

Szabo Goes Online!

Dear Friends:

As 1997 comes to a close, we at Szabo have much to be thankful for and much to look forward to in the coming year.

Our international business has grown considerably in 1997 as more and more of our clients conduct business globally. We are also very excited about the new Szabo Web site, which is the subject of our feature article. It's up and running now, and we plan to continue developing enhancements to make it more beneficial to our clients.

Please check it out at www.szaboassoc.com, then let us know what you think! (Simply click on "Contact Szabo" on the Web site, and you can quickly send us comments via e-mail.)

The Szabo Christmas Party was great fun for all. We thank our many friends who helped make it festive and memorable.

We hope your holidays have been truly joyous, and best wishes for a wonderful and prosperous 1998!



Pete Szabo, President
Szabo Associates, Inc.

It's a jungle out there, but don't despair! Just don your pith helmet, pull on your hiking boots, and let Szabo take you on safari through newly charted territory ... the Szabo Web site!

Our new Web site is designed not only to help you find out everything you ever wanted to know about Szabo Associates but also to provide you with a fast, easy method to take advantage of some of our client services. Here's a brief summary of what you'll discover:

First, find our Web site at www.szaboassoc.com where you'll see a colorful and easy-to-use menu of information categories—"Who We Are," "Industry Credibility," "What We Do," "Our People," and "Contact Szabo." Each category in the menu contains subheads, which you can "click" on to get more specific information about a particular item of interest. You'll even encounter a few wild animals along the way—after all, you never know what you'll find in the media jungle—but don't worry (it's only a movie).

"Who We Are"

Click on "Who We Are" to find lots of interesting facts about Szabo Associates, from when we got started to the name of our bank. We'd love for you to drop by during your next visit to Atlanta, so we've even included an easy-to-read map to help you

find us. Most importantly, we've included in this section a brief overview of the many services we provide to our more than 3,000 clients to help increase the effectiveness of their credit departments.

"Industry Credibility"

Industry involvement has always been an important part of Szabo's commitment to its clients. Through the years, we've been participants and speakers at many media conventions and have been actively involved in issues that affect the interests of our clients. This section of our Web site lists Szabo's speaking engagements and co-authorships of published works. You will also find full-size copies of "Collective Wisdom," our quarterly newsletter, which we've been publishing since 1986. To help you find those of most interest to you, issues are listed in chronological order and include the titles of their feature articles.

"What We Do"

Would you like to know more about the range of services Szabo provides to its clients? In this section we've included "Tailored Services" that meet our clients' specific needs and "Value Added Services" that offer more generalized information assistance.

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While Szabo Associates specializes in the media and entertainment industry, we also offer specialized services within the Szabo organization itself. When you click on “**Tailored Services**,” you’ll find a description of our seven divisions—Television, Cable, Magazine, Newspaper, Radio, International, and Litigation.

You’ll see how each media division is organized to include services for every industry-related business. For example, our Television Division includes not only television stations, networks, and representatives but also entertainment industry businesses such as product licensing, programming syndicators, movie studios, and post-production companies.

Our International Division provides collection assistance for international debts. Szabo’s international collection experts are trained and experienced in dealing with foreign languages, customs, banking and government regulations, and exchange rates.

Szabo’s inhouse Litigation Division puts a skilled staff of paralegal specialists trained and experienced in the legal process at your service and provides you with a network of legal resources. The network includes more than 400 law firms pre-screened and selected by Szabo on the basis of their effectiveness and knowledge of media/entertainment collection law. Our paralegal specialists act as liaisons between you and your

lawyers to ensure that your cases stay on track.

Click on “**Value Added Services**” to find out about Szabo’s many on-line client services that can save you time and money.

Szabo’s “**DebtorNet**,” for example, is the world’s most detailed database of its kind. It contains up-to-date information, including the frequency and nature of past debtor claims placed with Szabo for collection, on more than 230,000 advertisers and agencies.

Are you a media group with multiple properties? Our “**Top Management Report**” can keep a group head up-to-date with the collection activities and litigation results of the properties and provide other pertinent information.

Need help with contracts? Our “**Credit Management Consulting**” services offer assistance in the areas of policies and procedures.

Need to know more about agency and advertiser liability or debtor/creditor rights? Our “**Library Resource Center**” system can save you the expense of corporate counsel research.

Is one of your debtors facing bankruptcy? Our “**Bankruptcy Assistance**” can save you legal expenses by helping you determine what actions need to be taken and who needs to take them in order to best protect your interests.

And finally, “**Electronic Data Interchange**” allows you to quickly and efficiently place accounts with Szabo for collection.

collector's corner

“**Collector’s Corner**” is our readers’ forum for suggestions, comments, and idea swapping. If you have information to share or input on how our newsletter can better serve you, please write or call. We want to hear from you!

Question: Our station’s liability position is joint and several. What should we do when an advertising agency requests avails, then places an order which includes a statement that it has adopted the Four A’s sequential liability position?

T. L., Miami, FL

Answer: You have two choices:

1. Let the agency know your liability position. Do not run the schedule unless it agrees to your position in writing.
2. Promptly send the agency a notice which states your joint and several position and also states that unless you hear from the agency within seven business days, you will assume that the agency agrees to your terms and conditions.

The "Value Added Services" section of our Web site also includes 14 complete sample forms of often-used documents, such as a Credit Application (including a joint and several liability clause), Limited Power of Attorney, three types of promissory notes, and a sample guaranty. You can download any of these documents and edit the content to conform to the specific needs of your company.

