

## 1

## Business and Finance

**1 ■ 401K PLUS INC.**

5850 Interstate 20 W, Ste. 200  
Arlington, TX 76017-1071  
Phone: (817)563-3400 Fax: (817)563-3445  
URL: <http://401kplus.com>

**Staff:** 16. **Princ. Exec(s):** John Cole, Vice President  
E-mail: [john@401kplus.com](mailto:john@401kplus.com); Bill Worley, President  
E-mail: [bill@401kplus.com](mailto:bill@401kplus.com). **Activities:** Consulting firm offers employee benefit planning services with a particular focus on pension benefits. **Former Name:** Callaway & Sons Inc.

**2 ■ THE A CONSULTING TEAM INC.**

200 Park Ave. S, Ste. 901  
New York, NY 10003

Phone: (212)979-8228 Fax: (212)979-8272  
E-mail: [corporate@tact.com](mailto:corporate@tact.com)  
URL: <http://www.tact.com>

**Staff:** 418. **Princ. Exec(s):** Shmuel BenTov, Chairman and President; Frank T. Thoelen, CFO, Treasurer, and Secretary. **Annual Cons. Revenues:** US\$33,880,000. **Activities:** A full-service business and management consultancy with additional expertise in computer technology, including technical support for mainframe and client/server environments. Experienced in Sybase, Oracle, Visual BASIC, Galaxy, PowerBuilder, Visual C, and Omnis-7. **Also Known by This Acronym:** TACT.

**3 ■ AARDVARK BUSINESS COUNSELLING**

Brockville, ON, Canada K6V 3K3

Phone: (613)342-9052 Fax: (613)342-6747  
E-mail: [aardvark@cybertap.com](mailto:aardvark@cybertap.com)

**Fnd:** 1997. **Princ. Exec(s):** Paul Hodgert, Principal. **Activities:** Internal audit and training services provided to credit unions and private direct lenders dealing with topics around criteria, investigation, decision-making, security, collections and debt recovery. Portfolio analysis and assessment for buy outs, mergers and acquisitions. Policy development and training for credit department employees and managers. Financial statement analysis tools and training for business lenders and credit managers. **Geographic Area Served:** Canada.

**4 ■ AARON/SMITH ASSOCIATES INC.**

34 Peachtree St. NW, Ste. 2530  
Atlanta, GA 30303

Phone: (404)330-2100 Fax: (404)330-2110  
E-mail: [info@aaronsmith.com](mailto:info@aaronsmith.com)  
URL: <http://www.aaronsmith.com>

**Fnd:** 1981. **Staff:** 5. **Princ. Exec(s):** Robert D. Aaron, President; Judith Smith, Executive Vice President. **Activities:** Provides a wide range of knowledge management services to clients worldwide. Services include knowledge management consulting for competitive intelligence, internal communications, and alerting. Provides detailed media analysis for clients and performs on-demand research. Another service is providing training and seminars on how to do competi-

tive intelligence, knowledge management, and developing/using research resources.

**5 ■ AB ASSOCIATES**

7380 Sherman Rd.  
Chesterland, OH 44026

**Fnd:** 1976. **Staff:** 5. **Princ. Exec(s):** Raj Aggarwal. **Activities:** Offers expertise in the areas of banking, capital budgeting, investing in emerging markets, international risk analysis, strategic planning, international accounting, management of foreign exchange and other accounting and financial policies. Additional services include acquisition and merger analysis, the valuation of a proposed purchase and development of appropriate post-merger managerial policies, and the implementation of computer-based receivable and inventory management policies. **Geographic Area Served:** United States, Asia, Japan, Eastern and Western Europe. **Seminars/Workshops:** Developing Capital Markets; Foreign Exchange Risk Management; Capital Budgeting and Risk Management.

**6 ■ ABACUS FINANCIAL GROUP INC.**

10 S Wacker Dr., Ste. 2175  
Chicago, IL 60606

Phone: (312)441-9700 Fax: (312)441-9769

**Fnd:** 1991. **Staff:** 7. **Princ. Exec(s):** Judith Ann Calder, CEO E-mail: [jcalder@abacusfg.com](mailto:jcalder@abacusfg.com); Cynthia Plouche, CIO. **Activities:** Provides fixed income investment management and advice to institutional clients, including government, pension, TAFT-HARTLEY, foundation and corporate clients. **Geographic Area Served:** U.S.

