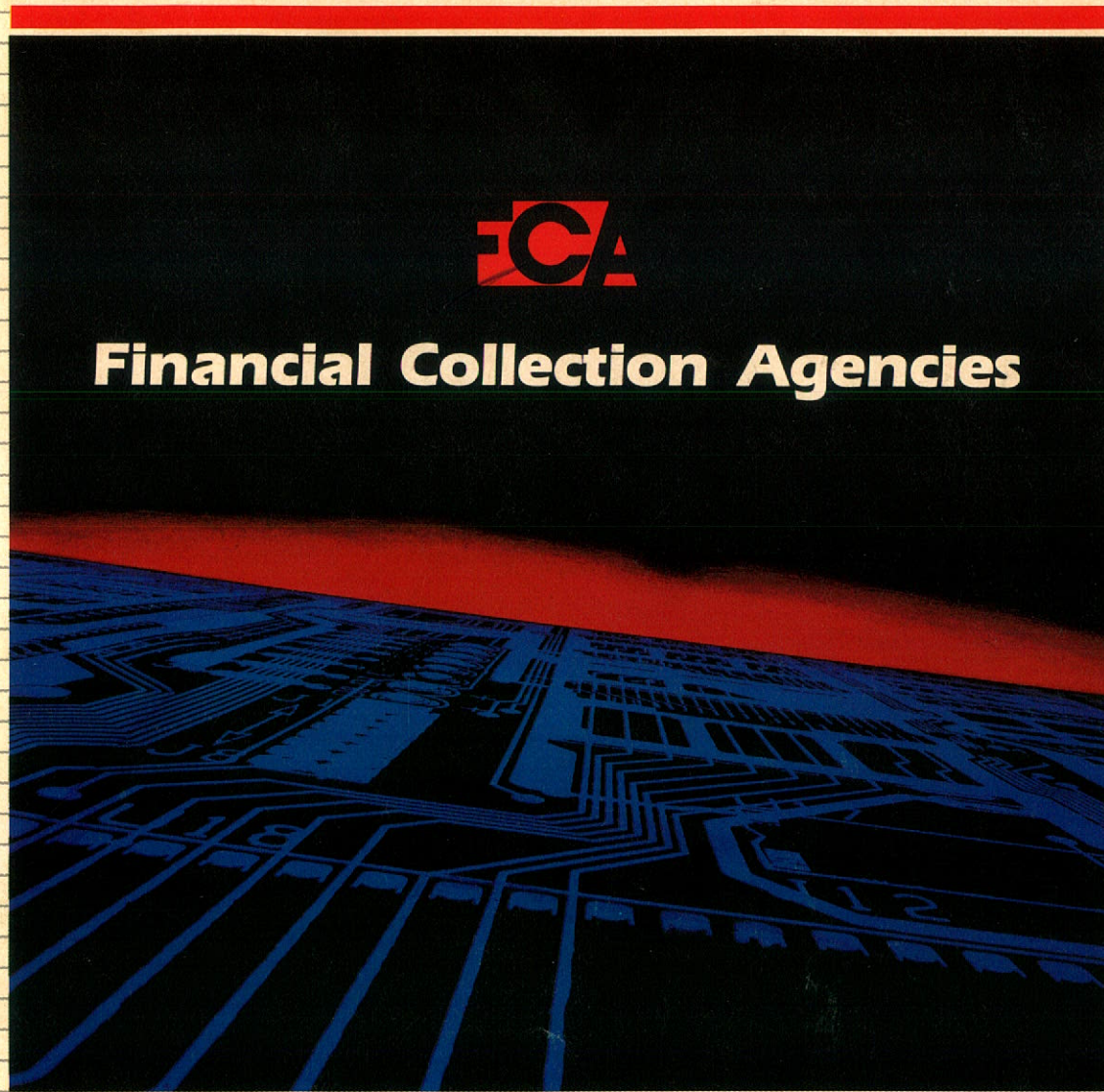


FOUR STEPS TO HIGH SPEED RECOVERIES

C




HOWARD ROSS LIBRARY
OF MANAGEMENT
JUN 7 1985
MCGILL UNIVERSITY

COVERAGE

SERVICE

STEP 1

Extensive coverage yields a more cost-effective recovery program


INTERNATIONAL
COVERAGE

In today's transient society it's important that a full service collection company sustains a broad office network to be able to provide clients with the **local coverage** necessary for effective collection results.

FCA's concept is to provide a full service collection program which is consistent and equal in all locations. The Company firmly believes in the principles of centralized management and control which ensures all FCA offices are operated with an identical philosophy. Thus, when a client places a delinquent account for collection in one FCA office for possible transfer to another FCA office, the client can be assured the account will be handled with the same tact, understanding and professionalism. FCA operates a homogeneous network of 81 wholly-owned offices spanning the United States, Canada and the United Kingdom. The "system" permits **localized debtor contact**, vital to successful collection results and ultimate client satisfaction.

Debtor proximity enables the FCA collector to initiate personal communications with the debtor and, where necessary, arrange interviews to negotiate formalized payment plans on a person-to-person basis. By operating fully licensed local offices, FCA is able to function with a firm grasp of local conditions and within the parameters of local laws which have a direct impact on an agency's operation **and** subsequent recoveries. Most important however, FCA's extensive office network clearly offers an FCA client true **cost-efficiency and fast results** by totally eliminating wasted time that would otherwise have been spent dealing with multiple collection entities.

