

FINANCIAL COLLECTION AGENCIES

An examination of corporate structure,
financial resources, international coverage
and collection expertise.



TOTAL CONCEPT
COLLECTION
1980



Bruce B. Hopewell



Maurice V. Karmen



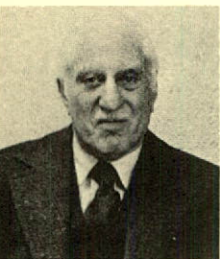
Michael P. Kellam



Bernard C. Klemann



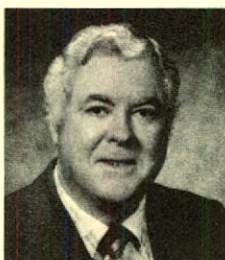
George F. Kopp



Lawrence Marks



John H. Moynan



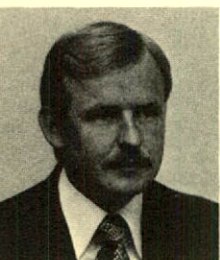
Bernard R. Noble



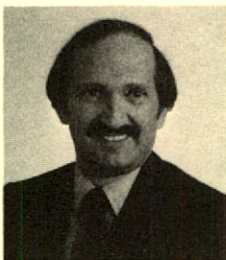
Mayer Ovadia



Carl Passen



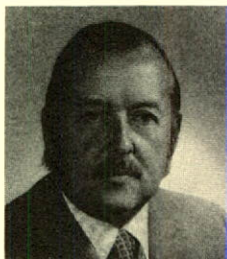
Ian W. Sellors



Irving Shapiro



Gerald R. Stephens



Gordon C. Watt



Terence A. Wunsch



The Professional Approach

FINANCIAL COLLECTION AGENCIES

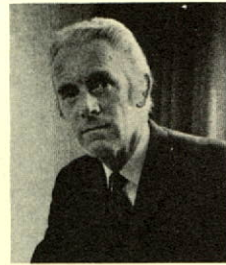
Directors and Executives



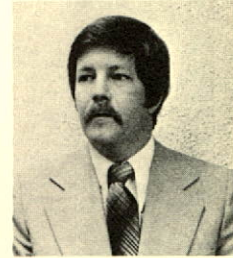
Guillaume Brossard



Edward Craig



Edward A. Doyle



John A. Gordonsmith



A. Peter Hendricks



Pierre P. Labelle



H. Lou Letourneau



Jack D. Lubotta



Mark S. Lubotta



Martin J. Lubotta



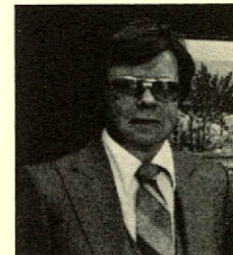
Robert J. Prince



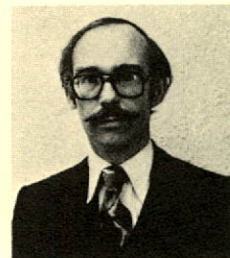
John Robertson



Howard A. Rooth



John Russell



Martin M. Scullion

Five Year Financial Review



Highlights	1979	1978	1977	1976	1975
Accounts Accepted for Collection	\$308,000,000	267,000,000	251,000,000	246,000,000	241,000,000
Gross Revenue	\$ 23,657,205	18,961,018	16,156,848	14,214,087	13,996,526
Earnings Before Depreciation and Taxes	\$ 4,356,087	4,017,702	3,104,871	2,554,516	2,369,919
Provision for Income Taxes	\$ 1,841,576	1,777,288	1,310,762	1,204,410	1,076,115
Net Earnings	\$ 2,103,108	1,883,920	1,513,340	1,132,032	1,109,774
Net Earnings Per Share	\$ 0.47	0.44	0.35	0.26	0.26
Working Capital	\$ 4,788,820	5,185,723	4,071,794	3,239,284	2,722,269
Number of Shares Outstanding	4,522,504	4,296,600	4,296,600	4,296,600	4,296,600
Dividends Paid to Shareholders	\$ 535,923	515,592	515,592	515,592	515,592
Annual Dividend Rate Per Share	\$ 0.12	0.12	0.12	0.12	0.12
Special Tax-Free Dividend	\$ 1,085,401	—	—	—	—

