

**From:** IOMA's Credit & Collections Insider [mailto:ioma@ixs1.net]  
**Sent:** Wednesday, March 22, 2006 11:24 AM  
**To:** stephanie@kaulkin.com  
**Subject:** Insider's e-Alert March: Kaulkin Ginsberg Index Down 1.2%

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## RESOURCES



**Managing Credit, Receivables & Collections** provides information to the business credit community. It focuses on keeping credit and collection professionals up-to-date on the latest legal changes, technology and news affecting your profession. Frequent surveys reveal the best ways your peers perform the credit and collection function. MCRC also includes a quarterly international supplement.

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March 2006

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### Kaulkin Ginsberg Index Down 1.2% in 2005

The index published by [Kaulkin Ginsberg](#), a research consulting firm in the other areas, is a composite of seven macroeconomic factors that directly impacts accounts receivable management (ARM) industry. The 1.2% drop (the first year decline in the index since 2002) is probably due to the spike in bankruptcy filings resulting from the new Bankruptcy Act.

The seven factors making up the index are: Unemployment Rate, Federal Reserve Rate, Charge-Off Rates, Outstanding Consumer Credit, Market Capitalization of Public ARM Companies, Bankruptcy Filings, and Consumer Price Index. According to Kaulkin Ginsberg, despite the decline in the Index, overall economic conditions affecting the credit and collection industry are robust. The Index was up 2.1



### **2006 Credit & Collections Department Compensation Report**

The latest data on salary and career trends for the entire credit & collections department, from exclusive IOMA surveys and IOMA's research team. The report includes secrets for career success, how to prepare for the future, job descriptions, organization charts, and more. [Click here](#) for more information.



### **Managing Credit, Receivables & Collections Yearbook**

A comprehensive resource for effectively managing your department and career. This yearbook provides practical advice on the most successful

December, 2005.

## **U.S. Chemical Credit Industry Leading Credit Globalization Trend**

[ABC-Amega Inc.](#), the global commercial receivable management and industry credit group managing firm, is a key player in facilitating a ground-breaking spearheaded by the chemical credit industry. This strategy for succeeding globally involves sharing commercial AR information and benchmarking data competitors and presenting educational programs or mentoring overseas where the opportunities arise.

The [National Chemical Credit Association](#) (NCCA), which facilitates the exchange of commercial credit information and provides education to members has taken the lead in this initiative. China is active in support of dialogue and an exchange that promotes education in western-style credit management and worked with NCCA on sharing business credit systems. The European Chemical Credit Association (ECCA) is considering interchange of commercial receivable data.

## **Take a Survey, Win a Prize**

Do you notify your sales representatives regarding customer credit limits? [E the editor](#) (yes, no, depends) with your answer. The first two replies will receive a free copy of IOMA's [Complete Guide to Credit, Receivables & Collections Best Practices 2006](#) (a \$249 value).

## **Results of Last Month's Survey**

Last month we asked you to tell us how long it takes you to process new accounts. Among our many responses, not one reports taking longer than 2 hours and most report 8 hours or less. Two respondents say it takes them 15 minutes! Congratulations to our contest winners, the first two to send us responses: Kerry Myers, Manager Financial Services at Tel West Communications; and Michelle Ross CCE, Credit Manager at RS Electronics. They each receive a free copy of IOMA's [Credit and Collections Department Compensation Report](#).

*Note:* last month we cited Credit Today's by-industry chart showing average to process new orders. A decimal point was inadvertently left of the first three industries (should have been: Services .56; Energy .92; Financial .96).

## **Provider of the Month: Callipay**

[Callipay](#) harnesses emerging technologies to enable organizations of all sizes utilize a wide variety of automated payment methods, including credit cards, checks and paper checks by phone, web or IVR. The provider also supports recurring payments, electronic pre-presentment and real-time ACH. Callipay Internet-based products are fully integrated and can interface with your in-house systems to give you far more than payment acceptance.

## **Tip of the Month: Looking for Industry Credit Group**

Riemer Reporting Service is the nation's largest independent company devoted exclusively to business credit network services. Most of its 1,500 member companies are manufacturers or exclusive national distributors. On the [Web](#) credit pros can 1) get information about a particular group, using the "Contact Us" icon; 2) look through the "List of Associations" to see which types of companies are members; 3) click on "Credit Groups" for information about groups in general; and 4) look at "Riemer Group Services" for details of the

collections techniques; tips and strategies on automating your workplace; new insights into minimizing bad-debt exposure; and guidance on managing your receivables more efficiently. It covers important topics such as implementing e-invoicing, establishing best practices, accelerating collections, and preventing bad debt. [Click here](#) for more information.

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## AUDIO CONFERENCES

Each month IOMA holds audio conferences in a variety of areas both specific to Credit, Receivables & Collections and on general management.

April 26: [Future Trends in Credit & Accounts Receivables Management](#)

Find the latest schedule [here](#).

Past IOMA Audio Conferences are available on [CD and Tape](#)

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valuable reports and other information available to Riemer group members.

## Free Download of the Month: Collection ABCs Chart

Download a free [collections ABCs chart](#). In the February 2006 issue of the [Amega](#) free e-newsletter, the *Credit-to-Cash Advisor*, there's a terrific "ABC Telephone Collections" chart that could be blown up and posted on the wall every credit and collection department.

With one tip for each letter of the alphabet (from A-"Anticipate your needs before you start your call. Have all of the information and tools you will require ready before you dial." To Z-"Zero-in on every call you make. Persistence and patience pay off."). To subscribe to Credit-to-Cash Advisor [go online](#).

## Training Resource: Free Webinars

Emagia offers a number of free webinars, including Cash Forecasting and Working Capital Management. Simply register [online](#).

## Professional Development

When you join the Asset Protection Group (APG) of the National Association of Credit Managers (NACM), you immediately become an integral part of a large network of business professionals dedicated to the detection and prevention of fraud, theft and abuse. As an APG member, you receive copies of all APG published reports, "Fraud Alerts," and other informational material to assist in the proper screening of potential business partners. For information [go online](#)

## Upcoming Conferences & Events

1) **Credit Research Foundation's Credit & Accounts Receivable Open Forum**, August 21-22, 2006, Minneapolis; October 16-18, 2006, Philadelphia. Register [online](#) (go to "Events") or call 410-740-5499;

2) **NACM Credit Congress and Exposition**, Nashville, TN, May 21-24, 2006. [Click here](#) to register

## Wrapping Up

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The editors of  
*IOMA's Managing Credit, Receivables & Collections*

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Institute of Management & Administration (IOMA)  
3 Park Avenue, 30th Floor  
New York, NY 10016-5902

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## **Marketplace**

vendor news and special offers

- **Do you market to credit & collections professionals?** Institute list service list management and brokerage division of IOMA, specializing in business-to-business direct marketing. List management oversees the promotion of the IOMA, BNA and Pike & Fisher subscriber lists. Although IOMA does not accept advertising in our monthly publications we do have a mailing list to appropriate vendors. Let us customize a list that will target a specific market. Please contact Debra Goldfarb at (212) 576-8759 or [dgoldfarb@ioma.com](mailto:dgoldfarb@ioma.com) or visit [www.institutelists.com](http://www.institutelists.com).
- **Does your company use the Web to market to Credit & Collections Professionals? Interested in learning more?** IOMA's e-zines, like *Credit & Collections*, allows you to not only brand your products and services but also allows you to generate leads in a targeted way. For information on how to reach your target audience contact: Jo Imbriani 576-8748 or by email: [jimbriani@ioma.com](mailto:jimbriani@ioma.com)