



Associated Oregon Industries

1149 Court Street NE
Salem, OR 97301-4030

503.588.0050 Salem
503.227.5636 Portland
800.452.7862 Oregon
503.588.0052 fax
www.aoi.org

Dear AOI Member:

As a member of AOI, you are given opportunities to take advantage of value-added services for your business at reduced members-only rates.

AOI ProfitCollect is a unique collection service provided through Green Flag Profit Recovery in alliance with Transworld Systems. AOI ProfitCollect is a way to diplomatically collect your delinquent accounts for a flat rate of less than \$12 per account.

Benefits include:

- Fixed fees of less than \$12.00 per account (Members only discount)
- Control of the process
- All monies and correspondence directed by you
- Personal Account Executive
- Money-back guarantee
- Choice of approach: Diplomatic or firm language
- Power of a third party
- Recovery equivalent to three times industry average, at one sixth the cost
- Average recovery rate 56% at a cost of less than 7% of dollars collected

Transworld Systems has been in the business of profit recovery since 1970. Their clients include small businesses, banks, hospitals, retailers, universities, cities, manufacturers, and any other business that accepts checks or extends credit.

For more information, go to www.aoi.org, or contact Julie Fladwood, Senior Consultant, Transworld Systems Inc. Julie will schedule your complimentary accounts receivable analysis.

Julie Fladwood
Senior Consultant
Transworld Systems Inc.
O: 541.210.5079 C: 503.851.3558
Julie.Fladwood@Transworldsystems.com

P.S. AOI ProfitCollect through Transworld Systems is an extension of your in-house efforts. You maintain control of your accounts, yet have the tools to recover your money ... quickly, easily, affordably and diplomatically.

TRANSWORLD SYSTEMS INC.

Green Flag Profit Recovery

FEATURES

BENEFITS

High Recovery	You get back a larger share of the money you have earned. What would you do with the extra money?
Low Controlled Cost: Less than \$14 per Account	You get more of YOUR MONEY back and you get it sooner! Standard agencies hold your money up to 60 days. With TSI, your money is paid directly to you without delay!!
Monthly Progress Report	You will be able to see what's happening with each individual account...and you will know exactly how much has been collected to date.
Optional "Thank You"	Good public relations... help you maintain a relationship with your customers after they have paid.
Guarantee	The benefit of TSI's excellent guarantee is that it allows you to try our service at absolutely no risk!
Nationwide	With more than 140 offices nationwide, no matter where your customer lives, does business, or relocates, TSI has local presence... which has a big impact on collections!
Personal Account Executive	We are available to answer questions, train personnel, help review your status reports...and make sure you get the best possible performance from TSI.
Proven Record	TSI has been helping clients improve cash flow and reduce internal expenses since 1970. You can see the results we have produced for businesses just like yours!
Credit Management Services	The built-in option of using CMS to put pressure on your most uncooperative customers means additional money to you. CMS advances all attorney fees and court costs. NO RECOVERY-NO CHARGE
Complete Control	You can choose "Diplomatic" service for slow-pay accounts...or "Intensive" service for more difficult customers. Customize Service is also available for returned checks. You can suspend or reinstate collection action in TSI. You maintain ownership of accounts assigned to TSI.