Board of Directors

Edward A. Doyle
A. Peter Hendricks
Maurice V. Karmen
George F. Kopp
Jack D. Lubotta
Mark S. Lubotta
Martin J. Lubotta
Lawrence Marks
Bernard R. Noble
Irving Shapiro
Gerald R. Stephens
Gordon C. Watt

U.K. Directors

Edward A. Doyle
Jack D. Lubotta
Mark S. Lubotta
Lawrence Marks
G.R. Stephens

Vice-Presidents

John A. Gordonsmith
Bruce B. Hopewell
Michael P. Kellam
Bernard C. Klemann
H. Lou Letourneau
John H. Moynan
Robert J. Prince
Howard A. Rooth
Ian W. Sellors
Terence A. Wunsch

U.K. Group

C. Davis — Birmingham Manager of Services
E. A. Doyle — Managing Director
D. Ghosh — Technical Accounts Services
D. Mullen — Marketing Director
D. Taylor — Executive Assistant
J. Tulliver — Accounting Services

Corporate Officers

Jack D. Lubotta, President
G.R. Stephens, Executive V.P. and Assistant Secretary
Mark S. Lubotta, Senior Vice-President and Treasurer
Maurice V. Karmen, Senior Vice-President
George F. Kopp, Senior Vice-President
A. Peter Hendricks, Senior Vice-President
Bernard R. Noble, Senior Vice-President
Edward A. Doyle, Vice-President
John A. Gordonsmith, Secretary

Corporate Services

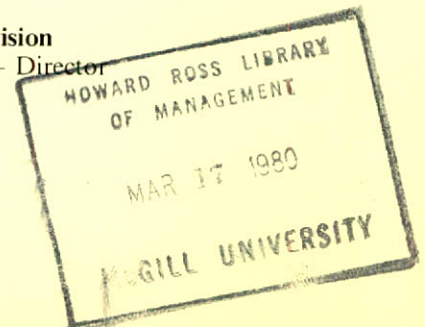
Guillaume Brossard, Controller
John A. Gordonsmith, C.A., Vice-President — Finance
Pierre P. Labelle, Manager — Accounting Services
John H. Moynan, Director — Administrative Services
Mayer Ovadia, Assistant Controller
Carl Passen, Client Services
John Robertson, Manager — Computer Support Systems
Martin M. Scullion, Manager — Communications

Institutional Division

Robert J. Prince — Director

Hospital/Medical Division

Terrence A. Wunsch — Director





Report from the President



“The credit industry is constantly evolving and large Corporations, Institutions and Governments realize the use of professionals like ourselves to augment their own collection procedures, has become a highly accepted and a necessary business practice. FCA, with its substantial financial resources, experienced management and personnel, is meeting these new and changing requirements with great success. Being recognized as the leader in our field by the Credit Granting Community is an enormous motivating advantage and is a major factor in our continued growth and high recoveries, consistently performed in a dignified and businesslike manner. **”**



I am pleased to report our Accounts Accepted for Collection rose to a new record of \$308,000,000 compared to \$267,000,000 last year, an increase of 15%. Our Gross Revenues also rose to record levels of \$23,657,205 versus \$18,961,018, an improvement of 25%; total Earnings Before Depreciation and Taxes to \$4,356,087 from \$4,017,702, while our Net Earnings showed an increase of 12%, growing to \$2,103,108 as compared to \$1,883,920 for the previous year. Expressed on an Earnings Per Share basis, these figures translate to 47 cents for the current year versus 44 cents last year. It should be noted these calculations are based on 4,522,504 shares in 1979 versus 4,296,600 in 1978. Had there been the same number of shares in 1978 as in 1979, the earnings per share for 1978 would have been adjusted downward to 42 cents per share. The additional shares released during the current year resulted from the acquisition of Collection Control, an organization with nine offices. Because of the increased number of shares, the regular Dividends paid amounted to \$535,923 versus \$515,592 for last year. The Company also issued a special Tax-Free Dividend to all shareholders in the amount of \$1,085,401 in December, 1978 out of its tax paid undistributed surplus on hand.

