

this is

Financial Collection Agencies

in 1978

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"TOTAL CONCEPT COLLECTION"

**FINANCIAL
COLLECTION
AGENCIES
Corporate Data**



Board of Directors

Kenneth J. Bonnington
Edward A. Doyle
A. Peter Hendricks
Maurice V. Karmen
George F. Kopp
Jack D. Lubotta
Joseph B. Lubotta
Mark S. Lubotta
Martin J. Lubotta
Lawrence Marks, Q.C.
Gerald R. Stephens
Gordon C. Watt

Corporate Officers

Joseph B. Lubotta, Chairman of the Board
Jack D. Lubotta, President and Treasurer
Kenneth J. Bonnington, Executive Vice President
Gerald R. Stephens, Executive Vice President
Mark S. Lubotta, Vice President and Assistant Secretary
Maurice V. Karmen, Vice President
George F. Kopp, Vice President
A. Peter Hendricks, Vice President
John A. Gordonsmith, Secretary

Vice Presidents

Walter R. Cooke
John A. Gordonsmith
R. Miller Grant
Joseph P. Hoerle
Bruce B. Hopewell
Michael P. Kellam
Bernard C. Klemann
H. Lou Letourneau
Robert J. Prince
Ian W. Sellors

United Kingdom Directors

Edward A. Doyle
Jack D. Lubotta
Joseph B. Lubotta
Mark S. Lubotta
Lawrence Marks, Q.C.
Gerald R. Stephens
David C. Wakefield

Corporate Services

John A. Gordonsmith, C.A., Vice President — Finance
Joseph P. Hoerle, Vice President — Administrative Services
Guillaume Brossard, Controller
Mayer Ovadia, Assistant Controller
Pierre P. Labelle, Manager — Accounting Services
Martin M. Scullion, Manager — Communications

**Year in Review
For the Year Ended June, 30**

	1977	1976
Accounts Accepted for Collection	\$251,000,000	\$246,000,000
Total Revenue	\$ 16,156,848	\$ 14,214,087
Working Capital	\$ 4,071,794	\$ 3,239,284
Earnings Before Depreciation and Taxes	\$ 3,104,871	\$ 2,554,516
Net Earnings	\$ 1,513,340	\$ 1,132,032
Income Taxes	\$ 1,310,762	\$ 1,204,410
Net Earnings Per Share	\$ 0.35	\$ 0.26
Number of Shares Outstanding	4,296,600	4,296,600
Dividends Paid	\$ 515,592	\$ 515,592
Annual Dividend Rate per Share	\$ 0.12	\$ 0.12



"FCA develops a professional group unlike any others in the collection industry."

Joseph B. Lubotta, *Chairman of the Board*

People Profile

FCA provides opportunities for people from all walks of life with backgrounds as varied as life itself. An overview of the composite group reveals requirements for personnel from the fields of management, marketing, sales, public relations, accounting, data processing, collections, credit granting, office procedures and clerical supervision.

Broad business experience, gleaned from previous relationships with other corporations, provide a sound base for a cross section of our people. From that base, using refined techniques, FCA develops a professional group unlike any other in the collection industry. "FCA trained" has a profound meaning. Our people are easy to identify. They understand and help one another. They assist clients and their customers in the resolution of their respective problems. They know the value of maintaining the highest standards of ethics and reputation. They are a proud group; proud of themselves, proud of their company, proud of their clients, proud of their traditions.

Financial Collection Agencies is proud of its reputation as a Company applauded for its stand in the area of human rights. A belief, strengthened by long standing policies, of understanding human rights and dignities, is part of the philosophy of FCA. Personally and corporately, the leadership of the Company's senior management team displays its policies in this important area as a daily part of its activities.