TSI Representative~ Julie Fladwood Office~ 541.779.2217 Cell Phone~ 503.851.3558

GreenFlag Three Phase Approach

In-House Efforts

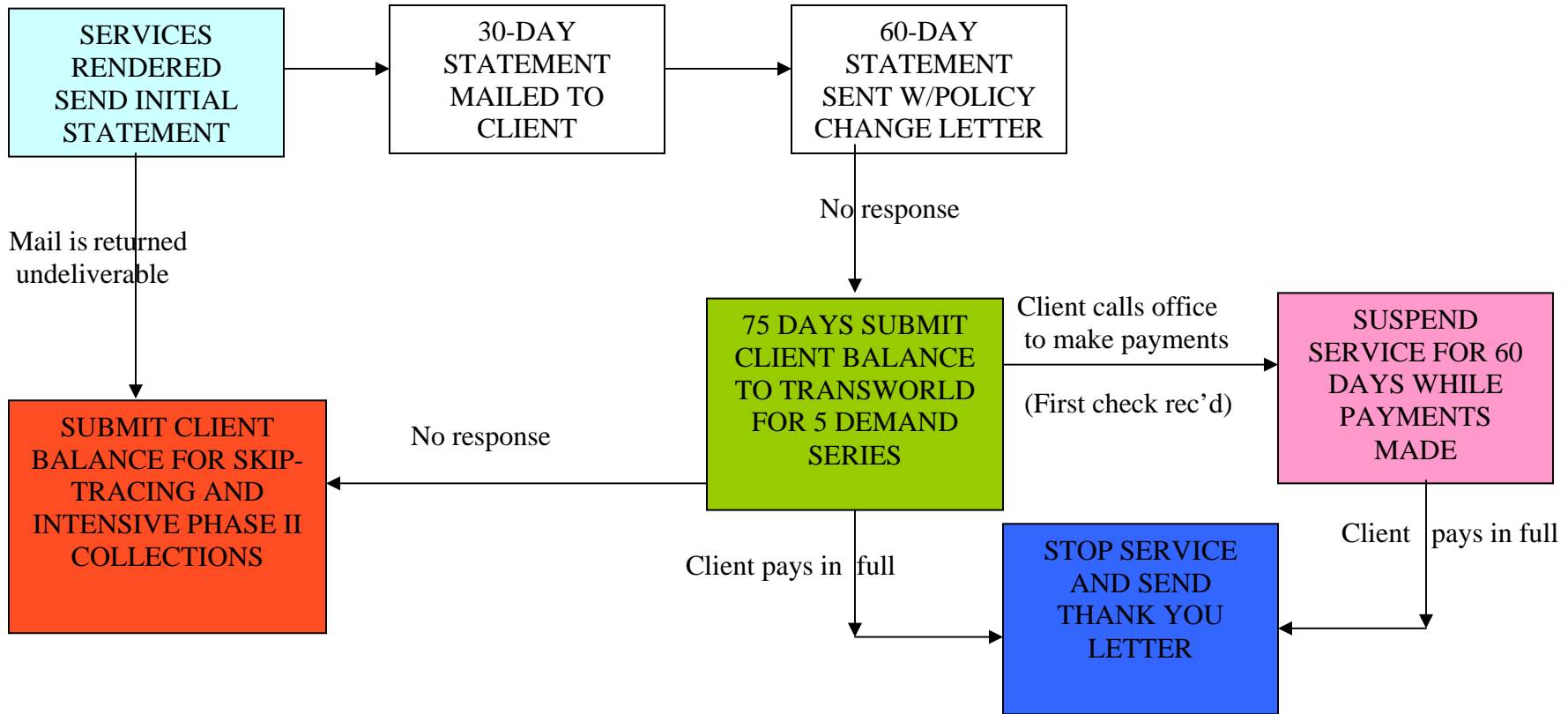
Bad Debt

Current	30 Days	60 Days
Invoice	Statement Phone Call	Statement Phone Call
80-95% collected in-house at a cost of \$11 or less		

90 Days		120 Days		150 Days
Early in-house use of a diplomatic third party at a controlled cost without alienating customers				
90 1 st Courtesy Notice	100 2 nd Demand	110 3 rd Demand	120 4 th Demand	130 5 th Demand
You maintain control of your accounts Start, Stop or Suspend Service				

180 Days
Credit Management Services/ Legal
40-50% Contingency

TRANSWORLD SYSTEMS – SYSTEM USAGE FLOW CHART



TRANSWORLD SYSTEMS INC.
COLLECTION AGENCY
5880 COMMERCE BLVD.
ROHNERT PARK, CA 94928

ACCT NO. 23456-000-0987654321
CLIENT REF 123451234567890

AMOUNT DUE \$439.71

TRANSMITTAL

ROBERT SMITH
123 MAIN STREET
CITY, ST ZIP

12/03/03

SAMPLE

COURTESY NOTICE - - Our client has requested that we contact you regarding your above-referenced account. We realize this amount due could be an oversight on your part and not a willful disregard of an apparent obligation.

TSI is a collection agency attempting to collect a debt and any information obtained will be used for that purpose. Our demand for payment does not affect your right to dispute this debt.

Please make continued collection efforts unnecessary by resolving this matter. Send correspondence, other than payments, to this collection agency at 5880 Commerce Blvd, Rohnert Park, CA 94928.

XYZ MANUFACTURING CO
2500 HARBOR BOULEVARD
CITY, ST ZIP

Our Client's Phone:
999/465-3252

Unless you, within 30 days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by TSI. If you notify TSI in writing within the 30-day period that the debt, or any portion thereof, is disputed, TSI will obtain verification of the debt and have such verification mailed to you. Upon your written request within the 30-day period, TSI will provide you with the name and address of the original creditor, if different from the current creditor.