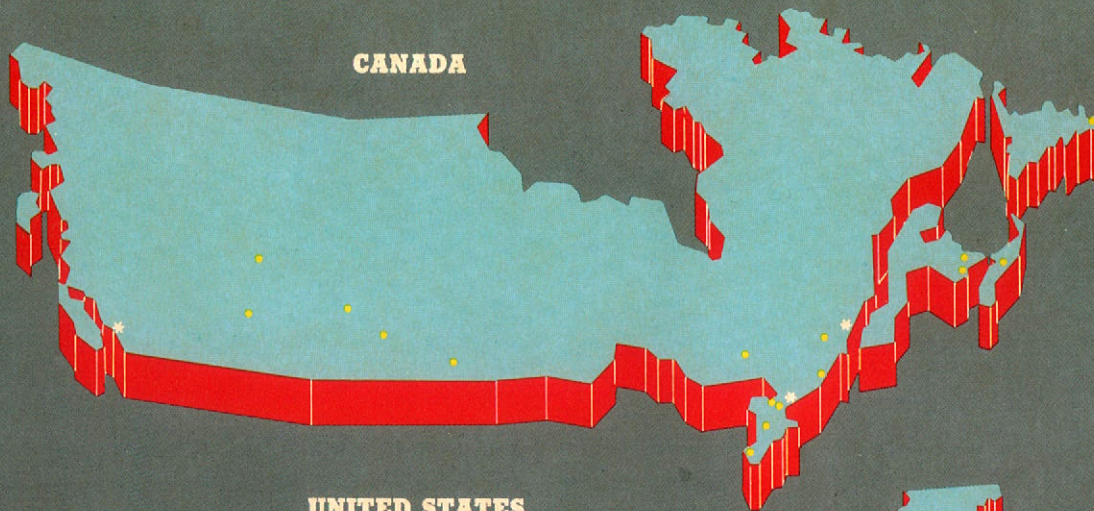
UNITED KINGDOM

MANCHESTER
BIRMINGHAM
LONDON



CANADA

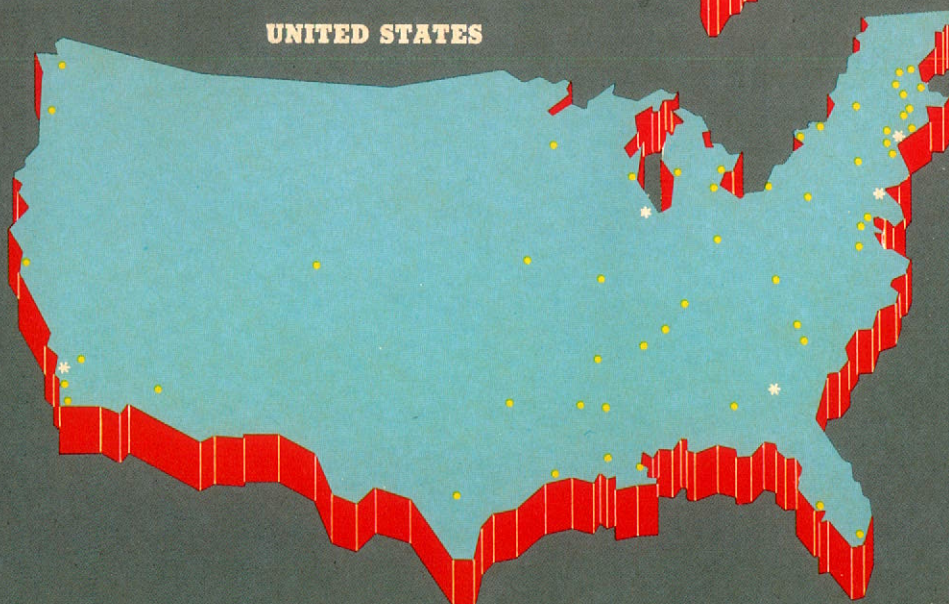
EDMONTON
REGINA
SASKATOON
CALGARY
VANCOUVER
WINNIPEG



ST. JOHN'S
SUDBURY
MONCTON
HALIFAX
SAINT JOHN
MONTREAL
OTTAWA
KINGSTON
TORONTO
KITCHENER
HAMILTON
LONDON
WINDSOR

UNITED STATES

PORTLAND
SEATTLE
MINNEAPOLIS
MILWAUKEE
CHICAGO
KANSAS CITY
ST. LOUIS
NASHVILLE
MEMPHIS
HOUSTON
NEW ORLEANS
DENVER
SAN FRANCISCO
LOS ANGELES
SAN BERNARDINO
PHOENIX
SAN DIEGO
SANTA ANA
SAN ANTONIO
BÂTON ROUGE
DALLAS
LITTLE ROCK
SHREVEPORT



DETROIT
PORTLAND
ROCHESTER
BUFFALO
WESTCHESTER
BOSTON
WATERBURY
NEW HAVEN
BRIDGEPORT
LONG ISLAND
SCRANTON
NASHUA
ALBANY
NEW YORK
BLOOMFIELD
HARRISBURG
CHERRY HILL
PITTSBURGH
PHILADELPHIA
BALTIMORE
WASHINGTON
RICHMOND
CLEVELAND
TOLEDO
GRAND RAPIDS
INDIANAPOLIS
CHARLESTON
WINSTON-SALEM
ATLANTA
MONTGOMERY
MIAMI
SAN JUAN
JACKSON
TAMPA
CHARLOTTE
LOUISVILLE

EXECUTIVE CENTERS

ATLANTA (404) 231-9122	NEW YORK (212) 246-3500
CHICAGO (312) 822-9720	PHILADELPHIA (215) 687-4601
LONDON (U.K.) (01) 317-1616	TORONTO (416) 977-4151
LOS ANGELES (818) 574-3030	VANCOUVER (604) 263-1442
MONTREAL (514) 483-4211	

LEGEND

* EXECUTIVE CENTER & COLLECTION OFFICE
• COLLECTION OFFICE

STEP 2

Meeting and anticipating client requirements is FCA's daily objective

FCA
SPECIALIZED SERVICES



From FCA's embryonic stage in 1926, one of a series of distinctive qualities has continued to set the Company apart from the competition: a sincere concern and **commitment** to meet the contemporary needs of its clients and the **ability** to anticipate their future requirements by monitoring client feedback and observing the benefits derived from technological change.

At FCA we invite comparison. We do so because we are confident that once you have compared FCA with other agencies, you will agree FCA's qualifications are exceptional in every area of collection agency operation.

As part of FCA's collection program, each FCA branch office's primary concern is to accommodate the wide variety of client needs. In answer to those types of needs, here are just a few of the valuable client services which FCA provides over and above the recovery function:

Knowledgeable Credit Counselor (CC)

The FCA credit counselor is an expert in the recovery business and has been specifically trained to understand the delinquent collection problem. An FCA "CC" is supported and backed up by a group of FCA professionals — from skiptracers to data processing specialists — to help answer a client's particular questions, and interfaces with a seasoned advisory staff to keep the client informed about his specific recovery program. **Service** is the "CC's" fundamental commitment to the client. Reliable, courteous, knowledgeable, motivated and positive. Those words aptly describe the FCA credit counselor's profile.

Skiptracing

This is a renowned specialty of FCA and an integral part of the collection operation in each of the 81 FCA offices. FCA's broad office network enables skiptracing on a local basis which is the only way to produce effective results. **It means more net dollars back to the client.**

Goodwill

FCA endorses a very strict Code of Ethics to ensure that



each employee represents FCA and the client professionally, with tact and diplomacy and within the parameters of all Federal and local laws.

Specialized Service Divisions

FCA segregates accounts by industry category and has established clearly defined procedures for collecting each. This is important to the client because by doing business with a collection team totally familiar with collecting his type of accounts, the client can be assured of **maximum collection effort and the best possible results.**



AT FCA THERE ARE FOUR DISTINCT OPERATING DIVISIONS EACH WITH ITS OWN RESOURCES AND EACH UNIQUE IN TERMS OF OPERATING CONCEPTS.

1. COMMERCIAL DIVISION

A commercial claim arises from an obligation to pay for goods sold or leased, services rendered or monies loaned for use in the conduct of a business and not for personal consumption.

2. RETAIL DIVISION

A retail claim arises from an obligation to pay for goods sold or leased, services rendered, or monies loaned for personal use.

3. INSTITUTIONAL DIVISION

An institutional claim arises from an obligation to pay for services rendered, materials sold or leased or monies loaned to an individual through or by an institution, whether it be private or public.

4. GOVERNMENT DIVISION — County, Municipal, State, Provincial and Federal

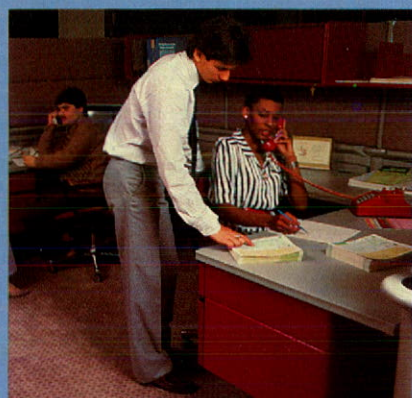
Financial Collection Agencies offers a unique collection service to all levels of government. The appeal of FCA is the Company's ability to adapt and perform in a collection capacity that complements the receivable problems specific to each government's civil entity.

STEP 2

CONTINUED

At FCA we invite comparison

FCA
SPECIALIZED
SERVICES



As a professional collection agency, FCA places a high corporate priority on the training and development of its collectors to ensure that only the highest caliber people are selected.

FCA branch managers continually monitor and assess each of their collectors to determine (1) collection performance; (2) proper handling of accounts; and (3) information gathering for clients.

FCA collectors are closely supervised to ensure that they adhere to FCA's Code of Ethics and operating procedures and are fully bonded and licensed to fulfill all the requirements of local regulatory bodies.

Legal

Each FCA office is set up to handle accounts that may require litigation on a client's behalf. FCA will, however, only proceed with the client's full authorization and will only recommend litigation when the likelihood that judgement will be satisfied.

Account Processing and Handling Efficiency

In today's credit economy, fast claims processing and consistent computer-assisted tracking are important to successful collection results. Upon receipt of a client's accounts, they are promptly computer processed at the branch level **the same day they are received**. The initial contact with the debtor is **attempted immediately**. All this is done through FCA's high speed ADNET computer network to permit fast, accurate account processing and to promote fast, successful collection results. FCA's meticulous internal controls for handling accounts and monies collected assure a client that every account placed will be handled promptly, properly and professionally.