**7 ■ ABACUS TECHNOLOGY CORP.**

5454 Wisconsin Ave., Ste. 1100

Chevy Chase, MD 20815-6901  
Phone: (301)907-8500 Fax: (301)907-8508  
URL: <http://www.abacustech.com>

**Fnd:** 1983. **Staff:** 241. **Princ. Exec(s):** Dennis J. Yee, President; William R. Magro, Senior Vice President; Susan Suskin, Principal; Richard Pectol, Vice President. **Annual Cons. Revenues:** US\$32,000,000. **Activities:** Information management and technology consultants.

**Branch Offices:**

- 420 Bedford St., Ste. 155, Lexington, MA 02420; phone: (617)674-0074; fax: (617)674-0051
- 4141 Col. Glenn Highway, Ste. 210, Beavercreek, OH 45431; phone: (513)427-1002; fax: (513)427-3461
- 5600 Liberty Parkway, Ste. 700A, Oklahoma City, OK 73110; phone: (405)733-2297; fax: (405)737-4574

**8 ■ FRANK W. ABAGNALE & ASSOCIATES INC.**

1225 Eye St. NW, Ste. 500  
Washington, DC 20005-3914  
Phone: (202)682-4721

Fax: (918)492-4110 Toll Free: 800-237-7443  
URL: <http://www.abagnale.com>

**Fnd:** 1976. **Staff:** 12. **Princ. Exec(s):** Frank W. Abagnale. **Annual Cons. Revenues:** US\$3,000,000. **Activities:** Firm offers expertise in the design and development of security features for paper and plastic, as well as negotiable document analysis. Also serves as advisors to banks and corporations on check design and check disbursement procedures and operations. **Geographic Area Served:** Worldwide. **Seminars/Workshops:** Abagnale On Fraud.

**Branch Offices:**

- 7136 South Yale, Ste. 300, Tulsa, OK 74136; phone: (918)492-6590; fax: (918)492-4110

**9 ■ ABAR PENSION SERVICES INC.**

70 S Orange Ave.  
Livingston, NJ 07039-4903

Phone: (973)994-0051 Fax: (973)994-7202  
E-mail: [a@cornet.com](mailto:a@cornet.com)

**Fnd:** 1990. **Staff:** 26. **Princ. Exec(s):** Arthur D. Shankman, President. **Activities:** Consulting firm provides employee benefit planning services.

**10 ■ ABB CREDIT INC.**

4 Stamford Forum, 11th Fl.  
PO Box 120071

Stamford, CT 06912-0071  
Phone: (203)961-7960 Fax: (203)961-7969  
URL: <http://www.abb.com/financial>

**Princ. Exec(s):** Frank Watson. **Activities:** Takes a practical approach to financial and treasury management. Provides asset based financing to ABB customers and external clients as well as advisory services for leasing and other financing and balance sheet management products e.g. Securitization.

**11 ■ ABBOTT FINANCIAL SERVICE**

36 S Pennsylvania St., Ste. 680  
Indianapolis, IN 46204

Phone: (317)633-4141 Fax: (317)633-4116  
**Princ. Exec(s):** Brooks O'Brien.

**12 ■ ABBOTT JORDAN & KOON L.L.C.**

111 Airport Pky.  
LaGrange, GA 30240-2552

Phone: (706)882-9226 Fax: (706)883-6153  
URL: <http://www.ajkllc.com>

**Fnd:** 1974. **Staff:** 19. **Activities:** Accounting firm offers business consulting services.

**13 ■ A. ROBERT ABOUD & CO.**

212 Stone Hill Ctr.  
PO Box 33  
Fox River Grove, IL 60021-0033  
Phone: (847)639-0101 Fax: (847)639-0233  
E-mail: arco@mc.net

**Fnd:** 1984. **Staff:** 5. **Princ. Exec(s):** A. R. Abboud, President/Secretary; Joan G. Abboud, Vice President; Rose Marie Loparco, Treasurer/Vice President. **Activities:** Offers financial management and investment counseling services.