We are required under some states' laws to notify consumers of certain rights as detailed in the list on the back of this notice. Consumers have rights under state and federal law that are not described in this letter or in the list on the back of this notice.

DETACH AND RETURN WITH PAYMENT

MAKE CHECK OR MONEY ORDER PAYABLE TO -
XYZ MANUFACTURING CO

1C \$439.71

XYZ MANUFACTURING CO
2500 HARBOR BOULEVARD
CITY, ST ZIP

ROBERT SMITH
23456 0987654321

Transworld Systems®

5880 Commerce Boulevard | Rohnert Park, California 94928-1651 | Phone (707) 584-4225

DECEMBER 3, 2003

ROBERT SMITH
123 MAIN STREET
CITY, ST ZIP

XYZ MANUFACTURING COMPANY
ACCT NO. 23456-000-0987654321
CLIENT REF. 123451234567890

AMOUNT DUE \$0.00

Thank you.

We have been notified that your above-referenced account has been satisfied. Our client has requested that we extend their thanks for your cooperation in resolving this matter.

Your relationship is considered a valuable asset and should a future need arise, our client's services are at your disposal.

Sincerely,

Transworld Systems Inc.

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Transworld Systems Inc. is a collection agency attempting to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

We are required under some states' laws to notify consumers of certain rights as detailed in the list on the back of this notice. Consumers have rights under state and federal law that are not described in this letter or in the list on the back of this notice.

SAN FRANCISCO, LOS ANGELES, NEW YORK, CHICAGO, DALLAS, PHILADELPHIA, DENVER, SEATTLE, PHOENIX, HONOLULU, ATLANTA, BOSTON, MIAMI, AND OTHER MAJOR CITIES.