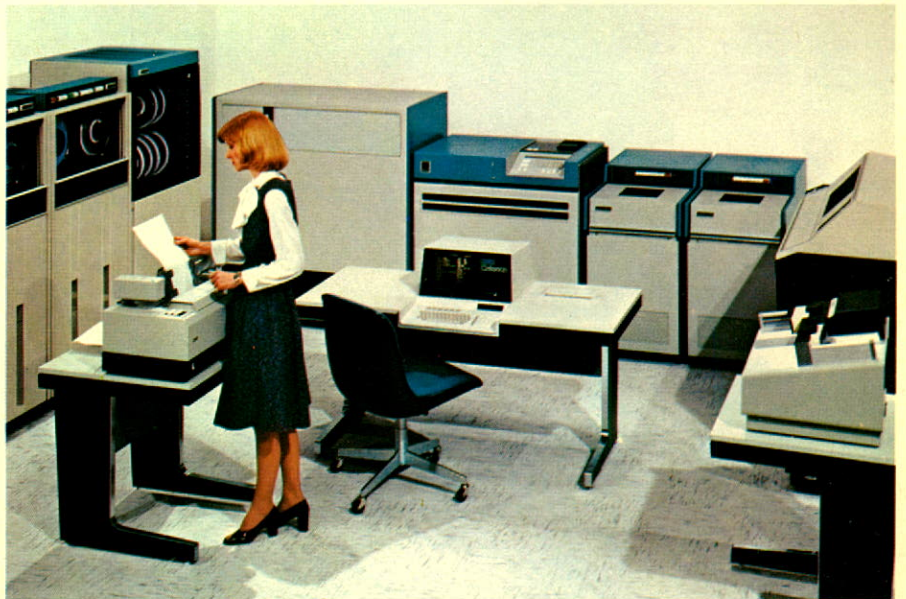
Financial Collection Agencies is a service corporation. . . dedicated to maintaining a standard of superior performance within the collection industry.

Over the past decade, the collection industry has grown and matured. From this growth has come advances and refinements in collection techniques. . . and the attendant and important use of management objectives to aid in realising the best possible results for our clients. To help meet this challenge, FCA has combined the knowledge and experience gained over 50 years to develop new standards of measurement using advanced computer technology.

FCA has made its commitment to both today and tomorrow! The corporation has just purchased a very fast and powerful data system incorporating the most advanced computer technology available. FCA's systems/programming division has combined its industry expertise with this "State-of-the-Art" technology to produce new approaches to servicing the growing demands of an increasingly sophisticated clientele.

Our recently installed key-to-disc-to-tape system is speeding up the flow of data to our clients. A new computerized commercial reporting system is being devised and is presently undergoing implementation. New types of internal performance and collection reports developed for FCA management ensure that all clients, small and large, receive optimum attention.

Emphasizing that the computer is not a collector is essential. Acknowledging that dedicated professional personnel using sophisticated computer capabilities can assist and supplement the collection effort, is increasingly significant in the real world of our industry. . . today, tomorrow, and always.







Commercial Services

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.

FCA is implementing a unique Commercial Claims System based on newly developed computer capabilities. While we emphasize that the computer does not collect money, this computer assisted system is designed to ensure our commercial clients of superior service. The computer will keep track of every commercial account in each FCA office and, depending on client specified criteria, will automatically produce comprehensive reports to be completed in the collecting branch by the Commercial Section Manager and the adjuster working the claim. Target report dates are flexible and enable the client, when listing, to indicate his specific requirement dates on a per account basis. Special commercial performance reports are then generated for both FCA management and the client to maintain performance evaluation.

FCA is dedicating its technical resources to complementing the finest commercial service available in North America.



Retail Services

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

The use of consumer credit continues to rise throughout most countries of the world. The mobility of individuals, whether it has been for employment relocation, business travelling, tourism or other reasons, has necessitated extra vigilance on the part of credit grantors. Smaller businesses now often find themselves attempting to collect accounts far afield as well as in their own communities. For large corporations, hotel chains, department stores, oil companies, universal charge card organizations, the problem has magnified. FCA's Retail Service Division, the product of over 50 years of experience, has developed an extremely efficient collection and follow-up system to obtain maximum results.