The FCA Collection "Method"

Collections are the heart of our business - we are specialists

We refer to our way of collecting as a "method" because it is an orderly, systematic procedure that has been refined through some fifty years of practical application.

FCA's collection method stresses **personal and direct contact** through highly refined telephone techniques backed up by an effective computer-generated letter program carefully designed and worded to conform with sensible business ethics.



Special Services – Account Processing and Handling Efficiency

Large volume clients requiring special services will find FCA competent and prepared to provide them. These might include:

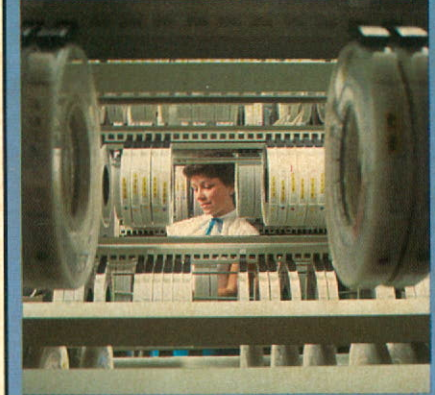
- magnetic tape-to-tape transfer of new accounts
- customized, computerized letter programs
- unusual reporting cycle or geographical breakdown of accounts placed and collected
- statistical, inventory and tracking reports
- computer tape remittance



FCA prides itself in the conscientious and meticulous manner in which it conducts business and certainly nowhere is it more evident than in the collection process. Collections are the heart of our business so we are scrupulous in our "method" because we want the client to feel as confident dealing with FCA as his collection agency as he is in dealing with his legal or accounting firms.


The collector's telephone conversation with the debtor is generally concerned with the answers to four basic questions:

1. What is the attitude of the debtor?
2. What are the debtor's intentions with regard to the delinquent bill?
3. How much can the debtor afford to pay based on financial circumstances?
4. How can we, together, get the account cleared as quickly as possible?



STEP 3

An agency's financial integrity and stability are indicative of its ability to collect... and remit


FINANCIAL CREDENTIALS

HIGHLIGHTS

FISCAL YEAR ENDED JUNE 30	1984	1983	1982	1981	1980
ACCOUNTS ACCEPTED FOR COLLECTION	\$ 1,039,000,000	920,000,000	636,000,000	536,000,000	420,000,000
GROSS REVENUE	\$ 59,797,704	50,460,303	41,943,783	32,844,916	26,102,509
EARNINGS BEFORE DEPRECIATION AND TAXES	\$ 12,558,964	11,776,598	9,243,585	7,778,069	5,651,649
NET EARNINGS	\$ 6,393,255	5,766,787	4,472,805	3,928,885	2,527,129
NET EARNINGS PER SHARE	\$ 1.41	1.28	0.99	0.87	0.56
WORKING CAPITAL	\$ 18,546,484	13,989,499	12,157,610	9,145,047	6,250,625

FCA's Financial Credentials — When a client commits dollars to third party collection, he is making a very important business decision. The client is in fact choosing an associate business entity who will ultimately represent his organization, deal with his customers and literally act as his banker collecting and handling money.

It is therefore prudent that the client thoroughly analyses the financial stability and corporate character of the agency he is considering... and the soundest way to assess an agency's credentials is to scrutinize that firm's financial statements.

Below is FCA's Financial Statement. We urge clients to study FCA's financial credentials. Once they do, we are confident that they will choose FCA as the organization to represent their business interests. Aside from FCA's corporate strengths — a sound Company policy and operating procedures, extensive office coverage, refined management techniques, high speed computer facilities and comprehensive insurance coverage — FCA's financial strength clearly reflects the Company's professionalism and proven ability to effectively handle a client's receivable problems.

FCA INTERNATIONAL LTD.
FINANCIAL COLLECTION AGENCIES

Consolidated Balance Sheet as at June 30, 1984		
	1984	1983
Assets	\$	\$
Current Assets		
Cash and term deposits	10,843,532	8,531,792
Accounts receivable — clients	6,289,800	5,222,003
Marketable securities — at cost (quoted value \$2,978,063; 1983 \$2,002,333)	3,133,854	1,857,085
Sundry accounts receivable	686,959	555,345
Income taxes recoverable	158,499	274,214
Prepaid expenses	2,168,207	1,195,940
	23,280,851	17,636,379
Trust Funds		
Cash	5,839,267	5,969,610
Fixed Assets (note 2)	6,817,095	5,338,262
Other Assets		
Sundry accounts receivable and deferred charges ..	507,269	308,018
Goodwill	4,158,832	4,026,378
	4,666,101	4,334,396
	40,603,314	33,278,647
Liabilities		
Current Liabilities		
Accounts payable and accrued liabilities	2,750,687	1,654,759
Income taxes	1,983,680	1,992,121
	4,734,367	3,646,880
Funds Held in Trust for Clients	5,839,267	5,969,610
	10,573,634	9,616,490
Shareholders' Equity		
Stated Capital		
Authorized — Unlimited number of common shares		
Issued and fully paid — 4,522,504 shares	1,994,289	1,994,289
Retained Earnings	27,317,118	21,647,464
Cumulative Translation Adjustments	718,273	20,404
	30,029,680	23,662,157
	40,603,314	33,278,647

Auditors' Report to the Shareholders

We have examined the consolidated balance sheet of FCA International Ltd. as at June 30, 1984 and the consolidated statements of earnings, retained earnings and changes in financial position for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these consolidated financial statements present fairly the financial position of the Corporation as at June 30, 1984 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Coopers & Lybrand

COOPERS & LYBRAND
 Chartered Accountants

FCA INTERNATIONAL LTD.
FINANCIAL COLLECTION AGENCIES

Consolidated Statement of Earnings for the year ended June 30, 1984		
	1984	1983
	\$	\$
Gross Revenue from Operations	59,797,704	50,460,303
Expenses (Other Income)		
Operating, selling and administration	49,060,764	40,294,568
Amortization of goodwill	116,048	112,547
Depreciation and amortization of fixed assets and deferred charges	1,550,987	1,052,746
Investment income	(1,822,024)	(1,610,863)
	48,905,775	39,848,998
	10,891,929	10,611,305
Provision for Income Taxes	4,498,674	4,844,518
Net Earnings for the Year	6,393,255	5,766,787
Net Earnings per Share	1.41	1.28
Consolidated Statement of Retained Earnings for the year ended June 30, 1984		
	1984	1983
	\$	\$
Balance — Beginning of Year	21,647,464	16,604,278
Net earnings for the year	6,393,255	5,766,787
	28,040,719	22,371,065
Dividends	723,601	723,601
Balance — End of Year	27,317,118	21,647,464
Consolidated Statement of Changes in Financial Position for the year ended June 30, 1984		
	1984	1983
	\$	\$
Source of working capital		
Provided from operations	8,060,290	6,932,080
Increase in working capital arising from translation adjustments	299,003	—
	8,359,293	6,932,080
Use of Working Capital		
Increase in other assets — net	288,167	358,850
Additions to fixed assets — net	2,790,540	3,300,792
Dividends	723,601	723,601
Decrease in working capital arising from translation adjustments	—	716,948
	3,802,308	5,100,191
Increase in Working Capital	4,556,985	1,831,889
Working Capital — Beginning of Year	13,989,499	12,157,610
Working Capital — End of Year	18,546,484	13,989,499

Signed on behalf of the Board:

J.D. Lubotta

J.D. Lubotta,
 Director

G.R. Stephens

G.R. Stephens,
 Director

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED JUNE 30, 1984

1. SIGNIFICANT ACCOUNTING POLICIES AND REQUIREMENTS

Basis of consolidation; these consolidated financial statements include the accounts of the Corporation and all subsidiaries, all of which are wholly-owned.

Translation of foreign currencies; the Corporation's foreign operations are all of a self-sustaining nature. The assets and liabilities of foreign operations are translated at the exchange rates prevailing at the balance sheet date and revenue and expenses at average exchange rates for the year. Gains or losses on translation are shown as a separate component in shareholders' equity.