**14 ■ ABC MANAGEMENT CORP.**

1775 Broadway, Ste. 520  
New York, NY 10019-1903  
Phone: (212)307-0500 Fax: (212)586-2489  
**Princ. Exec(s):** Arthur Cornfield, President.

**15 ■ A.B.C. SERVICES**

908 Cedar St.  
Dunnville, ON, Canada N1A 2K3  
Phone: (905)774-7275

**Princ. Exec(s):** Ken Good. **Activities:** An accounting service providing bookkeeping, income tax accounting, and financial systems reports.

**16 ■ ABELES, PHILLIPS, PREISS & SHAPIRO INC.**

434 6th Ave., 5th Fl.  
New York, NY 10011-8411  
Phone: (212)475-3030 Fax: (212)475-0913  
E-mail: appsinc@aol.com

**Fnd:** 1968. **Staff:** 14. **Princ. Exec(s):** John Shapiro; Peter Abeles; Paul Phillips; Mitch Silver; Richard Pveiss. **Activities:** Consulting firm focuses on zoning, planning, economic development, housing, and real estate development. **Geographic Area Served:** Connecticut, New York, New Jersey, Massachusetts, Delaware and Pennsylvania.

**17 ■ WILLIAM ABELMANN ASSOCIATES**

902 Chehalem Rd.  
La Canada, CA 91011  
Phone: (818)790-0880 Fax: (818)952-1116

**Fnd:** 1945. **Staff:** 2. **Princ. Exec(s):** William W. Abelman M.A.I. **Annual Cons. Revenues:** US\$75,000. **Activities:** Performs consulting work for governmental agencies: federal, state and local, major oil companies, major corporations, and individuals. Provides consultation as to value of real estate and recommendations as to future planning. Also works for attorneys, professionals and nonprofessional people. Internationally known lecturer on real estate. **Geographic Area Served:** Southern California. **Seminars/Workshops:** Is Real Estate the Best Investment; Fundamentals in the Valuation of Real Estate.

**18 ■ ABELSON & CO.**

PO Box 1012  
College Station, TX 77841  
Phone: (979)696-2222  
Fax: (979)696-2272 Toll Free: 888-682-3716  
E-mail: abelson@abelson.net  
URL: http://www.abelson.net

**Fnd:** 1986. **Princ. Exec(s):** Michael Abelson. **Activities:** Advises U.S. clients concerning real estate issues; Offers full-service objective tool integrated consulting services from strategic planning, staff placement and organization/staff assessment/evaluation. **Geographic Area Served:** North America. **Seminars/Workshops:** Strategic Planning; Managing and Implementing Change; The Future of the Real Estate Industry.

**19 ■ ABS GROUP INC., GOVERNMENT INSTITUTES DIVISION**

4 Research Pl., Ste. 200  
Rockville, MD 20850  
Phone: (301)921-2345 Fax: (301)921-0373  
E-mail: gjinfo@govinst.com  
URL: http://www.govinst.com

**Special Note:** See website for lists of seminars and special services offered. **Activities:** Firm offers exper-

tise in Environmental, Health and Safety compliance and training, and quality/risk management training. **Geographic Area Served:** Worldwide.

**20 ■ ABSOLUTE ADVANTAGE**

5305 Silver Creek Dr.  
Lilburn, GA 30047  
Phone: (770)921-9421  
Fax: (770)925-3421 Toll Free: 800-921-9421  
E-mail: charp@harpsservices.com

**Activities:** Offers training need assessment (survey or interview methods), curriculum design, and instructional design. Specialize information technology training.

