

Levy Diamond Bello & Associates, LLC

Insights & Perspectives

Holiday Edition, 2003



Tis' the season...

We are thankful to you our clients and prospects alike for making Levy Diamond Bello & Associates a leader in accounts receivable management. To our clients, we are grateful for your loyal support and strive to provide you with superior service. To our prospects, we are grateful for the competitive stimulus you provide us; we want you on-board and to accomplish that we continue to revamp ourselves to beat our competition.

As 2003 draws to a close, we look back on what we have accomplished this year. Wow!!! What a year..... We acquired an agency, expanded our sales force, enhanced our collection service floor, attended outstanding credit conferences, and, most importantly, reinforced our client relationships.

We look ahead to an exciting 2004. May all of you enjoy this holiday season with your cherished family and friends.

Warm wishes,

Lee D. Baldieri, President and CEO
And everyone at Levy Diamond Bello & Associates, L.L.C.

Collection Industry Updates

On January 1, 2004 a new law will become effective in California pertaining to the collection of debts and identity theft. The law requires a collection agency to cease collection efforts when a consumer can show that he or she was the victim of identity theft. When it is clear that identity theft was not involved in the consumer incurring the debt, the collection agency can resume collection efforts. *If a debt collector ceases collection activities and does not resume collection activities on the debt, the collector must notify all consumer credit reporting agencies to which an adverse report was sent that the debt should be deleted from the report.*

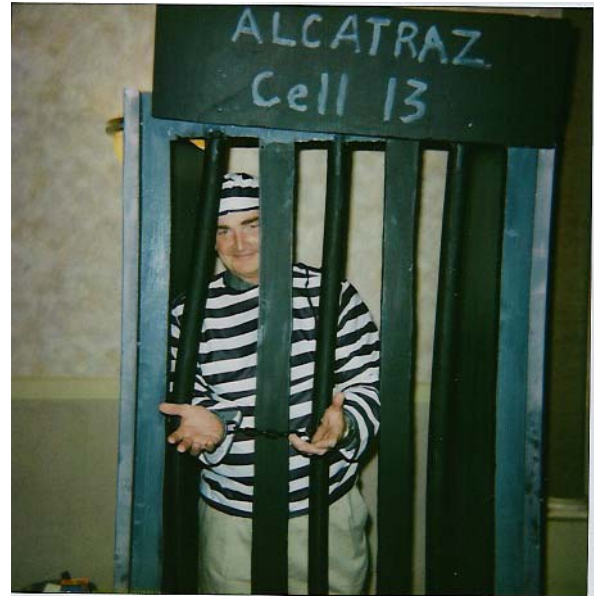
Greetings from Alcatraz!

Levy Diamond Bello & Associates, L.L.C. exhibited at the 50th Annual 2003 Advertising Media Credit Executives Association (AMCEA) Conference in San Francisco at the Sheraton Gateway Hotel.

Laurie Vingiano, COO, Kerry Kelly, Director of Media Sales, and Robbie Knight of Atlanta, GA represented this agency.

Our dinner reception was held at Kuleto's Trattoria and 35 clients attended. A fun time was had by all!

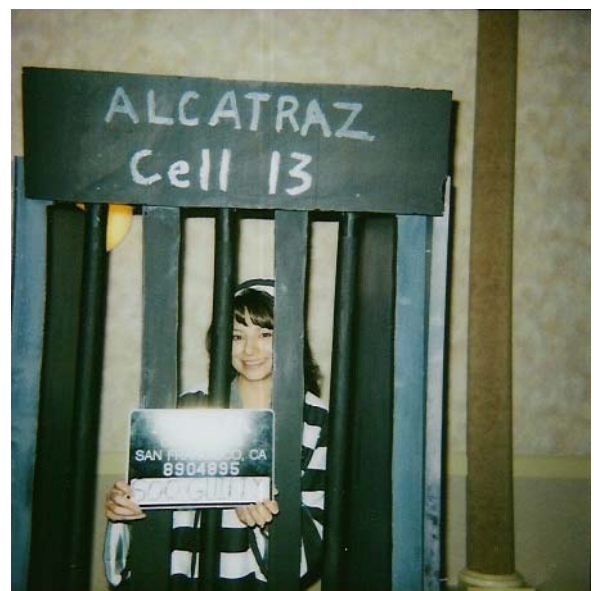
This year's conference theme was Alcatraz. As evidenced below, Laurie, Kerry, and Robbie, were confined and shipped back to our home office to handle your receivables once again!



Kerry Kelly



Robbie Knight



Laurie Vingiano