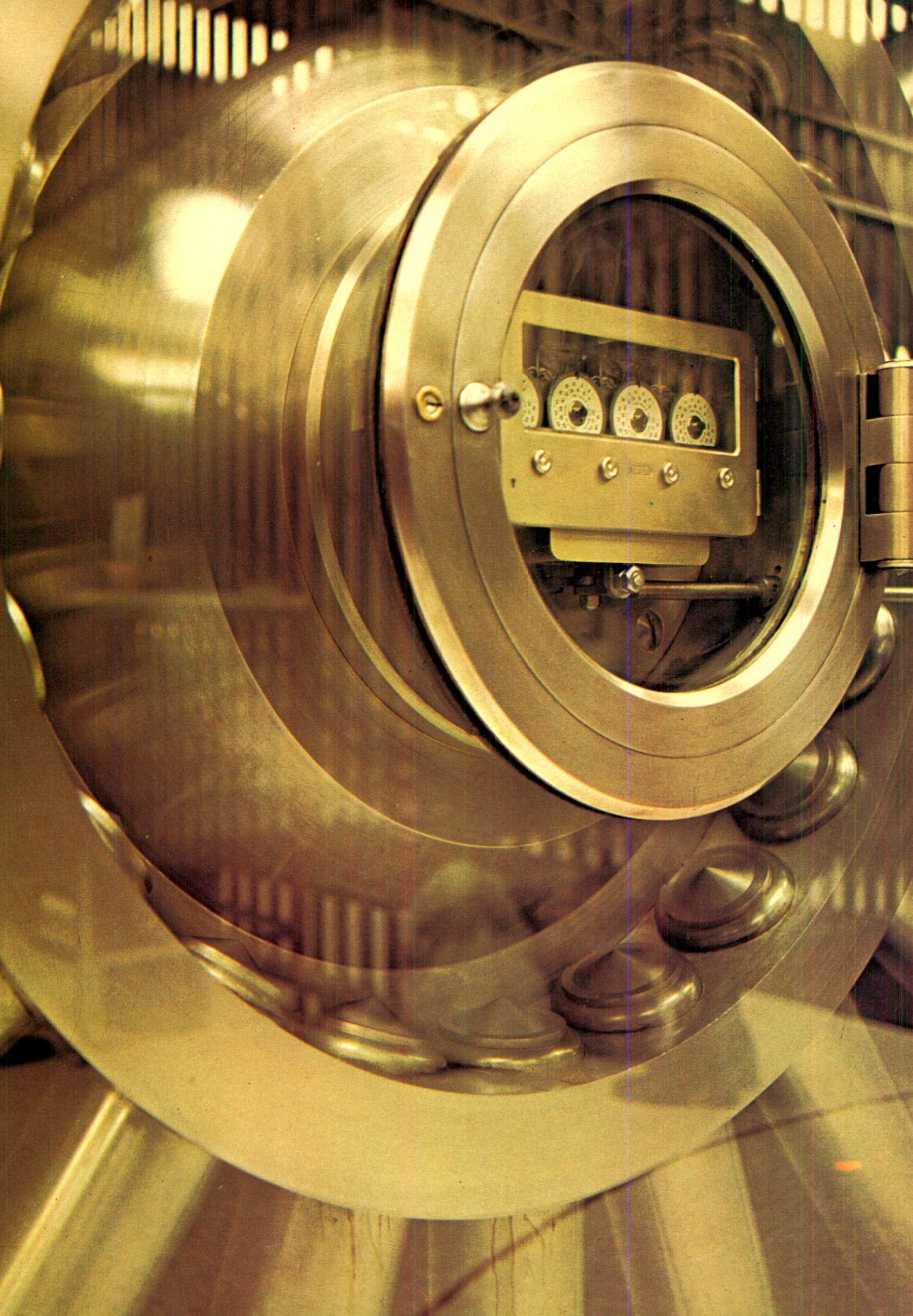
Institutional and Professional Services

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.

Universities, governments, hospitals, physicians, dentists, architects and accountants are not immune to the presence of slow-paying accounts. They, too, require the services of skilled professionals to perform the collection function.

By their very nature, these accounts call for the utmost skill and diplomacy. Prudence and tact are mandatory qualifications for representatives of FCA's Institutional Division. FCA's performance in this area is very special. Our large and prestigious base of institutional and professional clients is proof that we are adept at obtaining payments and at the same time preserving the client's image and goodwill.







"over a quarter of a billion dollars for collection; a new milestone"

J.D. Lubotta, *President*

FCA has just completed one of our most successful years. Records were set in many categories of operations, and we are poised for continued growth and expansion.

During the year under review, FCA made a major investment in the outright purchase of a newly released high performance computer. The resulting substantial increase in computer speed and capacity contributes to reduced turnaround time of data for clients, FCA management, and field operatives. Additionally, these new capacities will be required for a specialized Commercial Collection Package presently in the development stage, and for the fast handling of high volumes of accounts already being assigned throughout North America by universities, colleges, government agencies, hospitals and associations. The purchase of the computer was totally financed internally.