**21 ■ ABT ASSOCIATES INC.**

55 Wheeler St.  
Cambridge, MA 02138-1168  
Phone: (617)492-7100  
Fax: (617)492-5219 Toll Free: 800-853-0468  
E-mail: webmaster@abtassoc.com  
URL: http://www.abtassociates.com

**Fnd:** 1965. **Staff:** 1,000. **Princ. Exec(s):** Wendell J. Knox, President and CEO; David Loeser, Vice President and CFO; Jean Wood, Sr. Vice President; Susan Schwab, Vice President and CIO. **Annual Cons. Revenues:** US\$173,400,000. **Activities:** For governmental clients, Abt Associates provides program evaluation, policy analysis, technical assistance, and program operation services. For business clients, Abt Associates provides strategic planning, management consulting, organizational development, market research, new product development services, service quality measurement and management, and customer loyalty planning. **Geographic Area Served:** Worldwide. **Branch Note:** Maintains offices in Bethesda, MD; Washington, DC; Lexington, MA; Hadley, MA; Chicago, IL; Johannesburg, Republic of South Africa; and Cairo, Arab Republic of Egypt.

**22 ■ ACCOUNTANTS AND TAX PRACTITIONERS GROUP**

16400 J L Hudson Dr., No. 212  
Southfield, MI 48075-4875  
Phone: (810)557-4420

**Activities:** Firm offers expertise in business counseling and IRS representation regarding individual, business, and payroll taxes. Also helps its clients in accounting, income tax preparation, accounts receivable, accounts payable, and payroll preparation.

**23 ■ ACCOUNTING AID SOCIETY**

18145 Mack Ave.  
Detroit, MI 48224-1444  
Phone: (313)647-9620 Fax: (313)961-6257  
E-mail: itpaas@igc.apc.org

**Fnd:** 1972. **Staff:** 7. **Princ. Exec(s):** Cynthia A. Tanner, President; R. Sue Doder, Dir., Nonprofit Services. **Activities:** Offers expertise in nonprofit management; including financial management, resource development, board development and organizational planning. **Geographic Area Served:** Southeast Michigan. **Seminars/Workshops:** Quarterly seminars and workshops on topics related to nonprofit management.

**24 ■ ACCOUNTING DESIGN TECHNOLOGY**

Daly City, CA 94014  
Phone: (415)585-8610 Fax: (415)585-8610  
E-mail: lauren@accountant.net

**Fnd:** 1992. **Princ. Exec(s):** Lauren Friedman. **Activities:** Firm designs and implements accounting systems, assists with system conversions, designs backup procedures, and fills temporary staffing needs for banking and securities enterprises.

**25 ■ ACCOUNTPROS**

50 Milk St., 5th Fl.  
Boston, MA 02109  
Phone: (617)482-4100  
Fax: (617)482-1652 Toll Free: 800-535-0012  
E-mail: boston@accountpros.com  
URL: http://www.accountpros.com

**Fnd:** 1979. **Princ. Exec(s):** Michael Daley, President. **Activities:** Focuses on resourcing accounting and financial talent.

**Branch Offices:**

- 8 New England Executive Park, Burlington, MA 01803; phone: (617)229-2288; fax: (617)229-6696
- 5 Mount Royal Ave., Marlboro, MA 01752; phone: (508)460-6776; fax: (508)460-9994
- 45 Braintree Hill Park, Ste. 101, Braintree, MA 02184; phone: (617)356-0600; fax: (617)849-1758

**26 ■ ACCREDITED PODIATRY P.C.**

Seminary Professional Village  
5256 Dawes Ave.  
Alexandria, VA 22311  
Phone: (703)578-3899

**Fnd:** 1982. **Staff:** 6. **Princ. Exec(s):** Mary Papadopoulou, DPM. **Activities:** Professional practice management specialist provides consultation for opening medical offices. Offers particular expertise for opening, running, and upgrading podiatric medical offices. Also assists with courtroom testimony regarding podiatric care. Additional counseling extended to insurance companies regarding validity of claims. Assistance provided to authors and editors of health-related publications. **Seminars/Workshops:** Specially tailored seminars/workshops developed upon request.

**27 ■ ACCU-PURCH INC.**

PO Box 9145  
Baltimore, MD 21222  
Phone: (410)633-3450  
Fax: (410)633-3456 Toll Free: 800-999-3450

**Fnd:** 1990. **Staff:** 3. **Princ. Exec(s):** Wayne Clark, President. **Activities:** For a percentage of savings, firm will advise, or help locate less expensive suppliers of materials, transportation, and warehousing. Industries served: large and small manufacturers, and government agencies. **Geographic Area Served:** North America. **Computer/Special Services:** Custom programming available for clients.