During the year, FCA was awarded a prestigious contract by the United States Govern-

ment through its Department of Health, Education and Welfare, Office of Education. This is an experimental contract of defaulted Federally Insured Student Loans. We were extremely pleased that, after careful consideration and study, the Government chose FCA as the successful recipient of this one year contract. While it is much too soon to judge the returns on this award, the fact FCA was selected over many other companies confirms our long history of success and that our strong financial position plus our fine reputation based on recovery performance, led to the awarding of this contract. The competition was keen and every major agency bid for the contract.

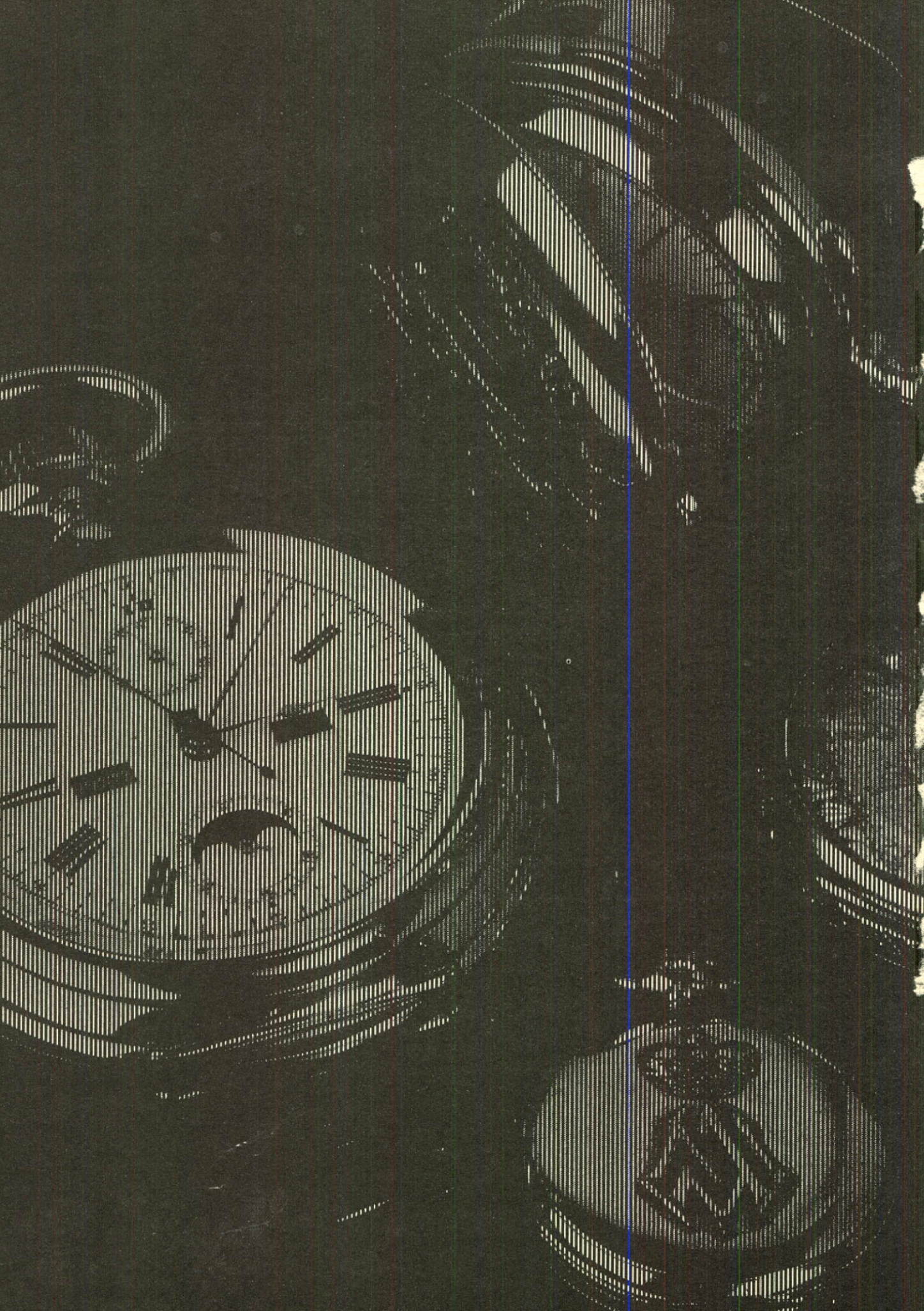
During the past year we successfully integrated the operations of Collection Control. This major acquisition, which took place in September of last year's fiscal period, is now contributing considerably to FCA's operation. A most important contribution of course is the top management team of Collection Control who are playing a vital role within the FCA organization. A few smaller regional FCA offices were closed this past year while one new office was opened in San Diego, California. Our coverage in the State of California is now expanded to three offices. One of our major philosophies is to concentrate more on the medium and large offices with a view to added growth in that direction. We are still studying various acquisition candidates and should we complete any transactions in that direction, we will report on them as they are completed.