FCA International Inc.

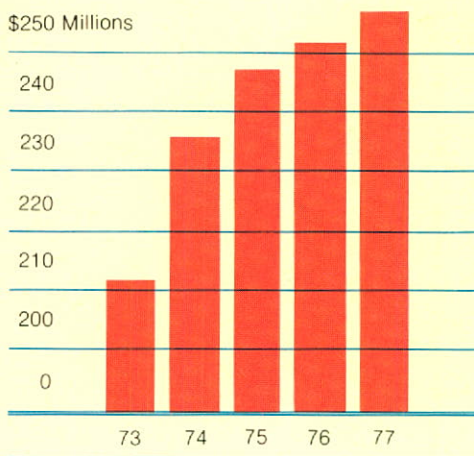
At our Annual Meeting of Shareholders, approval was given to change the name of the parent company from Financial Collection Agencies Ltd. to FCA International Inc. All FCA offices will, however, continue to use the operating name of Financial Collection Agencies. The name change to FCA International Inc. will allow easier access into related fields of business as our growth and acquisition endeavours dictate.

Comparative Performance

During the year under review FCA clients placed over a quarter of a billion dollars for collection; a new milestone. The quality of new business is steadily improving. Our new business picture is further enhanced as we succeed in making heavier inroads into the commercial and institutional sector of the collection business available in North America. The total revenue for the year was \$16,156,848 compared to \$14,214,087 - an increase of \$1,942,761. Net earnings amounted to \$1,513,340 compared to \$1,132,032 last year, or \$0.35 per share compared to \$0.26. Working Capital of the company was increased to \$4,071,794 from \$3,239,284 and the number of shares outstanding remain at 4,296,600.

Five Year Graphic Review

ACCOUNTS ACCEPTED FOR COLLECTION



Dividends paid during the year amounted to \$515,592. The company continues to be in a very strong and positive financial position. It is also important to note that currency fluctuations again played a significant part in our earnings picture. Our prior fiscal year ending June 30, 1976 reflected a loss on foreign exchange of \$191,702, and for the current year under review, the net earnings figure reflects a gain on foreign exchange of \$286,340.

Expansion Activities

During the last 12 month period FCA has stepped up its expansion program mainly through openings in North America. New offices established in the United States included Jackson, Mississippi; Cherry Hill, New Jersey; Nashville, Tennessee; and subsequent to the year end, a second Puerto Rico office was opened in Ponce. In Canada, new offices were opened in Oshawa, Ontario and Lethbridge, Alberta. Plans for expansion in the early part of fiscal 1977 include openings in Wilmington, Delaware; Scranton, Pennsylvania; and Albany, New York.

Studies are also underway regarding further openings or possible acquisitions in a number of cities, both in Canada and the United States. Acquiring existing Collection Companies has interested us for many years, and together with internal growth and the opening of new offices, it will continue to be an excellent method to develop and strengthen the company.

Financial Collection Agencies has no long or short term debt of any kind. Encouraged by last year's solid performance, the company's management is very optimistic for continued growth, both in volume of new business and commissions earned. Our overseas group of offices was strengthened during the year particularly in the management side and our operations are improving all the time.



JOB DETAIL PAGE 01

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FIN#		JOB END	
FIN#		SIZE	254.00K
JOBSTRT		ONLINE	
STATUS	HOLD (OPERATOR)	RUN IN	
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**CONSOLIDATED BALANCE SHEET
AS AT JUNE 30, 1977**

Financial Collection Agencies

ASSETS

	1977 \$	1976 \$
Current Assets		
Cash and term deposits	2,869,101	2,706,188
Accounts receivable - clients	1,452,203	1,399,494
Sundry accounts receivable (note 2)	291,162	179,725
Income taxes recoverable	66,679	49,586
Prepaid expenses and deferred costs	<u>396,691</u>	<u>443,236</u>
	<u>5,075,836</u>	<u>4,778,229</u>
Trust Funds		
Cash	<u>2,622,750</u>	<u>2,099,339</u>
Fixed Assets (note 3)	<u>1,099,494</u>	<u>796,992</u>
Other Assets		
10% mortgage due in 1979	62,154	115,594
Sundry accounts receivable (note 2)	79,513	112,132
Organization expenses less amortization	23,556	21,357
Goodwill (note 1)	<u>2,235,114</u>	<u>2,288,518</u>
	<u>2,400,337</u>	<u>2,537,601</u>
	<u>11,198,417</u>	<u>10,212,161</u>