**28 ■ ACCUSOURCE ENERGY MANAGEMENT INC.**

706 7 Ave. SW, Ste. 820  
Calgary, AB, Canada T2P 0Z1  
Phone: (403)270-4504 Fax: (403)283-2345

**Fnd:** 1997. **Princ. Exec(s):** Denise C. Crawford, Principal. **Activities:** Firm specializes in recruitment and placement services to Calgary's energy industry for both contract and permanent positions. Some areas of expertise include: accounting; production, revenue, finance, marketing accounting, joint venture and accounting systems; marketing; marketing representatives, traders, operations personnel (ie. gas control/scheduling), contract administration; management and executive search. **Geographic Area Served:** Calgary.

**29 ■ ACE ACCOUNTING SERVICE INC.**

3128 N Bernard St.  
Chicago, IL 60618  
Phone: (773)463-7854 Fax: (773)463-7854

**Fnd:** 1988. **Staff:** 6. **Princ. Exec(s):** Rocco Santorsola, President; William Byers, Secretary E-mail: wbyers@aol.com. **Annual Cons. Revenues:** US\$869,000. **Activities:** Business experts in cost analysis, labor analysis, gross profit projection, financial and business analysis, theft prevention, cash control systems, accounting, bookkeeping, payroll, inventory use and control, and data processing. Serves the food service, vending, lodging, grocery, retail sales, trucking, manufacturing and warehousing industries, and nonprofit organizations in the Midwestern states. **Geographic Area Served:** Midwestern states. **Computer/Special Services:** Assist companies in compliance with the Americans with Disabilities Act and have designed tax and business forms and procedures for use by visually impaired and other handicapped business people.

### 30 ■ ACHIEVE MOTIVATION CANADIAN STRATEGIC SALES GROWTH PLANNING

Phone: (416)895-GROW

E-mail: bhyde@can-achieve.com

URL: <http://www.can-achieve.com>

**Activities:** Facilitates and provides strategic direction using a VIRESS (Vital Individual Resources Executing Strategic Sales) plan. **Geographic Area Served:** Canada.

### 31 ■ ACI ASSOCIATES INC.

404 Violet St.

Golden, CO 80401

Phone: (303)279-3933

Fax: (303)279-4796

E-mail: marod@compuserve.com

URL: <http://www.diac.com/~marod>

**Fnd:** 1979. **Staff:** 2. **Princ. Exec(s):** Alan C. Iannacito, President. **Annual Cons. Revenues:** US\$100,000.

**Activities:** Appraisal firm specializing in industrial and commercial appraisals of industrial, manufacturing, processing machinery, and equipment. Consults on and implements asset management programs, personal property and inventory audits for clients in basic processing industries and manufacturing, chemical and food processing, mining, metallurgical processing, pharmaceuticals, packaging, plastics, metal working, metal fabrication, transportation, and high-tech manufacturing. **Geographic Area Served:** United States and Canada.

### 32 ■ ACKERMAN GROUP INC.

1666 N Bay Cswy.

North Bay Village, FL 33141-4134

Phone: (305)865-0072

Fax: (305)865-0218

**Fnd:** 1977. **Staff:** 16. **Princ. Exec(s):** E.C. Ackerman, President. **Activities:** Business firm focuses on security concerns.

### 33 ■ ACKERMANN PR INC.

1111 Northshore Dr., N Ste. N400

Knoxville, TN 37919

Phone: (865)584-0550

Fax: (865)588-3009

Toll Free: 888-414-7787

E-mail: cackermann@ackermannpr.com

URL: <http://www.ackermannpr.com>

**Fnd:** 1981. **Staff:** 30. **Princ. Exec(s):** Cathy Ackermann, President E-mail: cackermann@ackermannpr.com. **Activities:** Services include public relations, marketing, advertising & market research. **Geographic Area Served:** National. **Branch Note:** Maintains offices in Nashville, TN and Dallas, TX.

### 34 ■ ACKLEY ASSOCIATES

18160 Cottonwood Rd., No. 219

Sunriver, OR 97707

Phone: (541)593-5580

Fax: (541)593-6157

E-mail: mail@stoneageclimbing.com

URL: <http://www.ackley.com>

**Princ. Exec(s):** Dave Ackley, Principal E-mail: dave@ackley.com. **Activities:** Firm specializes in enterprise modeling and information technology planning using an integrated modeling method to assess the structure of a business.