FCA has embarked on an ambitious and progressive data communications program. We are in the process of installing an Advanced Data Network to be called ADNET, in each of our branch offices. Branches will now all be linked to our central computer through the use of sophisticated computer terminals. Installations have already commenced and these units will allow for immediate transfer of data from the FCA offices to our main central computer. Every office is scheduled for a model of the ADNET terminal. Larger FCA offices will be receiving more sophisticated hardware to handle larger volumes of transactions. All offices will be equipped with printers, CRT screens and from two to eight disc drives. By the end of the fiscal year, it is expected we will have 80% of our branches linked on the ADNET program. The system, unique to FCA and unique in our industry, will ensure our position as the most sophisticated supplier of computer data to our client base. Every phase of our client accounting system will be enhanced.

We have just completed a record year and with the momentum of growth in the early part of the year continuing, we are confident the coming year will continue to show excellent results.

A handwritten signature in black ink, reading 'J.D. Lubotta'.

J.D. Lubotta
President



Advancements in the Collection Industry



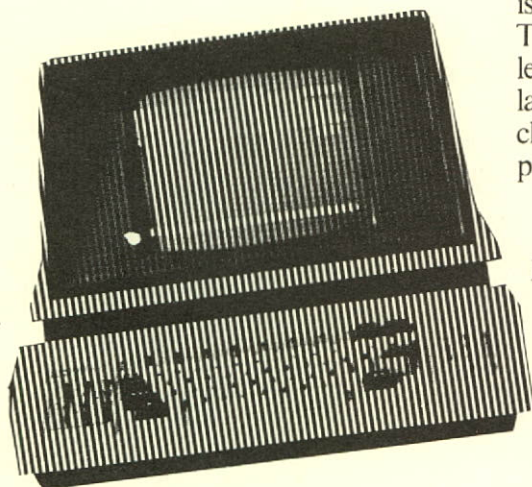
ADNET stands for "Advanced Data NETWORK"

ADNET is a development which FCA is extremely proud of and is another forward step in FCA's goal of providing the finest collection service for the credit granting community. ADNET was developed by the Data Processing Division of FCA after hundreds of man hours of consultations with FCA executives and regional branch managers. Major FCA clientele and experts in the Data Communication field were also consulted. In early 1978, FCA made a major corporate decision; every FCA office must have computer access to FCA's massive in-house computer files prior to the end of 1981. In late 1979, the first test terminals were installed and by the early mid 1980s, it is expected that 80% of FCA's offices will be on the ADNET computer system.

