

Whether the economy continues to heat up, or crashes and burns, Business Credit is always in the hot seat....

Invest in Riemer Week 2006

and you'll learn to take the heat and come out **...hot stuff!**

What's

HOT

in Credit

Join us as our business credit pros take on the hottest topics in credit:

- Banking Changes
- Best Practices Update
- Financial Threats: International
- Collection Agency Selection
- Credit Cards
- Financial Threats: Domestic
- International Credit Risk Management
- Lessons for Leaders
- Legal Update
- International Financing
- Negotiation Strategies
- Process Improvement
- Put Contracts
- Restructuring
- Second Lien Debt
- World Markets

It's all here for business credit professionals at

RIEMER
week 20**06**

Our 23rd Annual Riemer Week

September 11-15, 2006
Scottsdale, Arizona

For the 23rd year in a row, our annual Riemer Week offers exceptional education and networking opportunities to members of the Riemer network of credit associations.

What's hot in business credit? You'll find it all here:

International Trade Finance Forum

Now in its 21st year, our experts tackle international subjects all day Monday and Tuesday.

Technical Seminars

Eight of the hottest topics in business credit are covered in 90-minute sessions beginning Tuesday afternoon and continuing Wednesday, Thursday, and Friday mornings. Each program is presented twice.

Keynote Seminars

Two sizzling subjects each receive three hours of intense discussion, one on Wednesday afternoon and one Thursday afternoon.

Retail Action Group Panel

The heat is on as our large retailer panel takes questions from a room full of credit pros. Talk about the hot seat! But relax, the panel can take it – this is their 16th Riemer Week.

Retailer-Supplier Appointments

Hot tip: Individual appointments can be scheduled in advance. Cool!

Credit Association Meetings

Credit group meetings tend to be especially informative at Riemer Week because of all the other new facts and concepts in the air. Spontaneous combustion! Most of these group meetings are on Wednesday, Thursday, or Friday mornings

Products & Services Showcase

The hottest products and services for business credit professionals are showcased Wednesday and Thursday afternoons. And the heat goes on as early-evening networking in the Showcase follows.

Networking

Riemer Week is all about learning, of course. A lot of it occurs during the 40+ programs and meetings, but members agree that comparing notes informally with attendees from different industries is also extremely valuable. Luncheons are designed to facilitate such dialogue, as are networking events Monday through Thursday evenings. Many of our speakers also come early or stay over to enjoy the interaction. It's a lively, productive hotbed of knowledgeable, interesting financial pros.

In these pages we are pleased to present to you the sizzling speakers and hot-hot-hot events of our 23rd Annual Riemer Week.

Riemer Reporting Service

Specialists in national credit network services since 1965

24600 Detroit Rd. Suite 100
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e-mail: info@riemer.com

Deadlines

Deadline for hotel reservation: Thursday, August 10, 2006.
See page 22 for hotel reservation information.

Deadline for Advance Riemer Week Registration: Friday, September 1, 2006.
See page 23 for registration details.

No registrations accepted from September 2 - 9, but registration is available on-site beginning Sunday, September 10, with higher prices as detailed on page 23.

Continuing Education Units (CEU's) are available for Riemer Week 2006 participants. Forms will be available at the Riemer Week Desk.

Detailed handouts are provided at each seminar so that audiences can absorb the information on the spot, participate in the discussion, and return to the office with material for appropriate associates.

Our Twenty-First Annual International Trade Finance Forum: Day One

Continental breakfast in meeting room prior to morning session

9:00 a.m. - 12:00 noon

Global Threats – Crime, Corruption, and Terrorism

Dr. Chris Kuehl



- Managing Partner
- Armada Corporate Intelligence
- Lawrence, KS

The opening session of our 21st Annual International Trade Finance Forum tackles the triple threats of global crime, corruption, and terrorism. Because unsavory elements are attracted to situations where large sums of money change hands, the worlds of finance and crime often intersect on the global stage. From this perspective, our first session of the week looks at three critical areas affecting the conduct of global business:

- The expanding reach of organized crime
- A growth in corrupt practices
- Terrorism's impact on the world financial community

A global forecaster of trends and realities as a management tool, Dr. Kuehl provides guidance on determining when dangers are imminent, along with practical means to avoid becoming entangled.

This speaker has opened our Annual International Trade Finance Forum for the past several years. A compelling and engaging presenter, he is Managing Partner of Armada Corporate Intelligence which provides strategic intelligence to a wide variety of Fortune 500 companies, the media, and government. He edits several daily intelligence briefings including **Strategic Global Intelligence**, an analysis of global business trends, and also provides economic intelligence on TV and radio.

Dr. Kuehl holds a Ph.D. in political economics, a Masters degree in East Asian Studies, and a second Masters in Soviet and East European Studies. Prior to starting his company, he was a professor of International Finance and Economics for 15 years.

Note: This speaker also presents a keynote seminar on **Crime and Finance – Struggles for Control in the U.S.**, on Thursday afternoon, September 14.

1:45 p.m. - 4:45 p.m.

International Customer Financing as a Sales Tool

Alan D. Andrews



- Vice President and Manager
- Global Treasury Management
- PNC Bank, N.A.
- Pittsburgh, PA

The session covers supporting your international sales effort with efficient, effective payment and financing tools. An expert in helping corporations mitigate the varied risks in selling internationally, Alan Andrews shares his bank's award-winning expertise in boosting exports by small and medium-sized as well as larger U.S. businesses. Major points of the session are:

- Make sales and get paid! Using the appropriate payment vehicle to reduce risk, ensure payment, and increase sales
- Leverage government and private sector programs to increase sales
- US Ex-Im Bank programs
- Insurance and guarantees
- Pre-export financing
- Private credit insurance
- Explore creative trade finance opportunities to expand sales
- Actual case studies
- What you should expect from your bank

Our speaker has contributed significantly to PNC Bank's being the most active user of U.S. Export-Import Bank programs for the past several years, as well as being awarded the President's Export Service Award, and being selected last year as the first bank to team up with the U.S. Commercial Service on a new export-increasing initiative.

Mr. Andrews holds a Bachelor of Science Degree in Business Administration from Boston University, and a Masters Degree in International Management from the American Graduate School of International Management (Thunderbird). An active member of FCIB for many years, he has been an Advisory Council member and currently serves on FCIB's Board of Directors.

6:00 p.m. - 8:00 p.m.