Fixed assets and depreciation; fixed assets are stated at cost less accumulated depreciation and amortization. Assets of United States corporations are depreciated by the straight-line method at rates varying between 5% and 33 1/3%. Assets of other corporations are depreciated by the diminishing balance method at rates varying between 10% and 30%.

Deferred charges; these charges represent systems program development costs incurred by a subsidiary corporation and relate to contracts obtained by that subsidiary. These charges are being amortized over the life of the related contracts using the straight-line method.

Goodwill; goodwill represents the excess of the cost of investment in businesses purchased over the cost assigned to net assets acquired and is being amortized over forty years.

Revenue; revenue is recognized upon receipt of funds from collections. Funds held in trust for clients are remitted in most cases within one month of the end of the month in which collection is made.

Segmented information; gross revenue from operations was earned \$38,408,304 (1983 — \$31,925,364) in the United States, \$15,995,056 (1983 — \$14,918,392) in Canada and \$5,394,344 (1983 — \$3,616,547) in the United Kingdom and elsewhere. Earnings before income taxes was earned \$4,554,332 (1983 — \$5,479,351) in the United States, \$3,293,238 (1983 — \$2,838,644) in Canada and \$3,044,359 (1983 — \$2,293,310) in the United Kingdom and elsewhere. Total assets consist of identifiable assets of \$19,165,207 (1983 — \$15,328,259) in the United States, \$12,355,079 (1983 — \$10,141,751) in Canada, and \$7,908,461 (1983 — \$6,599,412) in the United Kingdom and elsewhere and goodwill on consolidation of \$1,174,567 (1983 — \$1,209,225).

2. FIXED ASSETS

	1984	1983
	\$	\$
Real estate	15,465	15,465
Computer equipment and programs	4,599,248	3,907,919
Automobiles	1,258,489	797,427
Furniture and fixtures	4,907,108	3,405,051
Leasehold improvements	1,416,396	1,397,706
Cost	12,196,706	9,523,568
Accumulated depreciation and amortization	5,379,611	4,185,306
	<u>6,817,095</u>	<u>5,338,262</u>

3. OPERATING LEASES

The lease payments, exclusive of additional amounts based on taxes and operating expenses under operating leases expiring during the period ending June 30, 1994 amount to \$9,700,000 in the aggregate. The minimum annual rental is \$2,484,000 for the year ending June 30, 1985, \$2,123,000 for the year ending June 30, 1986, \$1,596,000 for the year ending June 30, 1987, \$1,109,000 for the year ending June 30, 1988 and \$833,000 for the year ending June 30, 1989.

Board of Directors

Edward A. Doyle
John A. Gordonsmith
A. Peter Hendricks
Maurice V. Karmen
Bernard C. Klemann
George F. Kopp
Jack D. Lubotta
Mark S. Lubotta
Martin J. Lubotta
John H. Moynan
Bernard R. Noble
Robert J. Prince
Irving Shapiro
Gerald R. Stephens
Gordon C. Watt

Financial Collection Agencies

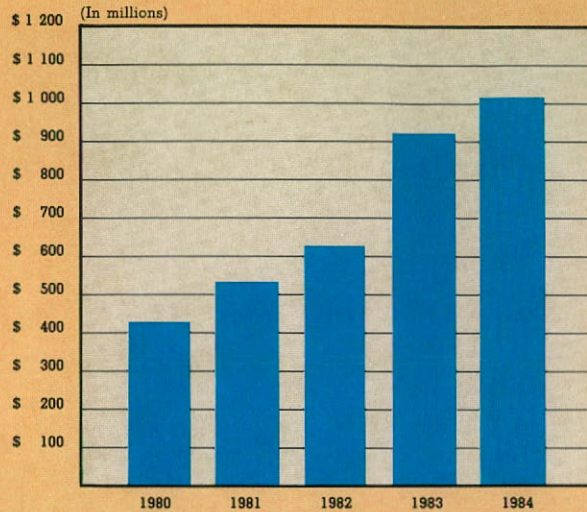
D.F. Atkinson - Senior Vice-President and General Manager, Canadian Operations; J. Cape - Vice-President; L.A. Charleston - Assistant Director, Institutional Division; E. Craig - Vice-President, Regional Operations; B. Crooks - Assistant Vice-President; C. Davis - Manager of Services U.K. Group, Birmingham; C. Diaz - Assistant Vice-President, Caribbean Operations; R. DiSante - General Manager, Corporate Accounting Services; E.A. Doyle - Corporate Executive Vice-President, U.K. Managing Director; E. Feldman - Assistant Vice-President, Marketing; D. Ghosh - Assistant Company Secretary, U.K. Group; T.F. Gillespie - Vice-President; J.A. Gordonsmith - Corporate Executive Vice-President, Secretary Treasurer, U.K. Director; M.S. Grossman - Vice-President; A.P. Hendricks - Corporate Executive Vice-President, U.K. Director; B.B. Hopewell - Senior Vice-President; M.V. Karmen - Corporate Executive Vice-President; B.C. Klemann - Corporate Executive Vice-President; G.F. Kopp - Corporate Senior Vice-President; P. Labelle - Vice-President Accounting Services; F. Lang - Assistant Vice-President, Marketing Southern Region; H.L. Letourneau - Vice-President; R. Lewis - Assistant Vice-President, Regional Auditor; J. Logan - Executive Manager, Corporate Accounting Services; J.D. Lubotta - Corporate Chairman of the Board, U.K. Director; M.S. Lubotta - Corporate President, U.K. Director; J. Maisonneuve - Manager, General Accounting Services; J.M. Materek - Assistant Vice-President; T. Meagher - Director of Collection Operations, U.K. Group, U.K. Director; J.H. Moynan - Corporate Senior Vice-President, Director of Administrative Services; B.R. Noble - Corporate Executive Vice-President; S. Osman - Company Secretary & Accountant, U.K. Group; M. Ovidia - Assistant Controller; S. Owen - Assistant Vice-President; R.F. Padgham - Manager, Corporate Communications; R.J. Prince - Corporate Senior Vice-President, Director Institutional Division; J. Robertson - Manager, Computer Operations; H.A. Rooth - Vice-President; J.A. Scott - Vice-President; M.M. Scullion - Manager, Corporate Marketing Services; I.W. Sellors - Vice-President; A.J. Sheldon - Vice-President; P. Sisson - Assistant Vice-President; G.R. Stephens - Corporate Executive Vice-President, Assistant Secretary, U.K. Director; D.P. Tibbetts - Vice-President; J. Vallee - General Manager of Management Information Systems; D.C. Withers - U.K. Director and General Manager, CN&N; J. Worsely - Collection Co-ordinator, U.K. Group; T.A. Wunsch - Vice-President, Marketing Southern Region.

Steady growth through continued client confidence

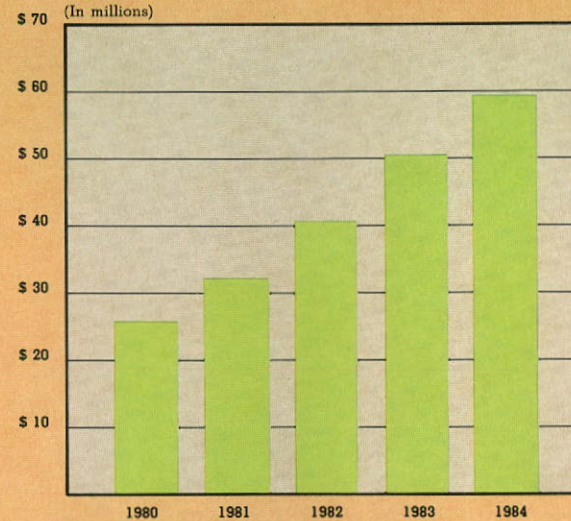
It is deemed prudent and advocated by opinion makers in the credit fraternity that the financial strength of any third party collection company be a leading factor in making an agency selection.