An ADNET system is built around a specially developed terminal from Texas Instruments. Depending on size, volume and anticipated growth of a particular FCA office, it is assigned an ADNET configuration. At the very minimum, an ADNET system consists of a CRT screen, 24K to 128K of memory, a keyboard input device, two disc drives and one high-speed Matrix printer. In addition, each ADNET system comes with communications facilities which will be used to link ADNET with the FCA main computer. Upgrades were also made during the year to the main computer; the memory has been lifted to 512K, four new high density disc drives were pur-

chased and we now have 968 megabytes of high speed on line storage. In addition, special communication facilities were set up to handle "linkage" with ADNET satellite terminals.

Version one of ADNET accomplishes five main tasks in each office. Later on, upgrading will take place to enable ADNET to handle other daily routine clerical tasks which occur in every FCA office.

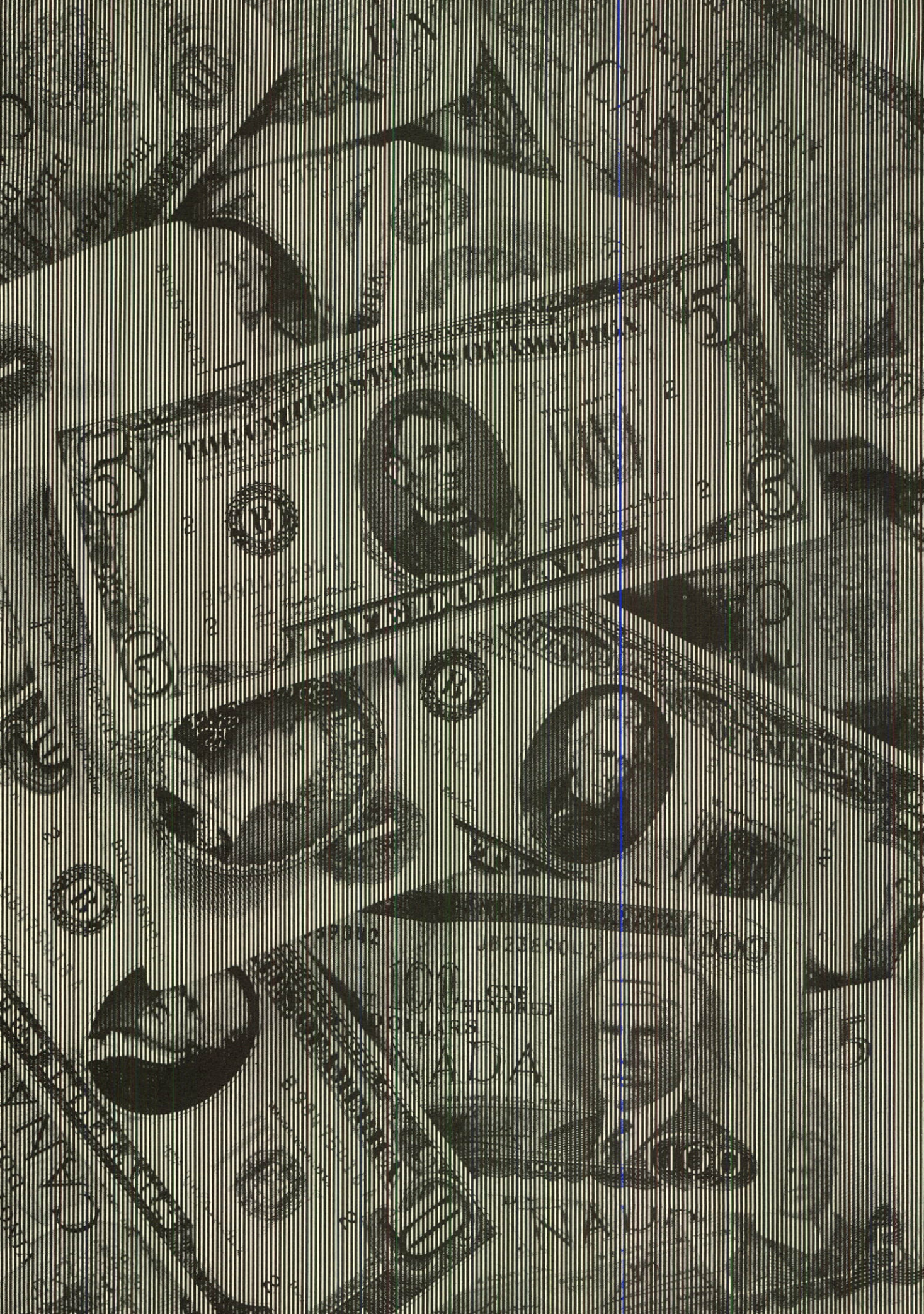


Effective immediately upon installation, daily information on all collection activity will be used as input to the ADNET system which will be transmitted to the main computer as well as providing each branch with detail and summary statistics on its operation. All new accounts assigned for collection will be processed through ADNET and thereby provide systematic updating of FCA's centralized computer files. Preparation of work documents to set up each collection file in the FCA office will be printed out on the ADNET printer. This will speed up the flow of accounts into the collection mode. Letters of acknow-