Welcome Reception

Networking



Our traditional Monday evening reception in the Riemer Hospitality Suite invites you to network with friends old and new. Meet people you've phoned and emailed but never met. Chat with speakers about their areas of expertise, poll them and everyone else on the "Must" programs and events of the week ahead and, of course, share questions and ideas with the Riemer staff.

Enjoy beverages and snacks, compliments of Riemer Reporting Service, while finding a group to go on to dinner with. A wonderful way to end your first day at Riemer Week 2006!

Our Twenty-First Annual International Trade Finance Forum: Day Two

Continental breakfast in meeting room prior to morning session

9:00 a.m. - 12:00 noon

World Markets in Review

Darin P. Narayana



- Chairman & Co-Founder
- ANSR Source, Inc.
- Addison, TX

Darin Narayana's annual review has become a Riemer Week necessity for those selling abroad (and fascinating even for those who don't). Global events are seen from the perspective of their impact on business, economic, and credit conditions in this knowledgeable and perceptive review of the current situation in and future outlook for each major geographic area.

In his ninth Riemer Week appearance, Mr. Narayana again shares his extensive knowledge of conditions in various countries throughout the world. Audiences always recognize the depth of his knowledge, appreciate the clarity of his explanations (and enjoy his entertaining, memorable descriptions).

Our speaker is a co-founder of ANSR Source, an international firm providing consulting services in the area of business process optimization through outsourcing. Previously, his 32 years of global banking experience culminated in his position as President and C.E.O. of Bank One International Corporation, from which he retired in 2002. Prior to joining Bank One, he was Executive Vice President of and headed the World Banking Group at Norwest Corporation.

Mr. Narayana currently serves on several corporate advisory boards as well as the Global Advisory Council of the American Graduate School of International Management (Thunderbird). He is a past President of Bankers Association of Trade and Finance, and has also served on the Advisory Board of the Export-Import Bank of the United States, and as an advisor to the Trade Promotion Coordinating Committee headed by the late Commerce Secretary Ron Brown.

He attended the University of London, and has a Master's degree in business from the University of Wisconsin. He is also a graduate of the management development program of Harvard University's School of Business, and has written and lectured extensively on global trade and economics.

1:45 p.m. - 4:45 p.m.

Managing International Credit Risk with Credit Enhancements

Jeff Jankowiak



- Partner
- International Risk Consultants, Inc.
- San Francisco, CA

Complementing the Monday presentation on "International Customer Financing as a Sales Tool", our speaker will present an interactive session on "Managing International Risk with Credit Enhancements." Jeff Jankowiak will advise the attendees on how to design and monitor a global credit risk mitigation strategy.

Join in a lively discussion on when, and how, you should consider using trade credit enhancements. Examine distressed credit risk management techniques and how to identify the tell tale signs of an impending default. We will also discuss other key elements which will help you survive the rapidly-changing open account credit environment emerging in today's global economy.

Jeff Jankowiak is a Partner in the firm of International Risk Consultants, Inc., specializing in credit and political risk insurance, credit risk mitigation and trade finance structuring. Mr. Jankowiak leads the firms' efforts in California and the western region. Previous to joining the firm he was Vice President of Marketing, Finance and Administration, Cozzini, Inc., where he developed and operated a trade finance and credit group for short and medium term credit exposures. He also led a team, which created structured trade programs with EXIM Bank and ECA's for Latin America, Eastern Europe, and Russia. Mr. Jankowiak is a graduate of Michigan State University, and a member of the FCIB Advisory Council.

- Technical Seminars -

1:45 p.m. - 3:15 p.m.

Check Processing in the Era of Check 21 and Check Conversion

Priscilla Burris, CTP



- Vice President
- Wells Fargo Treasury Solutions
- Phoenix, AZ

ACH Check Conversion lets you deposit consumer checks electronically. Check 21 lets you deposit other paper payments electronically. Bring the two together and apply decisioning logic to determine the most efficient method to process your incoming deposits.

This session covers:

- The technologies and benefits of Check 21 and Check Conversion
- How and where decisioning logic can be applied
- How to manage opt-outs
- How new NACHA business check and back office check conversion rules fit into the mix

Learn about key considerations, implications and steps towards implementation. And, most importantly, understand how you can deploy a 100% electronic check deposit solution, including returned item processing. Along the way, learn how to address risks related to check acceptance in the new environment.

Priscilla Burris provides treasury expertise in the area of e-commerce business process and technology solutions in Wells Fargo's Southern California, Arizona, and Hawaii markets. She has 27 years' extensive experience in the disciplines of treasury management, ERP integration, Purchasing Card, branch operations, management and lending. A graduate of Ottawa University with a B.A. in Business Administration, she is a Certified Treasury Professional.

Note: Alternative date for this program is Thursday morning.

1:45 p.m. - 3:15 p.m.

Opportunities for Significant Automation of Credit Department Processes

James R. Walckner & Dan Furbush

Business process improvement is the name of the game, and it doesn't get any more challenging than automation. In this program our two experts discuss the opportunities for significant automation of Credit Department processes including:

- Chargeback management
- Claims management
- Collections
- Credit
- Customer DM processing and reconciliation

The speakers' focus is on enabling technologies that increase management efficiency. The key is to streamline the labor component while providing enhanced access to critical decision-making information. Solutions are described in a non-technical and straightforward approach. And our experts promise each attendee at least five ideas for business improvement to take back and apply for immediate results. These are all proven methods that can be employed in and are applicable to any size organization.

A case study from the real world will also be shared. (They want you to know that these are not trained actors.) Join them for a fast-paced workshop exploring their solutions for your needs.

Mr. Walckner and Mr. Furbush each have over 30 years of experience in document management and other technologies used to improve profitability. Founded in 1993, ScerIS has provided award-winning solutions to companies and organizations across a wide spectrum - from governmental agencies to nonprofits to a large number of marquee corporations. A recent independent evaluation by a nationally-recognized business rating service ranks ScerIS in the top 9% of all similar companies in the area of sales, delivery, client support, and financial stability.

Note: Alternative date for this program is Wednesday morning.



• James R. Walckner, CEO
• ScerIS, Inc.
• Sudbury, MA



• Dan Furbush, Division President
• ScerIS, Inc.
• Sudbury, MA

3:30 p.m. - 5:00 p.m.