PROFESSIONAL
COLLECTORS

DEBT
VERIFICATION

COLLECTION AGENCY

FULL
SERVICE

CREDIT MGMT.
SERVICES

OREGON CLIENT RESULTS
TRANSWORLD SYSTEMS PHASE I SERVICE

COMPANY	\$\$ RECOVERED	COST TO COLLECT	FOR EVERY DOLLAR INVESTED TRANSWORLD RETURNED...
1st Premier Properties LLC Salem, OR	\$54,543.95	8.40%	\$11.85
Abiqua Rentals Silverton, OR	\$446.00	9.40%	\$10.66
Alpha Nursery Salem, OR	\$34,616.85	1.40%	\$73.61
American Steel, Portland OR	\$75,104.83	0.20%	\$62.85
American Steel, Portland OR	\$211,673.03	0.20%	\$589.02
Appraisal Associates of Oregon Bend, OR	\$3,298.00	11.50%	\$8.73
B & B Auto Supply Portland, OR	\$49,156.12	1.10%	\$93.25
Basin Telecom Klamath Falls, OR	\$7,277.82	4.00%	\$24.77
Basin Tire Service Klamath Falls, OR	\$3,805.20	5.80%	\$17.13
Best Tel LLC Medford, OR	\$23,801.52	2.90%	\$33.92
Blooming Nursery Tualatin, OR	\$96,884.59	0.80%	\$119.30
Cam's Willamette Nursery Gervais, OR	\$1,352.21	5.20%	\$19.39
Cascade Orthopedics PC The Dalles, OR	\$33,588.22	8.50%	\$11.75
Cascade Physicians PC Portland, OR	\$45,766.08	9.10%	\$11.02
Cascade Telecommunications Bend, OR	\$136,706.70	1.40%	\$72.20
Castle International Beaverton, OR	\$60,672.74	6.50%	\$14.30
Clatskanie Builders Supply Clatskanie, OR	\$25,055.10	2.20%	\$26.09
Compass Engineering Milwaukie, OR	\$48,602.22	1.20%	\$61.31
Copeland Sand & Gravel Grants Pass, OR	\$58,257.57	0.10%	\$694.04
DJ's Plumbing Roseburg, OR	\$5,100.75	4.80%	\$20.76
Deschutes Environmental Svcs. Sunriver, OR	\$8,503.77	4.80%	\$12.24
Diesel Power NW Prineville, OR	\$62,537.80	0.70%	\$146.87
Firehouse Diabetes & Endocrine Center Salem, OR	\$96,438.29	5.10%	\$19.71
Fireside Distributors Portland, OR	\$174,836.31	0.90%	\$96.76
G & L Land Surveying Beaverton, OR	\$31,245.91	0.70%	\$21.73
Galyean Nursery Canby, OR	\$4,193.15	1.00%	\$100.19
GCC Bend Bend, OR	\$15,567.00	0.90%	\$111.59
Hanson Vaughan Molalla, OR	\$5,132.05	5.40%	\$2.70
Horizon Broadcasting Group Bend, OR	\$60,734.02	2.00%	\$49.45
ILP Corporation Portland, OR	\$4,219.84	23.60%	\$4.23
Ingersoll-Rand/Bobcat of Portland Portland, OR	\$76,903.93	1.20%	\$59.53
Interstate Mechanical Inc. Portland, OR	\$11,345.62	1.10%	\$87.93
Jim's Tire Factory Cottage Grove, OR	\$80,108.87	2.60%	\$38.49
Keizer Electric Keizer, OR	\$5,722.15	7.10%	\$14.10
Landa NW Inc. Portland, OR	\$55,019.25	3.30%	\$25.70
Lifetime Eyecare Eugene, OR	\$7,521.33	16.50%	\$6.04
LNS Court Reporting Portland, OR	\$37,453.63	2.20%	\$44.87
Mateski Irrigation Bend, OR	\$9,910.20	10.00%	\$9.99
Montavilla Sewing Center Portland, OR	\$6,028.26	12.30%	\$5.78
Mr. Formal All Locations	\$50,517.58	18.20%	\$5.50
N. Clackamas Schools Milwaukie, OR	\$99,866.71	6.50%	\$14.02
New Line Construction Salem, OR	\$175,821.50	0.10%	\$739.27
NW Gastroenterology Clinic Portland, OR	\$197,631.69	2.50%	\$17.98
Oregon Electric, Portland OR	\$186,892.48	0.49%	\$117.36
Oregon Rootstock & Tree Co. Woodburn, OR	\$105,133.03	0.50%	\$209.20
Orthopedic & Fracture Clinic Portland, OR	\$550,059.61	3.40%	\$29.35
Osteopathic Advantage DLS Portland, OR	\$44,440.47	3.50%	\$22.98
PG Long Floorcovering LLC Portland, OR	\$8,783.11	3.00%	\$33.04
Polk County Storage Independence, OR	\$53,226.22	4.10%	\$24.32
Port of Newport Newport, OR	\$65,487.79	4.90%	\$18.78
Portland Hypertension Portland, OR	\$29,842.35	6.70%	\$11.73
Pro Drain and Rooter Service Portland, OR	\$8,131.89	9.10%	\$6.78
Professional Forklift Service Bend, OR	\$5,127.91	2.20%	\$45.95
Pro-Scape NW Inc. Milwaukie, OR	\$4,976.62	13.80%	\$4.38
Quality Tire Service Salem, OR	\$2,167.06	13.60%	\$7.38
Radio Beam LLC Salem, OR	\$5,003.50	5.50%	\$18.14
Ronald D Wobig MD PC Corvallis, OR	\$32,277.02	5.00%	\$4.27
Rose City Radio Corporation Portland, OR	\$36,523.85	1.30%	\$75.89
Shred-It Tualatin, OR	\$23,165.85	4.50%	\$11.72
Spring Valley Dairy Keizer, OR	\$15,986.66	3.80%	\$9.04
Superior Garage Door Salem, OR	\$1,937.48	6.50%	\$15.39
Supra-Division of GE Interlogix Salem, OR	\$267,012.28	-0.70%	\$9.13
Surgical Associates Portland, OR	\$14,038.64	9.30%	\$10.77
Telecom Resources Bend, OR	\$1,348.40	11.50%	\$8.68
The Bulletin Bend, OR	\$71,813.66	14.80%	\$6.76
United Pipe & Supply, Portland OR	\$868,234.04	0.45%	\$187.12
Valley Equipment Company Inc. Salem, OR	\$45,973.46	0.40%	\$255.41
Virgil T Golden Funeral Svc. Salem, OR	\$12,505.37	3.40%	\$29.80
Walling Sand & Gravel Salem, OR	\$36,517.86	0.70%	\$140.52
Wescom Roseburg, OR	\$12,680.34	4.50%	\$22.11
West Side Electric Co. Inc. Portland, OR	\$175,520.40	1.40%	\$55.13
Western Lane Ambulance District Florence, OR	\$52,534.92	6.10%	\$16.39
William Richards Nursery Gresham, OR	\$97,804.77	0.40%	\$249.94
Win-R-Insulation Inc. Klamath Falls, OR	\$60,248.21	1.00%	\$49.99
Womens Healthcare Associates Portland, OR	\$365,378.88	3.20%	\$31.47
OVERALL AVERAGE	\$74,441.10	4.82%	\$72.01