the ARM industry. For more information about the Kaulkin Ginsberg Index, see www.kaulkin.com/research/kgi.cfm or call

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Paul Legrady, Director of Kaulkin Ginsberg's Research Group, at 301-907-0840 ext. 104.

About Kaulkin Ginsberg Company
Kaulkin Ginsberg is a diversified strategic advisory, media and technology company, providing solutions to accounts receivable management (ARM) and other business services industries since 1989. Strategic advisory services include merger, acquisition and valuation advice, research, growth and operational consulting as well as training and executive search. Kaulkin Ginsberg's Research Group meets the market's demand for industry-related market intelligence, leveraging nearly 15 years of industry insight and proprietary data to support industry professionals and investors in their business decisions. Kaulkin Media publishes CollectionIndustry.com™ and Credit & Collection Daily™, and is the most popular source of industry information. Kaulkin Partners brings the latest technology to creditors and collectors. Read more about Kaulkin Ginsberg at www.kaulkin.com

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