To Swipe or Not To Swipe Saving Money through Credit Card Processing

Gene Koenigsberg

Credit card acceptance/processing is evolving into a highly-automated operation. Here a number of concepts and types of equipment are introduced providing up-to-date knowledge of systems, acceptance guidelines, security aspects, and equipment technology:

- "Card present" and "manual entry" differences
- Address verification software
- Pay-Pal
- Secured gateways
- Card processor fees/discounts
- Equipment options
- Fraud protection
- Chargeback resolution
- E-commerce
- Streamlining online acceptance procedures

Learn numerous ways to save your company considerable money. Detailed handouts and samples will be distributed along with additional information for follow-up upon return to the office. A veteran of more than 26 years in credit management, Mr. Koenigsberg is Corporate Credit & Collections Manager at Adams Brothers Interiors, a division of Clopay Service Corporation.

Note: Alternative date for this program is Thursday morning.



• Corporate Credit & Collections Mgr.
• Adams Brothers Interiors Div.
• Clopay Service Corp.
• Phoenix, AZ

3:30 p.m. - 5:00 p.m.

The Good, the Bad, and the Ugly Things You Should Know about Collection Agencies

Ronald J. Clear



• President & CEO
• Clear, Alexander & Associates (CA&A)
• Corona Del Mar, CA

You should be very selective when choosing a commercial collection agency to collect your commercial debt. Selecting a commercial collection agency based upon the lowest fee charged may not be the best choice. No matter which agency you choose, they will impact your business's reputation - for better or for worse. Make sure the agency you select has skills, knowledge, and experience with commercial debt collection and your specific type of debt.

- When should an account be placed for collection and what are the chances for success?
- What is the usual approach collection agencies use?
- How can I determine how my current collection agency is performing?
- What are the procedures when a debtor has moved or disappeared?
- What is "skip tracing," can I do it, and what tools do they use?
- If a debtor goes out of business owing money and subsequently opens a new business, can a claim be filed against the new (successor) company?
- What should the creditor expect when he authorizes a lawsuit?

Don't waste your time or money chasing an uncollectible debt!

Founding partner of one of California's oldest crisis management consulting firms, Mr. Clear and his associates drive the day-to-day operations and implement strategic initiatives within client organizations, including long-term plans for turnarounds. Prior to founding his firm, he was a workout specialist and a CFO and Treasurer in private enterprise. Mr. Clear served as a Central District Federal Bankruptcy Trustee Panel Member from 1991-1993, and is founder and past President of the Orange County Chapter of Certified Fraud Examiners. He has a Masters in Public Administration from the School of Policy and Development at the University of Southern California.

Note: Alternative date for this program is Thursday morning.

6:00 p.m. - 9:00 p.m.

Hotter 'n Hades Party

Networking



This day of hot topics in credit will be followed by an equally sizzling evening of foods on fire, hot teams, and hot trivia. Join us at the fire pit to spice up your Riemer Week - fun times with friends old and new.

For food we'll have the Hyatt's version of a cookout, so you know it's going to be good. Not just hot dogs, either, but two kinds of burgers, and Philly Cheesesteaks, too - and whatever you choose will be cooked to order by a chef working magic on a sizzling grill. For more heat, think salsa, chili, and hot wings.

And for fun? How about a walking on hot coals competition for those willing to volunteer as the party heats up? The winners get their own personal set of devil horns. P.S. If the "flames" are too hot, the pool's right there - our location includes the sandy beach area poolside.

There'll be a hot time in the old town tonight!

9:00 a.m. - 12:00 noon

Credit Association Meetings

- National Aluminum Credit Group
- National Audio Manufacturers Credit Association
- MAEMCA - Major Appliance & Electronics Credit Association
- National Licensors Credit Association
- National Microcomputer Credit Association
- National Software Credit Association
- National Video Credit Managers Association

Continental breakfast in meeting rooms prior to morning sessions

1:00 p.m. - 1:30 p.m.

Riemer Productivity Session

Tom Martin



Senior Programmer
Riemer Reporting Service
Cleveland, OH

Ask questions, offer suggestions, and find out how other members make the most of the Riemer website.

Learn about enhancements which will further improve your credit operation's productivity: Instant Riemer Reports, RiemerInfo (Experian and public information), Watched Accounts, DSO, and the list goes on.

Your resource is Tom Martin, Riemer's Senior Programmer, who knows everything there is to know about your group Home Page and the functions available to you throughout www.riemer.com.

Past feedback from such sessions has provided valuable insight and led to important improvements. So bring your comments and suggestions – as well as your questions – and expect to be heard.

9:00 a.m. - 10:25 a.m.

What's New Recent Developments in Business Credit Practices and the Law

William B. Creim



Partner
Creim, Macias, Koenig & Frey LLP
Los Angeles, CA

Creditors Rights' attorney Bill Creim covers new developments in Business Credit Practices and the Law. Topics covered include:

- New Credit Scams and Frauds
- Impact of the New Bankruptcy Law on Business Credit Practices
- Scan-Based Trading and Vendor-Managed Inventory
- The New Credit Application – the "All in One" Credit Document
- Bankruptcy Preference Battles – New Laws, New Tactics
- UCC Filing and the "Short Form" Security Agreement

This comprehensive seminar by one of Riemer's most popular speakers will be his 15th Riemer Week appearance. This time he covers a wide range of new developments in credit best practices, relating how recent changes in the law are impacting business credit and bankruptcy cases. Every attendee receives a detailed handout of the materials covered.

Bill Creim is an attorney with the law firm Creim Macias Koenig & Frey LLP, representing clients throughout the country in all areas related to business credit, litigation and bankruptcy. His legal degree is from the University of Southern California, where he served on the Law Review. Mr. Creim was named one of the "50 Most Influential People in Credit" by Credit Today.

Note: Alternative date for this program is Friday morning.

Opportunities for Significant Automation of Credit Department Processes

James R. Walckner & Dan Furbush



James R. Walckner, CEO
ScerIS, Inc.
Sudbury, MA

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Note: Alternative date for this program is Tuesday afternoon.



Dan Furbush, Division President
ScerIS, Inc.
Sudbury, MA

10:35 a.m. - 12:00 noon

Negotiation: Strategies and Tips

Jessica Butler



Principal
Attain Consulting Group, LLC
Ridgewood, NJ

This "can't miss" interactive session covers negotiation strategies, tips – and keys to success. You'll find that they apply to many situations in life including dealing with customers, suppliers, and associates in your own company. (They work with kids and spouses, too.)