LIABILITIES

Current Liabilities		
Bank advances		336,433
Accounts payable and accrued liabilities	669,074	553,454
Income taxes	<u>334,968</u>	<u>649,058</u>
	<u>1,004,042</u>	<u>1,538,945</u>
Funds held in trust for Clients	<u>2,622,750</u>	<u>2,099,339</u>
	<u>3,626,792</u>	<u>3,638,284</u>

SHAREHOLDERS' EQUITY

Capital Stock		
Authorized — 6,000,000 common shares without nominal or par value		
Issued — 4,296,600 shares	1,244,289	1,244,289
Retained Earnings	<u>6,327,336</u>	<u>5,329,588</u>
	<u>7,571,625</u>	<u>6,573,877</u>
	<u>11,198,417</u>	<u>10,212,161</u>

Signed on behalf of The Board: J.D. Lubotta, Director G.R. Stephens, Director

**CONSOLIDATED STATEMENT OF EARNINGS
FOR THE YEAR ENDED JUNE 30, 1977**

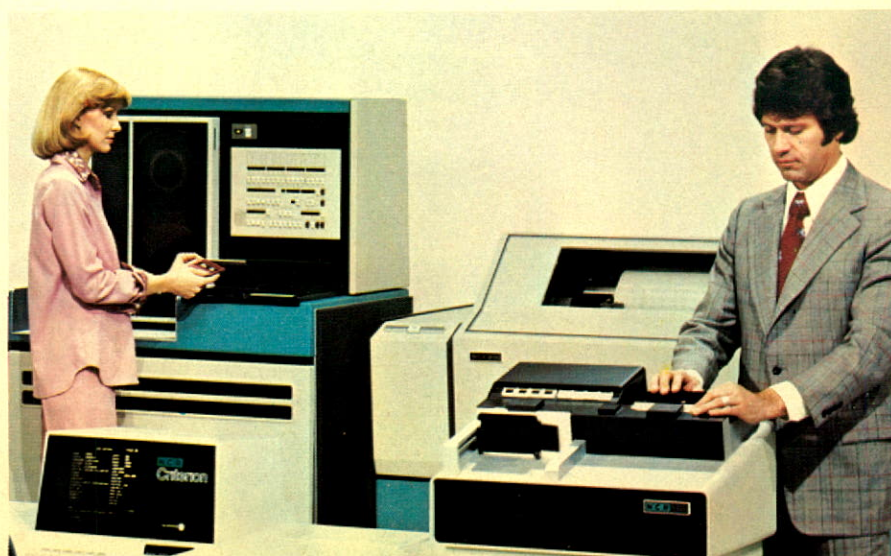
	1977 \$	1976 \$
Gross Revenue from Operations	16,156,848	14,214,087
Expenses (Other Income)		
Operating, selling and administration	13,716,871	11,667,466
Amortization of goodwill	53,105	36,288
Depreciation and amortization	227,664	181,786
Foreign exchange (gains) losses	(286,340)	191,702
Investment income	(378,554)	(199,597)
	<u>13,332,746</u>	<u>11,877,645</u>
	<u>2,824,102</u>	<u>2,336,442</u>
Provision for Income Taxes	<u>1,310,762</u>	<u>1,204,410</u>
Net Earnings for the Year	<u>1,513,340</u>	<u>1,132,032</u>
Earnings per Share	<u>0.35</u>	<u>0.26</u>

**CONSOLIDATED STATEMENT OF RETAINED EARNINGS
FOR THE YEAR ENDED JUNE 30, 1977**

	1977 \$	1976 \$
Balance — Beginning of Year	5,329,588	4,713,148
Net earnings for the year	1,513,340	1,132,032
	<u>6,842,928</u>	<u>5,845,180</u>
Dividends	515,592	515,592
Balance — End of Year	<u>6,327,336</u>	<u>5,329,588</u>