These graphs highlight FCA's steady growth and the continued confidence astute credit grantors have placed in FCA over the years.

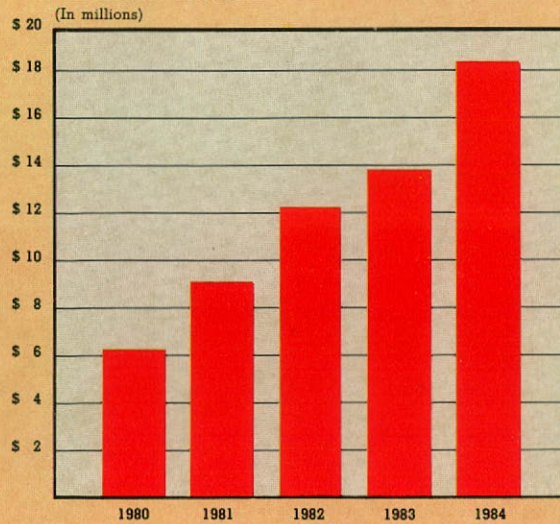
ACCOUNTS PLACED FOR COLLECTION



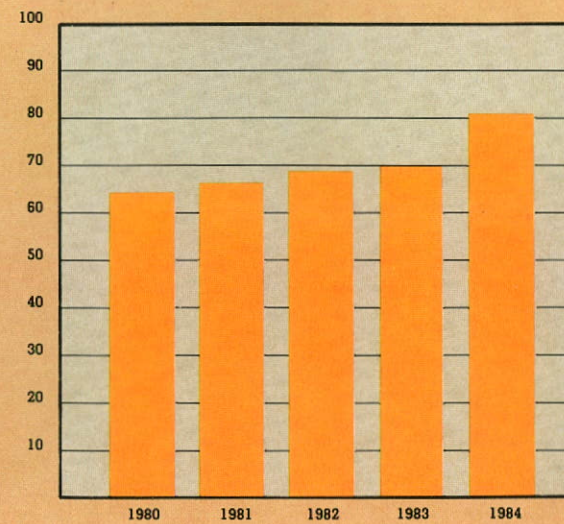
GROSS REVENUE



WORKING CAPITAL



OFFICE GROWTH



STEP 4

Clear communication is the key to a good client/agency relationship



When a client places accounts for collection with FCA, our single most primary objective is: to collect each account in full in the shortest possible time.

FCA realizes that the key to an excellent client/agency relationship is through clear and regular communications. Thus FCA produces a variety of forms and reports quickly and accurately through FCA's central computer system linked to ADNET, FCA's branch-based computer system. Each report is specially designed to meet specific client requirements. These include immediate **Client Acknowledgements** on all accounts placed; a **Client Invoice/Statement (CIS)**, a monthly statement and remittance check of client funds; as well as a laser generated **Inventory of Accounts (IOA)*** and **Performance Analysis Report (PAR)*** to enable a client to assess collection performance. Below are some samples of FCA formats.

* minimum volume requirements necessary.



FINANCIAL COLLECTION AGENCIES

*** NEW ASSIGNMENT FOR COLLECTION ***

WE ADVISED YOUR UNPAID ACCOUNT HAS BEEN ASSIGNED TO THIS COMPANY FOR IMMEDIATE COLLECTION ACTIVITY WITH ALL YOUR FILES AND RECORDS LOCATED AT THIS OFFICE. WE ARE A PROFESSIONAL COLLECTION COMPANY. THE AMOUNT RECORDED AS OWING ON THE RIGHT MUST BE PAID IMMEDIATELY.

WE VALUE OUR REPUTATION FOR SWIFT FINALIZATION OF DELINQUENT ACCOUNTS, USUALLY WITH VOLUNTARY CO-OPERATION. WE ARE PREPARED TO SETTLE THE ACCOUNT WITHOUT INCURRING TO YOU IF POSSIBLE, BUT WE INTEND TO LIVE UP TO OUR REPUTATION. IT IS IN YOUR OWN INTERESTS THEREFORE TO CO-OPERATE FULLY.

IF THIS MATTER IS TO BE SETTLED IN A FRIENDLY WAY, WE URGE YOU TO RETURN ALL MONIES OWING IN THE ENCLOSED SELF-ADDRESSED ENVELOPE.

YOU ONE SPECIAL MANUFACTURERS
 NUMBER 56449
 AMOUNT \$921.60
 KEYPAL1567382*2746-6626/02384

J. BUSH CO. INC.
 136 WALK STREET,
 FAIRBANKS, ALASKA

FINANCIAL COLLECTION AGENCIES
 1334 CENTRAL STREET,
 ANCHORAGE,
 ALASKA 97168

23 MAY 85
 TELEPHONE (907) 123 4567

FINANCIAL COLLECTION AGENCIES

FINAL DEMAND

STATEMENT

DEBIT	08 05	2040 30
CREDIT	08 01	1382 45
CREDIT	08 06	635 85
TOTAL		1658 10

23 MAY 85
 TELEPHONE (907) 123 4567

FINANCIAL COLLECTION AGENCIES

COMMERCIAL ACCOUNT STATUS REPORT

ACCOUNT NO.	YOUR ACCOUNT NO.	DEBTOR NAME	AMOUNT
6621 - 2802	8478649	BARRETT, JAMES	56.00
6621 - 2808	8336131	GRANAR, RICHARD	36.00
6621 - 2621	6467963	WILL, HILDA	117.34
6621 - 2561	3432786	WILL, HILDA	7.20
6621 - 2675	3338961	WILL, HILDA	62.00
6621 - 8523	867722	WILL, HILDA	7.50
6621 - 2204	3346323	HILL, ROBERT	14.00
6621 - 8943	8866773	HILL, ROBERT	48.00
6621 - 6771	6677112	HOLLER, ROBERT	492.53
6621 - 4432	7223230	BLACK, ROSE	7.50
6621 - 8346	9002334	WHITE, PEARL	1,395.05
6621 - 7935	8402862	BROWN, JAMES	58.00
6621 - 8864	2223115	BROWN, HENRY	888.23
6621 - 8509	9961442	TYLER, NANCY	54.20
6621 - 8702	4553311	LAPPY, HENRY	62.00
6621 - 8713	7098834	JOHNSON, MICHAEL	315.00
6621 - 3332	2234667	JERSON, MARG	36.00
6621 - 3553	7343220	WILLER, JAMES	18.36
6621 - 5542	2234667	TELETY, YVON	40.00
6621 - 4451	2454118	STOFFER, FREDERICK	7.30
TOTAL ACCOUNTS	20 FOR \$3,692.25	THANK YOU	

16 MAY 79
 FCA WISHES TO ACKNOWLEDGE RECEIPT OF YOUR ACCOUNTS FOR IMMEDIATE COLLECTION ACTIVITY.

USE THE SELF CONTAINED RETURN ENVELOPE OR CALL THE NUMBER BELOW FOR ADDITIONAL ENQUIRIES.

KEY#98-275645*AKC

HUDSON MEDICAL INSTITUTE
 80MG STREET
 ROCHESTER PA 15074

FINANCIAL COLLECTION AGENCIES
 SUITE 655
 SEVEN PARKWAY CENTER
 PITTSBURGH PA 15220

TELEPHONE (412)922-8546
 A/R FOR ATRON SWED, JR.