### 35 ■ ACQUEST INTERNATIONAL L.P.

1760 Market St., 12th Fl.

Philadelphia, PA 19103

Phone: (215)496-4500

Fax: (215)496-4501

E-mail: acquest2@aol.com

**Activities:** Mergers and acquisitions advisory services, including conducting sales of companies, performing acquisition searches for buyers, negotiating recapitalizations, rendering fairness opinions and valuations.

### 36 ■ ACQUIRE BY PLANNED GROWTH L.L.C.

500 Market St., Unit 8R

Portsmouth, NH 03801

Phone: (603)433-9942

Fax: (603)433-9968

**Fnd:** 1971. **Staff:** 8. **Princ. Exec(s):** A. Craig Stimmel, Exec. Vice President. **Annual Cons. Revenues:** US\$2,700,000. **Activities:** Consultants to the business products industry, providing it with services to

enhance organizational, marketing, sales, operational, and financial effectiveness. Industries served: business products.

### 37 ■ ACQUIRESEARCH

2912 Bate St.

Racine, WI 53403

Phone: (414)632-8057

**Fnd:** 1987. **Staff:** 1. **Princ. Exec(s):** Gregory S. Klema. **Annual Cons. Revenues:** US\$500,000.

**Activities:** Firm assists in the acquisition of businesses. Conducts online research for financial modeling and forecasting. Industries served are manufacturing and medical in the Midwest and Northeast. **Seminars/Workshops:** Managed care contracting. **Computer/Special Services:** Dialog online; Executive PC BBS.

### 38 ■ ACQUISITION PLANNING CORP.

2231 Crystal Dr., Ste. 600

Arlington, VA 22202-3711

Phone: (703)920-9144

Fax: (703)920-9392

E-mail: willek@apcorp.com

URL: <http://www.apcorp.com>

**Fnd:** 1985. **Staff:** 18. **Annual Cons. Revenues:** US\$1,400,000. **Activities:** Business consulting firm offers expertise in government procurement, logistics, and program management.

### 39 ■ ACQUISITIONS NORTHWEST INC.

210 SW Morrison, Ste. 600

Portland, OR 97204

Phone: (503)225-0479

Fax: (503)273-8591

E-mail: cb@acquisitionsnw.com

URL: <http://www.acquisitionsnw.com>

**Fnd:** 1974. **Staff:** 3. **Princ. Exec(s):** Cordell Berge, President. **Activities:** Provides expertise on acquisition and divestitures on closely-held companies located primarily in the Northwest.

### 40 ■ ACSYS RESOURCES INC.

1300 Market St., Ste. 501

Wilmington, DE 19801

Phone: (302)658-6181

Fax: (302)658-6244

E-mail: dom@acsysresources.com

URL: <http://www.acsysresources.com>

**Princ. Exec(s):** Domenic Vacca, Principal. **Activities:** Provides permanent and temporary contract staffing for accounting, finance, financial services, and data processing.

### 41 ■ ACT INTERNATIONAL INC.

235 Bear Hill Rd.

Waltham, MA 02451

Phone: (617)890-6759

Fax: (617)890-6896

E-mail: acinternation@compuserve.com

**Fnd:** 1987. **Staff:** 3. **Princ. Exec(s):** Steve Howard, President; Charlotte Howard, Secretary Treasurer.

**Activities:** Financial advisory firm.

### 42 ■ ACTION PLANNING ASSOCIATES

5405 La Uva Ln.

Atascadero, CA 93422

Phone: (805)461-9288

Fax: (805)461-9288

E-mail: rjohnson@fix.net

**Fnd:** 1979. **Special Note:** Facilitates board of directors and management, planning retreats. **Staff:** 2. **Princ. Exec(s):** Ray Johnson E-mail: rjohnson@fix.net. **Annual Cons. Revenues:** US\$150,000. **Activities:** Firm offers financial planning, business planning, strategic planning and marketing services to small businesses. **Geographic Area Served:** Primary-California, Secondary-Mid-West/Western U.S.