**CONSOLIDATED STATEMENT OF CHANGES IN FINANCIAL
POSITION FOR THE YEAR ENDED JUNE 30, 1977**

	1977 \$	1976 \$
Source of Working Capital		
Provided from operations	1,794,109	1,350,106
Decrease in other assets	84,159	
	<u>1,878,268</u>	<u>1,350,106</u>
Use of Working Capital		
Dividends	515,592	515,592
Additions to fixed assets	530,166	116,747
Increase in other assets		200,752
	<u>1,045,758</u>	<u>833,091</u>
Increase in Working Capital	832,510	517,015
Working Capital — Beginning of Year	<u>3,239,284</u>	<u>2,722,269</u>
Working Capital — End of Year	<u>4,071,794</u>	<u>3,239,284</u>







NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED JUNE 30, 1977

1. SIGNIFICANT ACCOUNTING POLICIES

- (a) Basis of consolidation — These consolidated financial statements include the accounts of all domestic and foreign subsidiaries, all of which are wholly-owned.
- (b) Translation of foreign currencies — Current assets and liabilities are translated into Canadian dollars at the exchange rates prevailing at the balance sheet date; other assets and liabilities at the exchange rates prevailing at the date of the transaction. Income and expenses in foreign currencies are converted at the average annual rate of exchange; depreciation and amortization at the exchange rate ruling when the asset was acquired.
- (c) Goodwill — Goodwill represents the excess of the cost of investment in businesses purchased over net assets acquired and is being amortized over forty years.
- (d) Revenue — Revenue is recognized upon receipt of funds from collections. Funds held in trust for clients are remitted within one month from the month of collection.
- (e) Fixed assets and depreciation — Fixed assets are stated at cost less accumulated depreciation. Assets of Canadian companies are depreciated by the reducing balance method at rates varying between 20% and 30%. Assets of United States companies are depreciated by the straight line method at rates varying between 5% and 33 1/3%.

2. SUNDRY ACCOUNTS RECEIVABLE

Included with sundry accounts receivable are loans aggregating \$105,592 (1976 - \$140,582) to employees to permit them to purchase shares of the company of which \$52,364 (1976 - \$55,110) is due by directors. Aggregate market value of shares pledged against these loans is \$74,008 (1976 - \$95,697).

3. FIXED ASSETS

	1977	1976
	\$	\$
Real estate	13,695	13,695
Computer	194,400	
Computer programs	248,157	248,157
Automobiles	234,993	197,961
Furniture and fixtures	1,265,257	1,084,977
Leasehold improvements	253,581	170,151
Cost	<u>2,210,083</u>	<u>1,714,941</u>
Accumulated depreciation	<u>1,110,589</u>	<u>917,949</u>
	<u>1,099,494</u>	<u>796,992</u>

4. DIRECTORS AND OFFICERS REMUNERATION

	1977	1976
	\$	\$
Remuneration paid to twelve (1976 - eleven) directors as directors	<u>4,500</u>	<u>6,900</u>
Remuneration paid to nine (1976 - eight) officers as officers, eight (1976 - seven) of whom were also directors:		
By parent	209,151	224,375
By subsidiaries	<u>110,939</u>	<u>80,118</u>
	<u>320,090</u>	<u>304,493</u>
	<u>324,590</u>	<u>311,393</u>

5. DIVIDEND RESTRICTION

Due to certain legislation at this time, the company is not permitted to pay dividends in excess of \$556,839.

AUDITORS' REPORT TO THE SHAREHOLDERS

We have examined the consolidated balance sheet of Financial Collection Agencies Ltd. as at June 30, 1977 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 company as at June 30, 1977 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.