Topics include:

- Negotiation checklists – how to prepare for a negotiating session
- Words to use/avoid
- What to do when people say "no"
- Tips for dealing with "difficult" people

The session also includes role-play opportunities for attendees to practice what they have learned using actual negotiating situations.

Jessica Butler is the founder of Attain Consulting Group, a deduction and chargeback management advisory firm. Focusing on deduction reduction, Attain helps companies improve profitability by raising their deduction management effectiveness "to the next level." Innovative services which help companies take control of deductions include: Deduction Check-Ups, Coaching, Negotiation Training, Key Customer Strategies, and Cross-Functional Facilitation. Ms. Butler's informative and well-organized programs are in demand by Riemer and other groups. She also writes articles to spread the word about improving profitability by reducing and controlling deductions.

Our speaker has over 20 years of consulting experience. Prior to founding her own firm, she was a partner with Grant Thornton LLP. She is a CPA and has a Masters in Business Administration from New York University.

Note: Alternative date for this program is Friday morning.

10:35 a.m. - 12:00 noon

Demystifying the "Claims Put Option"

Brian Jarman



- Director of Business Development
- Vendor Financial Services Group
- Silver Point Capital, L.P.
- Greenwich, CT

The Claims Put Option is a risk mitigation product covering distressed and difficult-to-insure accounts. Our speaker, for example, was involved in underwriting the first Claims Put Option of size in the distressed marketplace, a \$15 million Put Option on accounts receivable due from Kmart Corp. in 1996.

This credit tool enables a vendor to ensure a certain recovery (from 70% - 100%) on a distressed account for a certain time period (usually 6 -12 months), in the event the obligor/customer defaults on payment due to a bankruptcy filing or other defined insolvency event. Pricing for put coverage is based on several factors including the particular obligor's creditworthiness, product supply and demand, and the size and duration of the put contract.

In describing the ins and outs of this risk management option, Mr. Jarman's program includes:

- Assessing counter party risk
- What to look for in contracts
- How put underwriters hedge risks
- Comparison with traditional risk management products
- Use of Claims Put Options to increase profits and gain market share

One of the nation's largest purchasers of trade claims and distressed receivables, Silver Point Capital is a specialty finance and investment company with \$4.5 billion in capital. Mr. Jarman's primary responsibility in its Vendor Financial Services Group is creating risk management solutions for clients dealing with troubled accounts. A graduate of Boston College with a J.D. from St. John's University School of Law, he had a number of years of experience trading the claims and credit risk of bankrupt and troubled companies prior to joining Silver Point Capital three years ago.

Note: Alternative date for this program is Friday morning.

12:00 noon - 5:00 p.m.

Products & Services Showcase

Networking + a **Chance to Win \$50,000!**



This year the Product & Service exhibitors are hosting a special Jackpot game where one lucky Riemer member could win \$50,000! Just pick up your Products & Services Jackpot Passport at the Riemer Week Desk and head to the Showcase. Learn about the innovative technologies, unique services, and helpful products available to the credit industry and you may even walk away \$50,000 richer. Either way, you win!

As you walk through the Showcase, look for solutions tailored to your specific challenges, ask as many questions as time allows, and be sure to bring your Jackpot Passport and your business cards to exchange with vendors (and to use to enter their drawings).

Our Showcase exhibitors offer videos, hands-on demonstrations, PowerPoint presentations, and one-on-one visits, surrounding you with resources made to maximize Credit Department productivity.

KEYNOTE SEMINAR

1:45 p.m. - 4:45 p.m.

Lessons in Leadership - Aligning Your Life's Work

Mike Brown



- V.P. Strategic Planning & Research
- Yellow Roadway Corporation
- Overland Park, KS

You can spend a lifetime seeking balance between your job and the rest of your life, but rarely achieving it. In fact, trying to achieve this elusive condition can lead to even more stress.

It doesn't have to be that way. Mike Brown offers a strategic method for applying key principles to align your life, your work, and your leadership approaches. Follow these guidelines, and you'll soon be maximizing the time spent on activities at which you are best and which you find most rewarding. The result will be across-the-board success which may surprise you.

The first step is asking the right questions - questions to identify your life purpose, distinctive talents, and the critical elements of your personal brand. Then you'll apply leadership lessons learned from real-life successes and setbacks to:

- Manage your work, working relationships, and career to stay focused and improve your success
- Grow teams of people you'll help and who will, in turn, help you
- Be more open to experimentation and creating positive change
- Find more opportunities to live life simply
- Use humor and fun to deal with life's stresses

Mike Brown is Vice President-Strategic Planning & Research at Yellow Roadway Corporation Worldwide in Overland Park, Kansas. Responsible for all customer research, market analysis, and strategic market planning, he plays a primary role across the corporation's far-flung subsidiaries to align marketing activities.

A Fortune 500 company and one of the largest transportation service providers in the world, YRC has more than 70,000 employees in over 70 countries and \$9 billion in annual revenue. Its primary transportation and logistics brands include Yellow Transportation, Roadway, USF, New Penn, and Meridian IQ.

Mr. Brown frequently speaks to professional organizations, industry associations, and universities on various topics including innovation, branding, leadership, and marketing. This is his second Riemer Week appearance, and we should tell you that his first - last September -- was extremely well-received and that his handouts are collector's items.

6:00 p.m. - 8:00 p.m.

Products & Services Reception

Networking + a **Chance to Win \$50,000!**



As guests of the Products & Services Showcase exhibitors, attendees will enjoy a Mexican party offering unlimited beverages and a variety of regional hors d'oeuvres. Come to network with suppliers and credit colleagues from various industries. While enjoying the cuisine, experience the array of tools available to maximize your Credit Department productivity. Oh, and bring your completed Jackpot Passport and business cards (see Wednesday's showcase for why).

Credit Association Meetings

8:00 a.m. - 12:00 noon

Mass Merchandisers Suppliers Credit Association

9:00 a.m. - 12:00 noon

ECM National Credit Group
National Music & Sound Credit Association
National Plastic/PVC Credit Association
National Power Transmission Credit Association
National Security Manufacturers Credit Association
Retail Action Group (Retailers only)

Continental breakfast in meeting rooms prior to morning sessions

1:00 p.m. - 1:30 p.m.

Riemer Productivity Session

Tom Martin



Ask questions, offer suggestions, and find out how other members make the most of the Riemer website.

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- Senior Programmer
- Riemer Reporting Service
- Cleveland, OH

PLEASE NOTE START TIME: 8:00 a.m. - 9:25 a.m.