FINANCIAL COLLECTION AGENCIES

COMMERCIAL ACCOUNT STATUS REPORT

ACCOUNT NO.	YOUR ACCOUNT NO.	DEBTOR NAME	AMOUNT
6621 - 2802	8478649	BARRETT, JAMES	56.00
6621 - 2808	8336131	GRANAR, RICHARD	36.00
6621 - 2621	6467963	WILL, HILDA	117.34
6621 - 2561	3432786	WILL, HILDA	7.20
6621 - 2675	3338961	WILL, HILDA	62.00
6621 - 8523	867722	WILL, HILDA	7.50
6621 - 2204	3346323	HILL, ROBERT	14.00
6621 - 8943	8866773	HILL, ROBERT	48.00
6621 - 6771	6677112	HOLLER, ROBERT	492.53
6621 - 4432	7223230	BLACK, ROSE	7.50
6621 - 8346	9002334	WHITE, PEARL	1,395.05
6621 - 7935	8402862	BROWN, JAMES	58.00
6621 - 8864	2223115	BROWN, HENRY	888.23
6621 - 8509	9961442	TYLER, NANCY	54.20
6621 - 8702	4553311	LAPPY, HENRY	62.00
6621 - 8713	7098834	JOHNSON, MICHAEL	315.00
6621 - 3332	2234667	JERSON, MARG	36.00
6621 - 3553	7343220	WILLER, JAMES	18.36
6621 - 5542	2234667	TELETY, YVON	40.00
6621 - 4451	2454118	STOFFER, FREDERICK	7.30
TOTAL ACCOUNTS	20 FOR \$3,692.25	THANK YOU	

All accounts placed for collection during a given month are acknowledged to the client prior to the following month through a computer-generated **Client Acknowledgement**. The report, aside from detailing each account, summarizes the total number of accounts placed and their total volume.

A computer-generated Client Statement and Remittance Check (CIS) is produced each month detailing collection transactions. It reflects the results of our collection techniques on a client's behalf in the best possible way — dollars recovered.

FINANCIAL COLLECTION AGENCIES 1234 CENTRAL STREET, ANCHORAGE, ALASKA 92168				TELEPHONE 123 4567	FCA OFFICE ANCHORAGE	TEAMS NET	CYCLE MONTH	CLIENT NUMBER AL 1234567	PAGE 01	PERIOD ENDING JAN 31 85	
COLLECTING FCA OFFICE	DATE	DESCRIPTION	PLACED ON	PAID TO FCA	REVERSING ENTRY	PAID TO YOU DIBNET	FCA FEE	REVERSING ENTRY	UNPAID FEES AND CHARGES	NET DUE CLIENT	
NEW YORK	DEC 4	132 564 574 BAKR D	DEC 80	755 00	251 57					IN FULL	
TORONTO	DEC 5	465 475 685 BAYS H	MAR 83	464 33	154 78					IN FULL	
BOSTON	DEC 11	342 463 574 BERNARD B	JAN 81			250 00	83 33			250 00	
MONTREAL	DEC 11	354 675 463 BEVANS R	OCT 79	150 00	50 00					132 48	
PHILADELPHIA	DEC 12	243 463 574 BUSKOP W	JUL 82	346 21	115 40					IN FULL	
BLOOMFIELD	DEC 14	354 675 483 BOYCE J	APR 80			169 42	56 47			IN FULL	
NEW YORK	DEC 14	354 786 143 BOTS G	MAY 81	50 00	16 67					150 00	
MONTREAL	DEC 18	462 333 687 BRINE W	JAN 82			372 67	124 22			IN FULL	
BOSTON	DEC 21	231 564 782 BROWN R	FEB 79	100 00	33 33					57 32	
TORONTO	DEC 21	232 563 785 CARA	FEB 82	87 44	29 15					IN FULL	
BALTIMORE	DEC 22	354 786 574 CANFIELD C	APR 80	25 00	8 33					47 93	
LONDON UK	DEC 27	365 684 576 CARSH S	APR 79	422 67	147 56					IN FULL	
				2,420 65	806 89					UNPAID FEES	
						792 09	264 02				
C SPECIAL MANUFACTURERS COLLECTIONS ON THIS STATEMENT WERE MADE BY 8 OF OUR 71 FCA OFFICES. P.I.F.				13 TOTAL COLLECTIONS - GROSS		BLOCK 1 = A =		83,217.74			
I 67365 FRONT STREET ANCHORAGE, ALASKA 92168				11 CURRENT FEES DUE FCA		14 TOTAL COLLECTIONS - NET					
M ATTN: JOHN SMITH				12 TOTAL FEES DUE FCA - PLEASE REMIT		15 AMOUNT DUE YOU - OUR CHECK ATTACHED		BLOCK 1 = (C + 5) =		81,349.74	
										SEE OVER	

FINANCIAL COLLECTION AGENCIES A 42674

TO THE ORDER OF
AL
 SPECIAL MANUFACTURERS
 67365 FRONT STREET
 ANCHORAGE, ALASKA 92168
 ATTN: JOHN SMITH

NOT VALID AFTER A MONTH
 AL 1234567
 CLIENT NUMBER

31 1 85
 JAN 85
 DATE

1,349 74
 DOLLARS
 CENTS

THE DETROIT BANK & TRUST COMPANY
 TRUST ACCOUNT

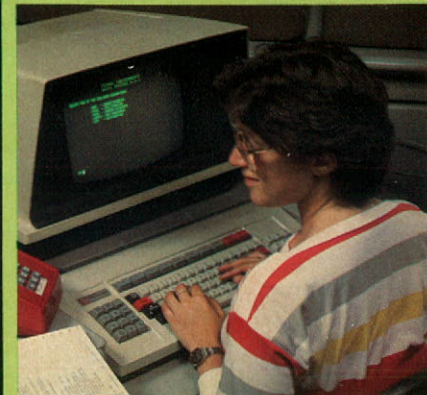
00042674 4072000964 0371-04361-3*

FINANCIAL COLLECTION AGENCIES

CLIENT NUMBER: AL 1234567

INVENTORY OF ACCOUNTS

ACCOUNT NO.	ACCOUNT NAME	AMOUNT	STATUS
1001	AL 1234567	1,349.74	OPEN
1002	AL 1234567	0.00	CLOSED
1003	AL 1234567	0.00	CLOSED
1004	AL 1234567	0.00	CLOSED
1005	AL 1234567	0.00	CLOSED
1006	AL 1234567	0.00	CLOSED
1007	AL 1234567	0.00	CLOSED
1008	AL 1234567	0.00	CLOSED
1009	AL 1234567	0.00	CLOSED
1010	AL 1234567	0.00	CLOSED



The Performance Analysis Report (PAR), available to high volume clients on a monthly basis, enables the client to evaluate FCA's recovery performance by individual placement as well as cumulative summaries to date. The report can also be produced to reflect geographic boundaries by state or province.

FINANCIAL COLLECTION AGENCIES

**** NOW ASSIGNMENT FOR COLLECTION ****

WE ADVISED YOUR UNPAID ACCOUNT HAS BEEN ASSIGNED TO THIS COMPANY FOR IMMEDIATE COLLECTION ACTIVITY WITH ALL YOUR FILES AND RECORDS LOCATED AT THIS OFFICE. WE ARE A PROFESSIONAL COLLECTION COMPANY. THE AMOUNT RECORDED AS OWING ON THE RIGHT MUST BE PAID IMMEDIATELY.

WE VALUE OUR REPUTATION FOR SWIFT FINALIZATION OF DELINQUENT ACCOUNTS, USUALLY WITH VOLUNTARY CO-OPERATION. WE ARE PREPARED TO SETTLE THE ACCOUNT WITHOUT INCONVENIENCE TO YOU IF POSSIBLE, BUT WE INTEND TO LIVE UP TO OUR REPUTATION. IT IS IN YOUR OWN INTEREST THEREFORE TO CO-OPERATE FULLY.

IF THIS MATTER IS TO BE SETTLED IN A FRIENDLY WAY, WE URGE YOU TO REMIT ALL MONIES OWING IN THE ENCLOSED SELF-ADDRESSED ENVELOPE.