Financial Collection Agencies

1 ATLANTA (404) 261-3865
2 BALTIMORE (301) 837-7252
3 BLOOMFIELD (201) 777-3565
4 BOSTON (617) 321-6100
5 BUFFALO (716) 852-6481
6 CHARLESTON (803) 343-8813
7 CHERRY HILL (609) 667-9200
8 CHICAGO (312) 822-9720
9 CINCINNATI (513) 421-6615
10 CLEVELAND (216) 741-1727
11 DALLAS (214) 387-2401
12 DENVER (303) 222-9488
13 DETROIT (313) 557-1430
14 GARY (219) 981-2541
15 GRAND RAPIDS (616) 531-3222
16 GREEN BAY (414) 437-0481
17 HARRISBURG (717) 761-7373
18 HARTFORD (203) 549-4830
19 HOUSTON (713) 789-7120
20 INDIANAPOLIS (317) 788-9711
21 JACKSON (601) 948-2962
22 KANSAS CITY (913) 236-6200
23 LONG ISLAND (516) 536-5760
24 LOS ANGELES (213) 285-1234
25 MEMPHIS (901) 523-1771
26 MIAMI (305) 821-0623
27 MILWAUKEE (414) 463-6010
28 MINNEAPOLIS (612) 222-1533
29 NASHVILLE (615) 327-2114
30 NEW ORLEANS (504) 524-7374
31 NEW YORK (212) 869-8250
32 OMAHA (402) 392-1090
33 PHILADELPHIA (215) 667-9292
34 PHOENIX (602) 264-2755
35 PITTSBURGH (412) 922-8500
36 PONCE (809) 844-8010
37 PORTLAND (503) 223-5171
38 RICHMOND (804) 353-9525
39 SAN FRANCISCO (415) 348-3717
40 SAN JUAN (809) 723-9530
41 SEATTLE (206) 623-6761
42 ST. LOUIS (314) 576-1400
43 TOLEDO (419) 865-8045
44 TULSA (918) 749-5571
45 WASHINGTON (202) 363-6792
46 WILMINGTON (302) 655-3317

47 BARRIE (705) 737-3540
48 CALGARY (403) 265-8180
49 CORNER BROOK (709) 639-8914
50 EDMONTON (403) 482-0111
51 FREDERICTON (506) 454-3393
52 HALIFAX (902) 429-9160
53 HAMILTON (416) 526-1721
54 KINGSTON (613) 549-6774
55 KITCHENER (519) 745-7307
56 LETHBRIDGE (403) 327-2123
57 LONDON (519) 673-0280
58 MONCTON (506) 855-2977
59 MONTREAL (514) 931-6411
60 OSHAWA (416) 579-6602
61 OTTAWA (613) 235-1831
62 QUEBEC CITY (418) 529-9481
63 REGINA (306) 522-6624
64 RIMOUSKI (418) 723-9274
65 SASKATOON (306) 652-7712
66 SAINT JOHN (506) 657-3434
67 ST. JOHN'S (709) 753-7390
68 SUDBURY (705) 673-8462
69 THUNDER BAY (807) 344-3518
70 TORONTO (416) 364-4151
71 VANCOUVER (604) 683-0331
72 VICTORIA (604) 388-4494
73 WINDSOR (519) 258-1856
74 WINNIPEG (204) 942-7544

75 AMSTERDAM (020) 254747
76 BIRMINGHAM (021) 236-5127
77 DUBLIN 782666/782754
78 GLASGOW (041) 221-5947
79 LONDON (01) 855-2267
80 LONDON (01) 828-3300
81 LONDON (01) 852-8546
82 MANCHESTER (061) 236-8922