Check Processing in the Era of Check 21 and Check Conversion

Priscilla Burris, CTP



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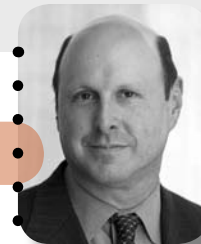
Note: Alternative date for this program is Tuesday afternoon.

- Vice President
- Wells Fargo Treasury Solutions
- Phoenix, AZ

9:00 a.m. - 10:25 a.m.

Second Lien Debt and Its Impact on Restructuring

Jay R. Indyke



The situation: Private equity firms and hedge funds are increasingly taking second secured positions in a company's assets behind the primary asset-based lender. This is often done in conjunction with an acquisition of the equity of the company.

Our speaker demonstrates how this second lien lending trend is having a major impact on the restructuring environment, and then describes the likely near-future impact. Major questions discussed include:

- What are second lien loans?
- What has led to the second lien lending trend?
- What is the current state of second lien loans?
- Which companies provide second lien loans?
- What are the costs and risks of second lien loans to borrowers?
- What are the costs and risks of second lien loans to unsecured creditors?
- How are second lien lenders affecting reorganizations and impacting recoveries for creditors?
- How are second lien lenders likely to behave in the future?

Mr. Indyke's practice focuses on creditors' rights in Chapter 11 bankruptcy proceedings and out-of-court workouts. Over the past 23 years he has represented creditors' committees in over 40 states and has been involved in some of the most significant and complex proceedings throughout the country. For the past two years he has been named one of the top unsecured creditor lawyers in the United States by The Deal's Bankruptcy Insider.

Our speaker received a B.A. magna cum laude from the State University of New York at Albany, and his J.D. from Brooklyn Law School where he was a member of the Moot Court Honor Society. A frequent speaker to creditor groups and conferences, his most recent appearances have centered on the effects of the new bankruptcy law changes, the impact of second lien debt on restructuring, and the growth in hedge fund and private equity investment. For the past ten years he has also been an adjunct professor at New York University where he teaches debtor/creditor law courses.

Note: Alternative date for this program is Friday morning.

- Attorney
- Kronish, Lieb, Weiner & Hellman LLP
- New York, NY

10:35 a.m. - 12:00 noon

To Swipe or Not To Swipe Saving Money through Credit Card Processing

Gene Koenigsberg



Credit card acceptance/processing is evolving into a highly-automated operation. Here a number of concepts and types of equipment are introduced providing up-to-date knowledge of systems, acceptance guidelines, security aspects, and equipment technology:

- "Card present" and "manual entry" differences
- Address verification software
- Pay-Pal
- Secured gateways
- Card processor fees/discounts
- Equipment options
- Fraud protection
- Chargeback resolution
- E-commerce
- Streamlining online acceptance procedures

Learn numerous ways to save your company considerable money. Detailed handouts and samples will be distributed along with additional information for follow-up upon return to the office. A veteran of more than 26 years in credit management, Mr. Koenigsberg is Corporate Credit & Collections Manager at Adams Brothers Interiors, a division of Clopay Service Corporation.

Note: Alternative date for this program is Tuesday afternoon.

- Corporate Credit & Collections Mgr.
- Adams Brothers Interiors Div.
- Clopay Service Corp.
- Phoenix, AZ

10:35 a.m. - 12:00 noon

The Good, the Bad, and the Ugly Things You Should Know about Collection Agencies

Ronald J. Clear



- President & CEO
- Clear, Alexander & Associates (CA&A)
- Corona Del Mar, CA

You should be very selective when choosing a commercial collection agency to collect your commercial debt. Selecting a commercial collection agency based upon the lowest fee charged may not be the best choice. No matter which agency you choose, they will impact your business's reputation - for better or for worse. Make sure the agency you select has skills, knowledge, and experience with commercial debt collection and your specific type of debt.

- When should an account be placed for collection and what are the chances for success?
- What is the usual approach collection agencies use?
- How can I determine how my current collection agency is performing?
- What are the procedures when a debtor has moved or disappeared?
- What is "skip tracing," can I do it, and what tools do they use?
- If a debtor goes out of business owing money and subsequently opens a new business, can a claim be filed against the new (successor) company?
- What should the creditor expect when he authorizes a lawsuit?

Don't waste your time or money chasing an uncollectible debt!

Note: Alternative date for this program is Tuesday afternoon. Please see Tuesday's description for Ron Clear's biography.

12:00 noon - 5:00 p.m.

Products & Services Showcase

Networking
+ a Chance to Win \$50,000!

As you walk through the Showcase, look for solutions tailored to your specific challenges, ask as many questions as time allows, and be sure to bring your Jackpot Passport and your business card to exchange with these vendors (and to use to enter their drawings). You may even walk away \$50,000 richer!

Our Showcase exhibitors offer videos, hands-on demonstrations, PowerPoint presentations, and one-on-one visits, surrounding you with resources made to maximize your Credit Department productivity.



1:45 p.m. - 4:45 p.m.

M.M.S.C.A. Retail Action Group Panel

Rosanna McLoughlin, Moderator



- Vendor Services Manager
- Costco Wholesale
- Issaquah, WA

The Mass Merchandisers Suppliers Credit Association first invited retailers to take part in a special Riemer Week session back in 1990. The rest is history as the program immediately became a highlight of the week for retailers and vendors alike. Our Retail Action Group Panel provides a thought-provoking interchange of ideas and suggestions to solve common problems and smooth vendor-retailer procedures. Attendees' input is welcomed as common grounds are found on key issues confronting the vendor/retailer relationship.

The panel consists of all retailers attending Riemer Week. Past participants included: Best Buy, Costco, Dollar General, Lowe's, Mervyns, Saks Fifth Avenue, Target, Wal-Mart, and Walgreens.

Our moderator this year is Roberta McLoughlin, who began her career with Price Club in San Diego, moving to Seattle when it merged with Costco. In accounting there for 18 years, she was A/P Manager prior to her appointment as Vendor Services Manager.

KEYNOTE SEMINAR

1:45 p.m. - 4:45 p.m.

Crime and Finance - Struggles for Control in the U.S.

Dr. Chris Kuehl



- Managing Director
- Armada Corporate Intelligence
- Kansas City, KS

Organized criminal gangs have moved into the financial world over the last several years. Their involvement includes a number of different operations, from money laundering to widespread computer theft and many more.