**Seminars/Workshops:** Time management and planning workshops.

### 43 ■ ACTRADE FINANCIAL TECHNOLOGIES LTD.

1001 Denison St., Ste. 101

Markham, ON, Canada L3R 2Z6

Phone: (905)474-2222

Fax: (905)474-2227

E-mail: csr@actrade.com

URL: <http://actrade.com>

**Fnd:** 1993. **Staff:** 75. **Princ. Exec(s):** Alex Stonkus, Principal. **Activities:** A provider of electronic payment technologies that deliver financial solutions for commercial trade. The Company operates three principal business segments: The E-TAD Program, E-TAD Clearing Center and International Merchandise Trade. E-TAD Clearing Center, Inc. (ECC), the Company provides comprehensive payment, processing and data management services to corporations and financial institutions. ECC's centralized processing capabilities streamline payment, settlement and collection, providing clients with a turnkey system that provides greater payment predictability and control, while reducing overall operating expense. International Merchandise Trade division represents various U.S. and foreign manufacturers by buying and re-selling their products in international markets, thereby providing the necessary expertise in trade finance, logistics, documentation, and commercial negotiations. **Computer/Special Services:** Electronic Trade Acceptance Draft (E-TAD) Program is an Internet-based deferred payment technology that can be used for online or offline commercial purchases. Buyers can defer payment for up to 180 days while suppliers receive immediate payment. For online purchases, E-TAD satisfies the concerns of conducting business in a real-time environment by providing financing and handling the payment processing all in one easy step. It is the new "Third Payment Option" that brings buyers and seller together, online or offline!

### 44 ■ ACTUARIAL BENEFITS & DESIGN CO.

1523 Huguenot Rd.

Midlothian, VA 23113-2474

Phone: (804)379-4900

Fax: (804)379-9816

**Fnd:** 1989. **Staff:** 40. **Princ. Exec(s):** Lisa Germano, President. **Activities:** Employee benefit planning firm.

### 45 ■ ACTUARIAL CONSULTING GROUP INC.

7501 Boulders View Dr., Ste. 401

Richmond, VA 23225

Phone: (804)323-1886

Fax: (804)323-1889

Toll Free: 800-231-6409

**Fnd:** 1987. **Staff:** 22. **Princ. Exec(s):** Joseph A. Wiggins Jr., CEO; J. Saunders Wiggins, COO; Julie L. Beckham, CFO; M. Brent Morse, Chief Investment Officer; Greg Doepke, Sr. Consultant; Douglas Quick, Dir. of Business Services. **Activities:** Organized into six specialized practice teams to help clients manage wealth. These include the following: Qualified Plan Administration Practice, The Registered Investment Advisory Practice, The Corporate Benefits Practice, The Business and Individual Financial Counseling Practice, Tax Planning and Preparation, and The Wealth Transfer Practice. Serves all industries in the United States. **Geographic Area Served:** United States - dominantly Mid Atlantic and Southeast. **Seminars/Workshops:** Presents seminars to CPAs, attorneys, and business associations on tax issues related to accumulation and distribution of qualified plans; estate tax reduction strategies; wealth management, the use of family limited partnerships and trusts in transferring wealth. Also teaches Certified Employee Benefits Specialists classes and addresses conferences on benefits issues. **Computer/Special Services:** Designed registered software systems for Estate Tax Reduction and Retirement Distribution Planning.

### 46 ■ ACTUARIAL/INSURANCE CONSULTANTS LTD.

502 Grayson Pky.

Grayson, GA 30017-1216

Phone: (770)682-6820

Fax: (770)682-6802

E-mail: boohar@mindspring.com

URL: <http://www.mindspring.com/~boohar/>

**Princ. Exec(s):** John P. Booher, President and Chief Actuary; Nancy R. Bryson, Actuarial Analyst; J. Paul Booher, Senior Actuarial Analyst. **Activities:** A property and casualty actuarial consulting firm, specializing in providing casualty actuarial services in rate analysis, rate filing preparations, reserve analysis, expert testimony, financial forecasting, income statement development, balance sheet certification, cash flow pro