Suite 514, 3030 Peachtree Rd. N.W., Georgia 30305
Suite 1207, 10 E. Baltimore, Maryland 21202
2nd Floor, 925 Clifton Ave., Clifton, New Jersey 07013
Suite 7, 214 Commercial St., Mass. 02148
Suite 324, 107 Delaware Ave., New York 14202
2nd Floor, 1206 Kanawha, West Virginia 25301
Suite 305, 1060 Kings Highway N., New Jersey 08034
Suite 2230, 500 N. Michigan Ave., Illinois 60611
Suite 1820, 1014 Vine St., Ohio 45202
Suite 322, 1440 Snow Rd., Parma, Ohio 44134
Suite 109, 4230 LBJ Freeway, Texas 75234
1900 Washington St., Colorado 80203
Suite 108, 23777 Greenfield, Michigan 48075
Suite D, 5185 Broadway, Gary, Indiana 46409
Suite 204, 2757 44th St. S.W., Michigan 49509
221 Cherry St., Wisconsin 54305
3435 Trindle Road, Camp Hill, Pennsylvania 17011
Suite 407, 99 Pratt Street, Connecticut 06103
Suite 312, 6405 Richmond Ave., Texas 77057
Suite 29, 537 Turtle Creek So. Dr., Indiana 46227
Suite 1107, Deposit Guaranty Bldg., Miss. 39205
Suite 122, 1900 W. 47th Place, Kansas 66205
Suite 106, 100 Merrick Rd., Rockville Centre, N.Y. 11570
125 South Pine St., San Gabriel, California 91776
Suite 1530, 1 Commerce Square, Tennessee 38103
Suite 224, 1800 W. 49th St., Hialeah, Florida 33012
Suite 50, 9120 W. Hampton Ave., Wisconsin 53225
Suite 700, 360 Robert St., St. Paul 55101
Suite 825, 1808 West End Ave., Tennessee 37203
Suite 2106, 2 Canal Street, Louisiana 70130
Suite 450, 1515 Broadway, New York 10036
Suite 104, 7101 Mercy Rd., Omaha, Nebraska 68106
111 Presidential Blvd., Bala Cynwyd, Penn. 19004
513 W. Thomas Road, Arizona 85013
Suite 655, Seven Parkway Centre, Pennsylvania 15220
16 Marina Street, Suite 5 E., Puerto Rico 00731
Suite 610, 729 S.W. Alder, Oregon 97205
Suite 201, 2120 Staples Mill Road, Virginia 23230
Suite 701, 100 S. Ellsworth Ave., San Mateo, Cal. 94401
1225 Ponce de Leon, Suite 902, Puerto Rico 00908
Suite 1522, 1218, 3rd Ave., Washington 98101
Suite 329, 11960 Westline, Industrial Drive, Mo. 63141
2nd Floor, 5425 Southwyck Blvd., Ohio 43614
Suite 222, 3336 E. 32nd, Oklahoma 74135
Suite 608, 7101 Wisconsin Ave., Bethesda, Md. 20014
Suite 703, 1800 Pennsylvania Ave., Delaware 19806

8th Floor, 70 Collier St., Ontario L4M 4Z2
Suite 245, 808, 4th Ave. S.W., Alta T2P 0K4
Suite 19, 54 Main St., Newfoundland
Suite 1313, 10025 Jasper Ave., Alberta T5J 1S6
Suite 206, 212 Queen St., N.B. E3B 1A8
Suite 600, 1888 Brunswick St., Nova Scotia B3J 3J8
Suite 102, 460 Main St. E., Ontario L8N 1K4
847 Princess St., Suite 209, Ontario K7L 1G9
Suite 502, 141 Ontario St. N., Ontario N2H 3W5
2012 Mayor Magrath Dr., Alberta T1K 2R9
Suite 406, 383 Richmond St., Ontario N6A 3C4
Suite 301, 814 Main St., N.B. E1C 1E6
4150 Sherbrooke St. W., Quebec H3Z 1C3
Suite 502, 11 Simcoe St. N., Ontario L1G 4R7
Suite 201, 170 Metcalfe St., Ontario K1P 1P3
Suite 408, 500 Grand-Allée E., Quebec G1R 2J8
Suite 6, 1846 Scarth St., Sask. S4P 2G3
Suite 128, 116 St. Germain W., Quebec G5L 4B5
Suite 800, 606 Spadina Cr. E., Sask. S7K 3H1
Suite 380, 110 Crown St., N.B. E2L 3V1
Suite 702, 139 Water St., Nfld. A1C 5X3
7th Floor, 111 Larch St., Ontario P3E 4N3
Suite 1, 8A N. Cumberland St., Ontario P7B 5E9
9th Floor, 415 Yonge St., Ontario M5B 2E7
Suite 201, 540 Seymour St., B.C. V6B 3J7
Suite 270, 777 Broughton St., B.C. V8W 1E3
Suite 509, 251 Goyeau St., Ontario N9A 6V2
Suite 501, 294 Portage Ave., Manitoba R3C 0B9

Rokin 109-111, N.-1001, Holland
61 Cornwall St., Birmingham, Great Britain
2 Church Lane, College Green, Ireland
72 Waterloo St., Scotland
107-113 Powis Street, Woolwich, Great Britain
1306 Minster House, St. James, Great Britain
4th Floor, Leegate House, Lee Green, Great Britain
Austin House, 14/16 Charlotte St., Great Britain

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