Another group, terrorists, have also chosen to target the U.S. financial system both directly and indirectly.

Third, the level of corruption and financial malfeasance in traditional organizations has also accelerated, as evidenced by Enron, Global Crossing, and other high profile cases.

In this session, Dr. Kuehl departs from the international topics he generally shares with us to explore the threat we face here at home from organized crime, terrorists, and corruption in legitimate enterprises.

- The extent of the threat
- Where the threat is trending
- Measures to cope with these escalating challenges

A global forecaster of trends and realities as a management tool, our speaker is Managing Director of Armada Corporate Intelligence which provides strategic intelligence to a wide variety of Fortune 500 companies, the media, and government. He edits several daily intelligence briefings including *Strategic Global Intelligence*, an analysis of global business trends, and also provides economic intelligence on TV and radio. Dr. Kuehl holds a Ph.D. in political economics, a Masters degree in East Asian Studies, and a second Masters in Soviet and East European Studies. Prior to starting his company, he was a professor of international finance and economics for 15 years.

Note: This presenter also addresses the subject of *Global Threats - Crime, Corruption, and Terrorism*, the opening program in our 21st Annual International Trade Finance Forum on Monday morning, September 11.

6:00 p.m. - 7:00 p.m.

Products & Services Beer & Wine Reception

Networking



Begin Thursday evening in the Showcase area with a one-hour beer and wine reception. At this time, Products & Services will select winners in their raffles and drawings - watch the schedule, as you must be present to win!

7:00 p.m. - 11:00 p.m.

Fiesta Italiana!

Networking



We head for the Palm Court, lakeside, our *punto caldo* (hot spot) for the last evening of Riemer Week 2006. Overlooking the lake and golf course framed by *bella montagna*, our location is *molto accomodante*. This is where the hotel's authentic Venetian gondolas embark to take passengers on a lake tour, each boat serenaded by its singing gondolier.

We'll have Italian music ourselves, to keep us in the mood. A *bella* feast is the *momento saliente* of the evening, or perhaps the highlight is the jovial gathering of credit professionals, speakers, retailers, and friends.

The table that wins the dinnertime diversion gets a special prize -- their own gondola rides to end this *bellissima serata*. *Arrivederci!*

Continental breakfast in meeting rooms prior to morning sessions

9:00 a.m. - 12:00 noon

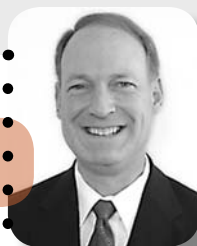
Credit Association Meetings

ABCD Motor Credit Association
 National Arts & Crafts Credit Association
 National Fiberglass Credit Association
 National Insulation Credit Association
 IHA - International Housewares Association Credit Group
 National Studio Operations Credit Association
 WICO - Western Industry Credit Organization

9:00 a.m. - 10:25 a.m.

What's New - Recent Developments in Business Credit Practices and the Law

William B. Creim



Partner
 Creim, Macias, Koenig & Frey LLP
 Los Angeles, CA

Creditors Rights' attorney Bill Creim covers new developments in Business Credit Practices and the Law. Topics covered include:

- New Credit Scams and Frauds
- Impact of the New Bankruptcy Law on Business Credit Practices
- Scan-Based Trading and Vendor-Managed Inventory
- The New Credit Application – the "All in One" Credit Document
- Bankruptcy Preference Battles – New Laws, New Tactics
- UCC Filing and the "Short Form" Security Agreement

This comprehensive seminar by one of Riemer's most popular speakers will be his 15th Riemer Week appearance. This time he covers a wide range of new developments in credit best practices, relating how recent changes in the law are impacting business credit and bankruptcy cases. Every attendee receives a detailed handout of the materials covered.

Bill Creim is an attorney with the law firm Creim Macias Koenig & Frey LLP. They represent clients throughout the country in all areas related to business credit, litigation and bankruptcy.

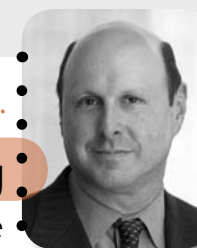
He received his undergraduate degree summa cum laude with highest departmental honors from U.C.L.A., where he was elected to Phi Beta Kappa membership. His legal degree is from the University of Southern California, where he served on the Law Review. Mr. Creim was named one of the "50 Most Influential People in Credit" by Credit Today.

Note: Alternative date for this program is Wednesday morning.

9:00 a.m. - 10:25 a.m.

Second Lien Debt and Its Impact on Restructuring

Jay R. Indyke



Attorney
 Kronish, Lieb, Weiner & Hellman LLP
 New York, NY

The situation: Private equity firms and hedge funds are increasingly taking second secured positions in a company's assets behind the primary asset-based lender. This is often done in conjunction with an acquisition of the equity of the company.

Our speaker demonstrates how this second lien lending trend is having a major impact on the restructuring environment, and then describes the likely near-future impact. Major questions discussed include:

- What are second lien loans?
- What has led to the second lien lending trend?
- What is the current state of second lien loans?
- Which companies provide second lien loans?
- What are the costs and risks of second lien loans to borrowers?
- What are the costs and risks of second lien loans to unsecured creditors?
- How are second lien lenders affecting reorganizations and impacting recoveries for creditors?
- How are second lien lenders likely to behave in the future?

Mr. Indyke's practice focuses on creditors' rights in Chapter 11 bankruptcy proceedings and out-of-court workouts. Over the past 23 years he has represented creditors' committees in over 40 states and has been involved in some of the most significant and complex proceedings throughout the country. For the past two years he has been named one of the top unsecured creditor lawyers in the United States by The Deal's Bankruptcy Insider.

Our speaker received a B.A. magna cum laude from the State University of New York at Albany, and his J.D. from Brooklyn Law School where he was a member of the Moot Court Honor Society. A frequent speaker to creditor groups and conferences, his most recent appearances have centered on the effects of the new bankruptcy law changes, the impact of second lien debt on restructuring, and the growth in hedge fund and private equity investment. For the past ten years he has also been an adjunct professor at New York University where he teaches debtor/creditor law courses.

Note: Alternative date for this program is Thursday morning.

9:00 a.m. - 12:00 noon

Retailer/Supplier Appointments



In order to address items applicable to a specific relationship, individual appointments can be arranged between a supplier and a retailer. Depending upon the number of requests received, time slots will be assigned throughout the morning on Friday. Priority will be given to members of the Mass Merchandisers Suppliers Credit Association, sponsors of the Retail Action Group. Past year's participants have been: Best Buy, Costco, Dollar General, Lowe's, Mervyns, Saks Fifth Avenue, Target, Wal-Mart, and Walgreens.