YOU OWE SPECIAL MANUFACTURERS
 NUMBER 36419
 AMOUNT \$921.60
 KEY#422567382*2146-6626/02364

J. HUGH CO. INC.
 136 MAIN STREET,
 FAIRBANKS, ALASKA

FINANCIAL COLLECTION AGENCIES
 1234 CENTRAL STREET,
 ANCHORAGE,
 ALASKA 92168

23 MAY 85
 TELEPHONE (001) 123 4567

ALL PURPOSE MAILER

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FINANCIAL COLLECTION AGENCIES

REPORT DATE: 01/31/85
 REPORT TYPE: MONTHLY

REPORT TO: JOHN SMITH
 REPORT FROM: JOHN SMITH

REPORT PERIOD: 12/01/84 - 12/31/84

ACCOUNT	START DATE	END DATE	PERIOD	REVENUE	CHARGE	TOTAL
1001	12/01/84	12/31/84	12/01/84 - 12/31/84	1,349.74	0.00	1,349.74
1002	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1003	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1004	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1005	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1006	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1007	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1008	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1009	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00
1010	12/01/84	12/31/84	12/01/84 - 12/31/84	0.00	0.00	0.00

FINANCIAL COLLECTION AGENCIES

REPORT DATE: 01/31/85
 REPORT TYPE: MONTHLY

REPORT TO: JOHN SMITH
 REPORT FROM: JOHN SMITH

REPORT PERIOD: 12/01/84 - 12/31/84

ACCOUNT: 1001
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 1,349.74
 CHARGE: 0.00
 TOTAL: 1,349.74

ACCOUNT: 1002
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1003
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1004
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1005
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1006
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1007
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1008
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1009
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1010
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

FINANCIAL COLLECTION AGENCIES

REPORT DATE: 01/31/85
 REPORT TYPE: MONTHLY

REPORT TO: JOHN SMITH
 REPORT FROM: JOHN SMITH

REPORT PERIOD: 12/01/84 - 12/31/84

ACCOUNT: 1001
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 1,349.74
 CHARGE: 0.00
 TOTAL: 1,349.74

ACCOUNT: 1002
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1003
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1004
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1005
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1006
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1007
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1008
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1009
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

ACCOUNT: 1010
 START DATE: 12/01/84
 END DATE: 12/31/84
 PERIOD: 12/01/84 - 12/31/84
 REVENUE: 0.00
 CHARGE: 0.00
 TOTAL: 0.00

Profit is a requisite not a purpose of business



Our front cover is a dramatic magnification of a silicon "chip". This tiny technological marvel has revolutionized the computer industry and laid the wonderful world of computers and ultra high speed processing at the doorstep of industry. FCA pioneered the use of the computerized data network in the collection field, and today FCA regards its systems sophistication as one of its more important strategic competitive strengths.

The fiscal year ended June 30, 1984 was not only another record year for the Company but a milestone in FCA's remarkable fifty-eight year history. Clients placed over \$1 billion for collection with FCA — an unprecedented industry achievement.

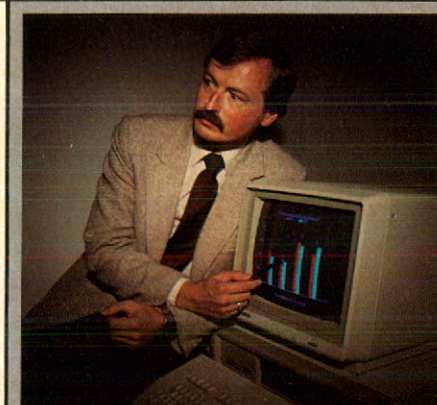
This accomplishment clearly demonstrates the confidence that discerning credit grantors from diverse fields of endeavour have placed in FCA to implement effective recovery programs on their behalf.

Clients placed new accounts for collection totalling \$1,039,000,000 in fiscal 1984, an increase of 13% over last year's record placement of \$920,000,000. Gross revenue increased to \$59,797,704 compared to last year's figure of \$50,460,303, an increase of 18.5%. The Company's net earnings grew from \$5,766,787 in fiscal 1983 to \$6,393,255 in fiscal 1984, an increase of 10.9%. Working capital climbed to \$18,546,484 as compared to \$13,989,499 a year earlier, an increase of 32.6%.

In a year of challenge and change, FCA continued a pattern of solid earnings growth due to sound corporate policies based in part on the Company's commitment to uncompromizing client services and support systems to keep pace with evolving marketplace needs, as well as prudent expansion through our **new office openings** and **acquisitions** program. FCA has expanded its coverage by over 20% during the last two fiscal years and our expanded service facilities now puts 81 FCA offices to work for our clients across the United States, Canada and the United Kingdom.

During the year, FCA acquired certain assets of Credit Bureau of the South, Inc. of **Baton Rouge, LA**; Credit Clearing and Adjustment Co. of **Louisville, KY**; Jefron Services of **San Antonio, TX**; Louisiana Collection Consultants Inc. of **New Orleans, LA**; and Consumer Collections Inc. of **Buffalo, N.Y.** Subsequent to the year-end, FCA acquired certain assets of Caddo Bossier Services, Inc. of **Shreveport, L.A.** and Romer, O'Connor & Co., Inc. of **San Francisco, CA.** Each acquisition is now a full function FCA center.

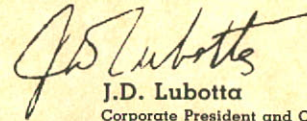
Growth was also achieved during the fiscal year through eight new office openings in **Rochester, NY**; **Charlotte, NC**; **Louisville, KY**; **Jackson, MS**; **Montgomery, AL**; **Tampa, FL**; **Baton Rouge, LA**; and **San Antonio, TX.** Subsequent to the year-end four more offices were opened in **Little Rock, AK**; **Albany, NY**; **Nashua, NH** and **San Bernardino, CA.** Other office openings and acquisitions are planned.



The Company has prudently and extensively invested in the development of **TACT** (Technically Advanced Collection Techniques), FCA's cardless and paper-free collection system designed to support individual collectors' efforts. The implementation of **TACT** will ultimately increase collection productivity and allow the collector to expend more effort on the recovery program by efficiently processing the burdensome amount of data the collector must handle. This will enable us to devote more time to the actual collection activity. **TACT** will also improve client service by providing management with real time access to working files.

I am optimistic that FCA is on the threshold of an exciting new chapter in the Company's history. The imminent introduction of **TACT** and **unique laser printing applications** will strengthen the organization and maximize our growth opportunities for the future, enabling us to provide clients with the most efficient and productive collection services possible.

I am equally encouraged by the work ethic, the spirit and dedication demonstrated by all FCA people. Their combined efforts have resulted in unprecedented Company achievements this past fiscal term and that same spirit, I know, will lead FCA to challenge the future with the heritage of our past and to do so with confidence and abundant energy.



J.D. Lubotta
Corporate President and Chief Executive Officer



The purpose of business is to create and keep a client. The thriving business is one that constantly seeks better ways to help solve their clients' problems by taking the time to know their clients.

FCA's success has been derived from the fact that the Company's business strategy is predicated on this valuable maxim.





