

BERNSTEIN

LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

SAVE THIS DATE!

FEBRUARY	21	22	23	24	25
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*Bernstein
Teleseminar 2:00 p.m.
eastern*

Slow and Late Payers: The Surprising High Cost to Your Business. A Teleseminar You Can't Afford to Miss!

Clients who don't pay on time are worse than a nuisance. They are a serious drain on your company in numerous, often surprising, ways.

Although they're not your favorite people, you probably don't place foot-draggers (clients who probably will pay, eventually, when they're good and ready) in the same category as defaulters (clients who, for one reason or another, refuse to pay at all). But it's a mistake to underestimate their impact.

Slow and late payers cost you **financially** . . .

\$ due to interest racking up on your business loans

\$ due to cash flow problems that keep you from meeting your obligations

\$ due to the billable time and resources spent "reminding" late payers *yet again*

. . . and **emotionally** . . .

\$ in terms of anxiety and worry about whether you're going to get paid at all

\$ in terms of resentment that keeps you from properly servicing clients

\$ in terms of insecurity about investing in your own company: *If only I had the \$20,000 I'm owed I could go forward with the new software implementation. . . but I can't.*

Notice that even the emotional impact of procrastinating payers has financial consequences!

Because so many of our clients regularly experience problems in this arena, Bernstein Law Firm is offering a teleseminar designed to help you cope with them. *Slow and Late Payers: The Surprising High Cost to Your Business* will be held Wednesday, February 22, 2006, at 2 p.m. eastern.

In this important one-hour telephone and Web event, Robert Bernstein will help you calculate just how severely your slow and late payers are cutting into your profits—and what you can do to remedy the problem. For example, you'll learn:

- Precisely how much each \$1,000 in outstanding debt is costing you—calculated at varying interest rates at 30-day intervals up to 180 days
- Why you need a credit policy, and how to shape one that dramatically increases the odds of prompt payment
- How to write effective credit applications, contracts, reminder letters, and other relevant documents
- How to create a streamlined system for sending "gentle nudges" and late notices
- What to do about small outstanding balances
- The fine art of collecting what you're owed without alienating the customer
- When to move a client from your late-payer file to your non-payer file . . . and what to do next

To register, go to <http://www.regonline.com/89297>. Select the registration type for public. There will be a \$79 fee for this teleseminar. We will accept MasterCard, Visa, and American Express.

Never feel guilty about expecting prompt payment from a client. You provide valuable products and services and you deserve to be paid on time . . . let us help you meet that goal today and in the future.

*Bernstein Law Firm, P.C. is a full service creditors' rights and bankruptcy law firm,
providing a comprehensive range of services in all aspects of creditor and bankruptcy representation.*

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