10:35 a.m. - 12:00 noon

Demystifying the "Claims Put Option"

Brian Jarman



The Claims Put Option is a risk mitigation product covering distressed and difficult-to-insure accounts. Our speaker, for example, was involved in underwriting the first Claims Put Option of size in the distressed marketplace, a \$15 million Put Option on accounts receivable due from Kmart Corp. in 1996.

This credit tool enables a vendor to ensure a certain recovery (from 70% - 100%) on a distressed account for a certain time period (usually 6 -12 months), in the event the obligor/customer defaults on payment due to a bankruptcy filing or other defined insolvency event. Pricing for put coverage is based on several factors including the particular obligor's creditworthiness, product supply and demand, and the size and duration of the put contract.

In describing the ins and outs of this risk management option, Mr. Jarman's program includes:

- Assessing counter party risk
- What to look for in contracts
- How put underwriters hedge risks
- Comparison with traditional risk management products
- Use of Claims Put Options to increase profits and gain market share

One of the nation's largest purchasers of trade claims and distressed receivables, Silver Point Capital is a specialty finance and investment company with \$4.5 billion in capital. Mr. Jarman's primary responsibility in its Vendor Financial Services Group is creating risk management solutions for clients dealing with troubled accounts. A graduate of Boston College with a J.D. from St. John's University School of Law, he had a number of years of experience trading the claims and credit risk of bankrupt and troubled companies prior to joining Silver Point Capital three years ago.

Note: Alternative date for this program is Wednesday morning.

- Director of Business Development
- Vendor Financial Services Group
- Silver Point Capital, L.P.
- Greenwich, CT

10:35 a.m. - 12:00 noon

Negotiation: Strategies and Tips

Jessica Butler



- Principal
- Attain Consulting Group, LLC
- Ridgewood, NJ

This "can't miss" interactive session covers negotiation strategies, tips – and keys to success. You'll find that they apply to many situations in life including dealing with customers, suppliers, and associates in your own company. (They work with kids and spouses, too.)

Topics include:

- Negotiation checklists – how to prepare for a negotiating session
- Words to use/avoid
- What to do when people say "no"
- Tips for dealing with "difficult" people

The session also includes various role-play opportunities for attendees to practice what they have just learned using actual negotiating situations.

Jessica Butler is the founder of Attain Consulting Group, a deduction and chargeback management advisory firm. Focusing on deduction reduction, Attain helps companies improve profitability by raising their deduction management effectiveness "to the next level." Innovative services which help companies take control of deductions include: Deduction Check-Ups, Coaching, Negotiation Training, Key Customer Strategies, and Cross-Functional Facilitation.

Ms. Butler's informative and well-organized programs are in demand by Riemer and other groups. She also writes articles to spread the word about improving profitability by reducing and controlling deductions.

Our speaker has over 20 years of consulting experience. Prior to founding her own firm, she was a partner with Grant Thornton LLP, most recently serving as Executive Director in the Management Advisory Services Practice, where she concentrated in the areas of financial, operational, and process improvements for manufacturers and distributors. She is a CPA and has a Masters in Business Administration from New York University.

Note: Alternative date for this program is Wednesday morning.

travel plans

hotel

This is our third Riemer Week at the Hyatt Regency Scottsdale, where a major lobby renovation has recently unveiled uninterrupted views of the majestic McDowell Mountains. It's a true desert oasis where rugged beauty bonds with Southwestern comfort.

But that's not all – the hotel also features unique amenities including a 21/2 acre "water playground," 10 swimming pools, a three-story water slide, and 27 holes of golf on the grounds. A fitness center, too, and – tennis, anyone? For relaxation, look into the holistic Spa Avania. There's nightly entertainment, too, and even singing gondoliers on the seven-acre lake. Plus the resort's award-winning Native American and Environmental Learning Center. See www.scottsdale.hyatt.com for more.



connected...



To keep you connected to the real world, all of the hotel guest rooms and meeting rooms are equipped with high-speed Internet access, available with the purchase of the Resort Service Program.

Wi-Fi access is available in the public areas.

To reserve:

Hyatt Regency Scottsdale Resort and Spa at Gainey Ranch
7500 E. Doubletree Ranch Road
Scottsdale, Arizona 85258

Our special *Riemer Week* rate is available from September 9 - 16, 2006

\$ 173 per night (for single/double occupancy)

Reservations must be made by THURSDAY, AUGUST 10, 2006

For reservations call: 800-233-1234 or 480-444-1234 and mention "Riemer." (Group rates are not available on the hotel website).

Taxi:

Fare from the airport to Hyatt Regency at Gainey Ranch is based on distance and time. The approximate cost is \$40.

Super Shuttle:

\$16.00 per person excluding tax.

Shuttles hold a maximum of seven people and make no more than three stops. The ride is about 30 minutes. For more information call (800) 730-9267.

For Exclusive Van Service, Executive Sedans and Meet & Greet Service, make arrangements through the hotel concierge.

Driving Directions (from the Phoenix Sky Harbor Airport):

Exit the airport following the signs to Route 202 East. Take the 202 East and exit onto Route 101 North. Take the Via De Ventura exit and turn left. Travel west for approximately 2 1/2 miles (Via De Ventura turns into Doubletree Ranch Road). The Hyatt Regency Scottsdale will be on the right side just before Scottsdale Road. The drive time is approximately 20 minutes.

transportation

To register:

1. Use the Riemer Week Registration Form enclosed with this brochure, or register online at www.riemer.com.

2. Photocopy additional forms so there is ONE FOR EACH INDIVIDUAL ATTENDING, including spouses and children.

3. Submit your registration to us online, by mail, or telephone. PLEASE DO NOT FAX YOUR REGISTRATION FORM.

Online registration:

www.riemer.com

- or -

Phone registration:

(888) RIEMER1, or (888) 743-6371

- or -

Mail registration form with check to:

Riemer Reporting Service
24600 Detroit Rd. Suite 100
Westlake, Ohio 44145-2542

Credit cards can be used for payment or invoices are available on request.