FINANCIAL COLLECTION AGENCIES

INTERNATIONAL DIRECTORY OF OFFICES

UNITED STATES

Albany (518) 459-5522 Executive Park Tower, Albany, New York 12203
Atlanta (404) 231-9122 Suite 201, 3030 Peachtree Road, North West, Atlanta, Georgia 30305
Baltimore (301) 583-8400 Suite 200, 1055 Taylor Avenue, Towson, MD 21204
Baton Rouge (504) 387-6761 Suite 21, 1012 South Acadian Thruway, Baton Rouge, Louisiana 70821
Bloomfield (201) 777-3565 2nd Floor, 925 Clifton Avenue, Clifton, New Jersey 07013
Boston (617) 321-6100 Suite 201, 214 Commercial Street, Malden, Massachusetts 02148
Bridgeport (203) 374-2033 4695 Main Street, Lower Level, Bridgeport, Connecticut 06606
Buffalo (716) 852-6481 Suite 826-830, 237 Main Street, Buffalo, New York 14203
Charleston (304) 343-8813 2nd Floor, 1206 Kanawha Boulevard, Charleston, West Virginia 25301
Charlotte (704) 567-9801 Suite 229, 5501 Executive Center Drive, Charlotte, North Carolina 28212
Cherry Hill (609) 234-9000 Suite H, 139 Gaither Drive, Mt. Laurel, New Jersey 08054
Chicago (312) 822-9720 Suite 2230, 500 North Michigan Avenue, Chicago, Illinois 60611
Cleveland (216) 842-6768 Suite 301, Lincoln Tower, 6902 Pearl Road, Cleveland, Ohio 44130
Dallas (214) 748-9823 Suite 300, 2906 Maple Avenue, Dallas, Texas 75201
Denver (303) 759-8020 Suite GL-100, 1777 South Bellaire Street, Denver, Colorado 80222
Detroit (313) 557-1430 Suite 436, 17117 West Nine Mile Road, Southfield, Michigan 48075
Grand Rapids (616) 531-3222 1851 R. W. Berends Drive, S.W., Wyoming, Michigan 49509
Harrisburg (717) 761-7373 Birch Building, 5010 Lenker Street, Mechanicsburg, Pennsylvania 17055
Houston (713) 789-7120 Suite 216, 2620 Fountain View, Houston, Texas 77057
Indianapolis (317) 788-9711 Suite 27, 537 Turtle Creek South Drive, Indianapolis, Indiana 46227
Jackson (601) 362-8643 2616-A Southerland Street, Jackson, Mississippi 39216
Kansas City (913) 236-6200 Suite 425, 1900 West 47th Place, Shawnee Mission, Kansas 66205
Little Rock 1501 North University Boulevard, Little Rock, Arkansas 72207
Long Island (516) 746-7800 Suite 200, 300 Garden City Plaza, Long Island, New York 11530
Los Angeles (818) 574-3030 601 West Las Tunas, Arcadia, California 91006
Louisville (502) 454-3983 Suite 806, 1941 Bishop Lane, Louisville, Kentucky 40218
Memphis (901) 365-8100 Suite 370, Bldg. D, 2500 Mt. Moriah Road, Memphis, Tennessee 38118
Miami (305) 652-9595 Suite 208, 951 North East 167th Street, Miami Beach, Florida 33162
Milwaukee (414) 463-6010 Suite 50, 9120 West Hampton Avenue, Milwaukee, Wisconsin 53225
Minneapolis (612) 854-7765 Suite 112, 7800 Metro Parkway, Bloomington, MN. 55420
Montgomery (205) 262-6111 Suite 10, 555 South Perry St., Montgomery, Alabama 36104
Nashua (603) 881-8118 427 Amherst Street, Nashua, NH 03063
Nashville (615) 859-3842 Suite 215, 515 Two Mile Parkway, Goodlettsville, Tennessee 37072
New Haven (203) 932-5861 1088 Orange Avenue, West Haven, Connecticut 06516
New Orleans (504) 246-3891 Suite 312, 10001 Lake Forest Boulevard, New Orleans, Louisiana 70127
New York (212) 246-3500 Suite 400, 311 W. 43rd Street, New York, New York 10036
Philadelphia (215) 687-4601 Suite 300, Devon Hill Plaza, Devon, Pennsylvania 19333
Phoenix (602) 264-2755 Suite 100, 550 West Indian School Road, Phoenix, Arizona 85013
Pittsburgh (412) 922-8500 Suite 655, Seven Parkway Center, Pittsburgh, Pennsylvania 15220
Portland (503) 760-6880 15348 South East Division, Portland, Oregon 97236
Portland (207) 781-4030 Falmouth Shopping Center, U.S. Route 1, Falmouth, Maine 04105
Richmond (804) 353-9525 Suite 201, 2120 Staples Mill Road, Richmond, Virginia 23230
Rochester (716) 423-9550 Suite 517, 328 East Main Street, Rochester, New York 14604
St. Louis (314) 569-3555 Suite B-20, 2388 Schuetz Road, St. Louis, Missouri 63141
San Antonio (512) 733-3903 Suite 165, 4100 Piedras Drive East, San Antonio, Texas 78228

San Bernardino 505 North Arrowhead, San Bernardino, California 92401
San Diego (619) 292-0804 6633 Convoy Court, San Diego, California 92111
San Francisco (415) 392-6579 Suite 320, 703 Market St., San Francisco, California 94103
San Juan (809) 723-9530 Suite 706, 954 Ponce de Leon Avenue, Santurce, Puerto Rico 00907
Santa Ana (714) 953-7447 Suite 207, 1850 East 17th Street, Santa Ana, California 92711
Scranton (717) 961-2400 Suite 404, 401 Adams Avenue, Scranton, Pennsylvania 18501
Seattle (206) 583-2000 Suite 440, 2033 Sixth Ave., Seattle, Washington 98121
Shreveport (318) 221-3695 5325 North Market Street, Shreveport, Louisiana 71107
Tampa (813) 875-1269 Suite 305, 324 N. Dale Mabry, Tampa, Florida 33609
Toledo (419) 865-8045 Suite 210, 5355 Southwyck Boulevard, Toledo, Ohio 43614
Washington (301) 731-4020 Suite 320, 5900 Princess Garden Parkway, Lanham, Maryland 20706
Waterbury (203) 755-2231 Elton Hotel, 30 West Main Street, Waterbury, Connecticut 06720
Westchester (914) 681-0202 Suite 310, 280 North Central Avenue, Hartsdale, New York 10530
Winston-Salem (919) 721-1940 2075-A Kerensky Street, Winston-Salem, North Carolina 27113-5896

CANADA

Calgary (403) 258-2221 Suite 200, 7500 MacLeod Trail S., Calgary, Alberta T2H 0L9
Edmonton (403) 482-5412 Suite 201, 12315 Stony Plain Road, Edmonton, Alberta T5N 3Y8
Halifax (902) 429-9160 Suite 701, 1888 Brunswick Street, Halifax, Nova Scotia B3J 3J8
Hamilton (416) 526-1721 Suite 808, 20 Hughson Street South, Hamilton, Ontario L8N 2A1
Kingston (613) 549-6774 Suite 209, 847 Princess Street, Kingston, Ontario K7L 1G9
Kitchener (519) 576-3530 Suite 307, 7 Duke Street West, Kitchener, Ontario N2H 6N7
London (519) 673-0280 Suite 406, 383 Richmond Street, London, Ontario N6A 3C4
Moncton (506) 855-2977 Suite 301, 814 Main Street, Moncton, New Brunswick E1C 1E6
Montreal (514) 483-4211 376 Victoria Avenue, Westmount, Montreal, Quebec H3Z 1C3
Montreal (514) 384-4211 Main Floor, 9697 St. Laurent Boulevard, Montreal, Quebec H3L 3R6
Ottawa (613) 235-1831 Suite 201, 170 Metcalfe Street, Ottawa, Ontario K2P 1P3
Regina (306) 522-6624 Suite 208, 1911 Park Street, Regina, Saskatchewan S4N 2G5
Saint John (506) 657-3434 Suite 500, 32 King Street, Saint John, New Brunswick E2L 1G3
Saskatoon (306) 652-7712 Suite 303, 416-21st Street East, Saskatoon, Saskatchewan S7K 0C2
St. John's (709) 753-7390 Suite 203, 432 Water Street, St. John's, Newfoundland A1C 1E2
Sudbury (705) 673-8462 7th Floor, 111 Larch Street, Sudbury, Ontario P3E 4T5
Toronto (416) 977-4151 9th Floor, 415 Yonge Street, Toronto, Ontario M5B 2E7
Vancouver (604) 263-1442 Suite 300, 5511 West Boulevard, Vancouver, British Columbia V6C 3W5
Windsor (519) 258-1856 Suite 509, 251 Goyeau Street, Windsor, Ontario N9A 6R5
Winnipeg (204) 942-7544 Suite 501, 294 Portage Ave., Winnipeg, Manitoba R3C 0B9

UNITED KINGDOM

Birmingham (021) 236-5127 61 Cornwall Street, Birmingham, England B3 2EE
London (01) 317-1616 11th Floor, Riverside House, London, England, SE18 6DN
Manchester (061) 236-8922 Austin House, 14/16 Charlotte St., Manchester, England M1 4FL