"Our People"

Would you like an "up close and personal" look at your favorite Szabo representative? Check out the "Our People" section of the Web site for a complete list of our 46 Szabo representatives. A simple click on your representative's name will bring you his or her smiling face in full color, an educational and professional background, and little known personal facts.

For example, did you know that one of Newspaper Division Manager Randolph Neff's favorite off-duty activities is karate? Or that Cable Division Manager Robbie Knight might have some hints to help make your backyard garden grow?

"Contact Szabo"

One of our primary goals for developing the Szabo Web site is to provide our clients with additional ways to use our services, quickly and easily.

For example, you can send claims submissions to us via e-mail at Szaboassoc@AOL.com or by logging onto our Web site, then clicking on "Contact Szabo."

In the very near future, we'll be adding another option in this section of the Web site that will make claims submissions even faster and easier. When you click on "Contact Szabo," you will find a "Place Business" option, which will allow you to simply

CALENDAR OF EVENTS

January 19-22
NATIONAL ASSOCIATION
OF TELEVISION
PROGRAMMING
EXECUTIVES
New Orleans, Louisiana

February 3-5
GEORGIA ASSOCIATION
OF BROADCASTERS
Winter Conference
Athens, Georgia

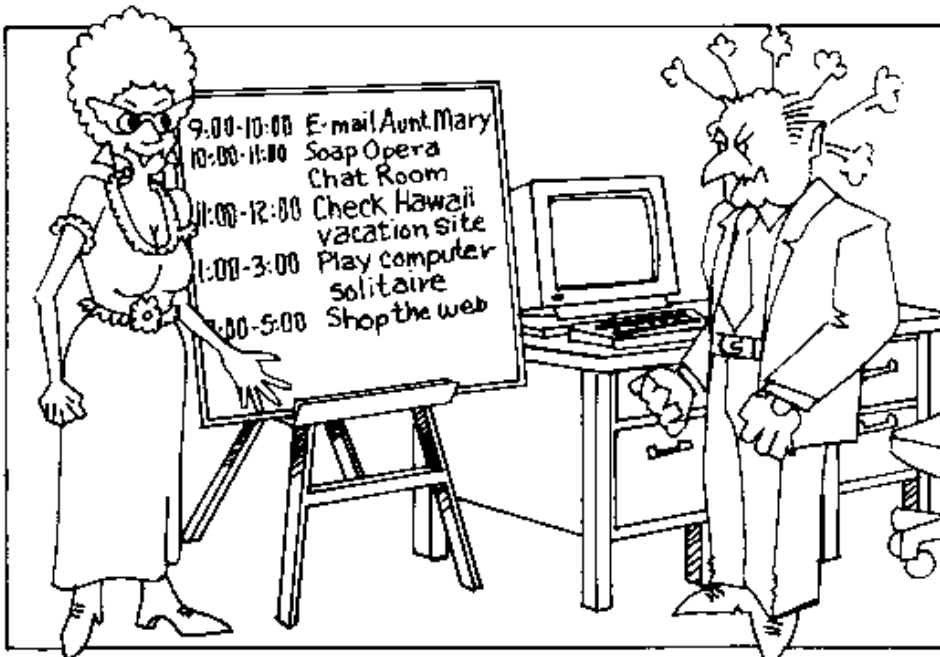
February 18-20
BROADCAST CABLE
CREDIT ASSOCIATION
(celebrating its
20th anniversary)
Las Vegas, Nevada

fill out an electronic claim insertion form containing all the information we need to proceed with collection. These claims submissions are encrypted for complete security.

Stay Tuned for More

We're happy to have our Web site "up and running," but we still have much work ahead to make it as helpful as we can to our clients. Please check future issues of this newsletter for "Web Site Updates" that will keep you informed of our latest features and options. Of course, we always welcome ideas on how our Web site can better serve you, so please call or e-mail us with your comments and suggestions.

We hope you'll find the new Szabo Web site easy to use, informative, useful, fun, and most of all, a great way to keep in touch! ♦



"I DIDN'T THINK I'D LIKE THAT INTERNET RESEARCH PROJECT, BOSS, BUT I HAVE TO ADMIT IT'S TURNED OUT PRETTY DARNED GOOD."

The Szabo Difference: High Tech, High Efficiency

While we're proud to introduce the new Szabo Associates Web site, long-time clients will realize that it's just another in a long line of Szabo technical innovations.

More than any other collection service we know, we've been on the leading edge of ideas that help our clients improve their credit organization, risk management and past-due collections.

For 20 years, we've been expanding and improving a proprietary in-house computer system that's unlike anything else in this business.

Everything we do is on-line. We never purge any client data. So a Szabo representative can

quickly retrieve any information you need about your account—current or historical—in whatever form you ask for.

Our computer system also allows us to handle client claims submissions, collections and communications through the speed of Electronic Data Interchange.

An innovation that goes back even further is our data base of first-hand experiences with both advertisers and agencies. Today, that data base contains information on 230,000 companies. It has helped more than one client save thousands of dollars.

Through the years, we've taken advantage of every advancement to speed communication with

our clients. We receive claims submissions by phone, by fax, by modem, on tape, on diskette—and now, through our Web site.

You can still get quick results any time you contact us by e-mail at Szaboassoc@AOL.com. And now you can also log onto our Web site at www.szaboassoc.com and send us claims submissions—encrypted for complete security.

But with all our technical innovations, there's still no substitute for a skilled, professional collections representative. We have the best in the business. One of them is ready to talk to you anytime you're ready. ♦



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