4. Confirmation numbers will be faxed within 48 hours of receipt of your registration form. (If you do not receive a confirmation number, please contact Riemer Reporting Service to make sure your registration was received).

pricing

	Advance By September 1	On-Site September 10-15
Riemer Gold 5-day package	\$ 1,215	\$ 1,375
Riemer Silver 3-day package	\$ 925	\$ 1025
Keynote Seminar Unit	\$ 180	\$ 235
Both Keynote Sessions (Save \$100 by registering for both keynote programs)	\$ 260	\$ 300
Technical Seminar Unit (Each unit covers admission to one and/or two workshop sessions held on the same day).	\$ 150	\$ 200
Tuesday Evening (includes 2 drink tickets)	\$ 74	\$ 84
Thursday Evening (includes 2 drink tickets)	\$ 94	\$ 104
Luncheons (Luncheon tickets are required at each luncheon, as meeting costs do not include meals)	\$ 37	\$ 42
Billed later	Retail Action Group Panel \$ 175 Non-members \$ 145 Members	Individual Retail Appointments \$ 100 Non-members \$ 75 Members
		Group meeting expenses

Riemer Gold: Status covers all official daytime and evening Riemer Week educational programs, lunches, and social events from Monday, September 11, through lunch Friday, September 15. NOT included are group pro-rata meeting expenses and the Retail Action Group Panel.

Riemer Silver: Status covers all official daytime and evening Riemer Week educational programs, lunches, and social events for any three consecutive days. NOT included are group pro-rata meeting expenses and the Retail Action Group Panel.

Complimentary: For registered Riemer Week attendees, there are no charges for Products & Services Showcase events, Riemer Productivity Sessions, and the Monday night Welcome Reception.

Later Billing: Group pro-rata meeting expenses, Retail Action Panel and Retail appointments will be invoiced immediately following Riemer Week.

On-Site Registration: If your payment cannot reach Riemer Reporting Service by Friday, September 1, 2006, you may register on-site via MasterCard, Visa, or American Express. (Higher prices will apply to all on-site registrations.) Please note: Registration is not available from September 2 - 9, 2006.

Cancellations received by 5:00 pm Eastern time on Friday, September 1, 2006 will receive a full refund. Cancellations received by September 8, 2006 will receive a 50% refund. We regret there can be no refunds for cancellations made after September 8, 2006.

Dress Requirements: The dress for business functions is business casual and for social events is casual or themed.

schedule

at a glance

monday

september 11, 2006

International Trade Finance Forum

9:00 am - 12 noon

Global Threats - Crime, Corruption & Terrorism

1:45 pm - 4:45 pm

International Customer Financing as a Sales Tool

Networking Event

6:00 pm - 8:00 pm

Welcome Reception

tuesday

september 12, 2006

International Trade Finance Forum

9:00 am - 12:00 noon

World Markets in Review

International Trade Finance Forum

1:45 pm - 4:45 pm

Managing International Credit Risk
with Credit Enhancements

Technical Seminars

1:45 pm - 3:15 pm

Check Processing in the Era of Check 21
and Check Conversion

1:45 pm - 3:15 pm

Opportunities for Significant Automation
of Credit Department Processes

3:30 pm - 5:00 pm

To Swipe or Not To Swipe -
Saving Money through Credit Card Processing

3:30 pm - 5:00 pm

The Good, the Bad, and the Ugly:
Things You Should Know about Collection
Agencies

Networking Event

6:00 pm - 9:00 pm

Hotter'n Hades Party

wednesday

september 13, 2006

Credit Association Meetings

9:00 am - 12:00 noon

National Aluminum Credit Group
National Audio Manufacturers Credit Association
Major Appliance & Electronics Credit Association
National Licensors Credit Association
National Microcomputer Credit Association
National Software Credit Association
National Video Credit Managers Association

Technical Seminars

9:00 am - 10:25 am

Opportunities for Significant Automation
of Credit Department Processes

9:00 am - 10:25 am

What's New: Recent Developments in
Business Credit Practices and the Law

10:35 am - 12:00 noon

Negotiation Strategies and Tips

10:35 am - 12:00 noon

Demystifying the "Claims Put Option"

1:00 pm - 1:30 pm

Riemer Credit Tools Q & A Session

Showcase

12:00 noon - 5:00 pm

Products & Services Showcase

Keynote Seminar

1:45 pm - 4:45 pm

Lessons in Leadership - Aligning Your Life's Work

Networking Event

6:00 pm - 8:00 pm

Products & Services Reception

thursday

september 14, 2006

Credit Association Meetings

8:00 am - 12:00 noon

Mass Merchandisers Suppliers Credit Association

9:00 am - 12:00 noon

ECM National Credit Group
National Music & Sound Credit Association
National Plastic/PVC Credit Association
National Power Transmission Credit Association
National Security Manufacturers Credit Association
Retail Action Group (Retailers only)

Technical Workshops

8:00 am - 9:30 am

Check Processing in the Era of Check 21
and Check Conversion

9:00 am - 10:25 am

Second Lien Debt and Its Impact
on Restructuring

10:35 am - 12:00 noon

To Swipe or Not To Swipe -
Saving Money through Credit Card Processing

10:35 am - 12:00 noon

The Good, the Bad, and the Ugly:
Things You Should Know about Collection Agencies

1:00 pm - 1:30 pm

Riemer Credit Tools Q & A Session

Showcase

12:00 noon - 5:00 pm

Products & Services Showcase

Keynote Seminar

1:45 pm - 4:45 pm

Crime and Finance -
Struggles for Control in the U. S.

Panel Discussion

1:45 pm - 4:45 pm

M.M.S.C.A. Retail Action Group Panel

Networking Events

5:00 pm - 6:00 pm

Products & Services Beer & Wine Reception

6:00 pm - 9:30 pm

Fiesta Italiana!

friday

september 15, 2006

9:00 am - 12:00 noon

Retailer/Supplier Appointments

Credit Association Meetings

9:00 am - 12:00 noon

ABCD Motor Credit Association
National Arts & Crafts Credit Association
National Fiberglass Credit Association
National Insulation Credit Association
IHA - International Housewares Association
Credit Group
National Studio Ops Credit Association
WICO - Western Industry Credit Organization

Technical Seminars

9:00 am - 10:25 am

What's New: Recent Developments in
Business Credit Practices and the Law

9:00 am - 10:25 am

Second Lien Debt and Its Impact on Restructuring

10:35 am - 12:00 noon

Demystifying the "Claims Put Option"

10:35 am - 12:00 noon

Negotiation: Strategies and Tips

RIEMER
week 06
20