ledgment to the client, collection letters destined for the client's creditor and some client correspondence will also be processed on the terminal's printer. A special feature of the ADNET system was the development of a six part sealed mailer. When this form is processed through the printer, it comes off ready for mailing. The complete text of the message is created inside the mailer. A copy is generated for office file records and the packet is ready to have postage applied! There is no folding, inserting of letter or return envelope so delays cannot take place. Special client requirements will also be processed on ADNET.

FCA views ADNET as a progressive extension of the type of services FCA offers to its clientele. ADNET will ease operating burdens in many areas, which allows concentration of major efforts on collection and recovery programs. The accuracy of information received by the main computer will be virtually error-free and processed on a timely daily basis. From this, new types of statistical analyses can be developed which will allow immediate management action to ensure continued high recoveries in all areas of the Company's operation. FCA's primary goal — improvement in recoveries!

Eventually, this communication system between branches, along with exchange of data to the clients, will probably be the most sophisticated advance within the collection industry from an EDP standpoint.





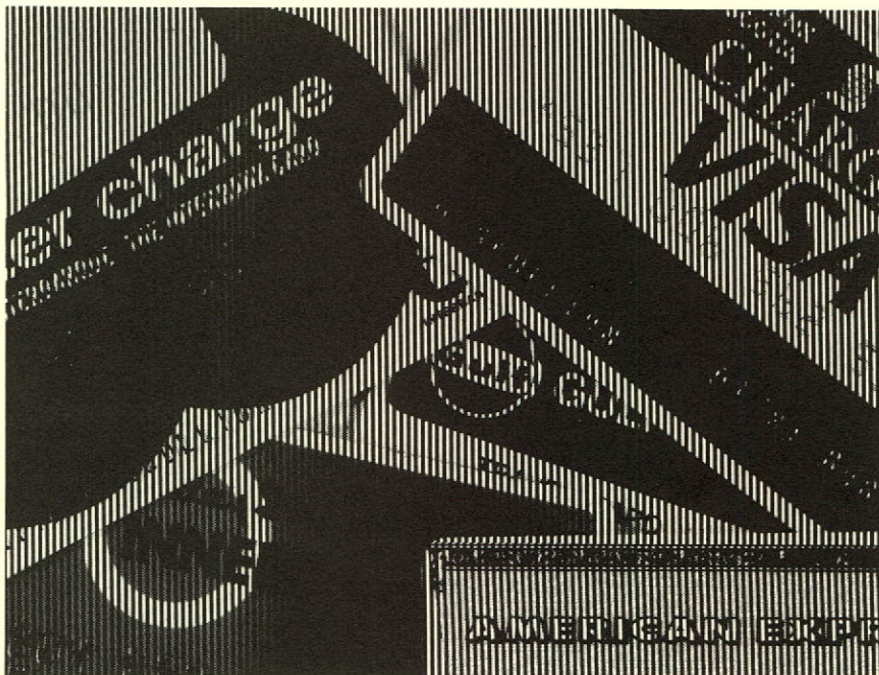
Retail Services Division

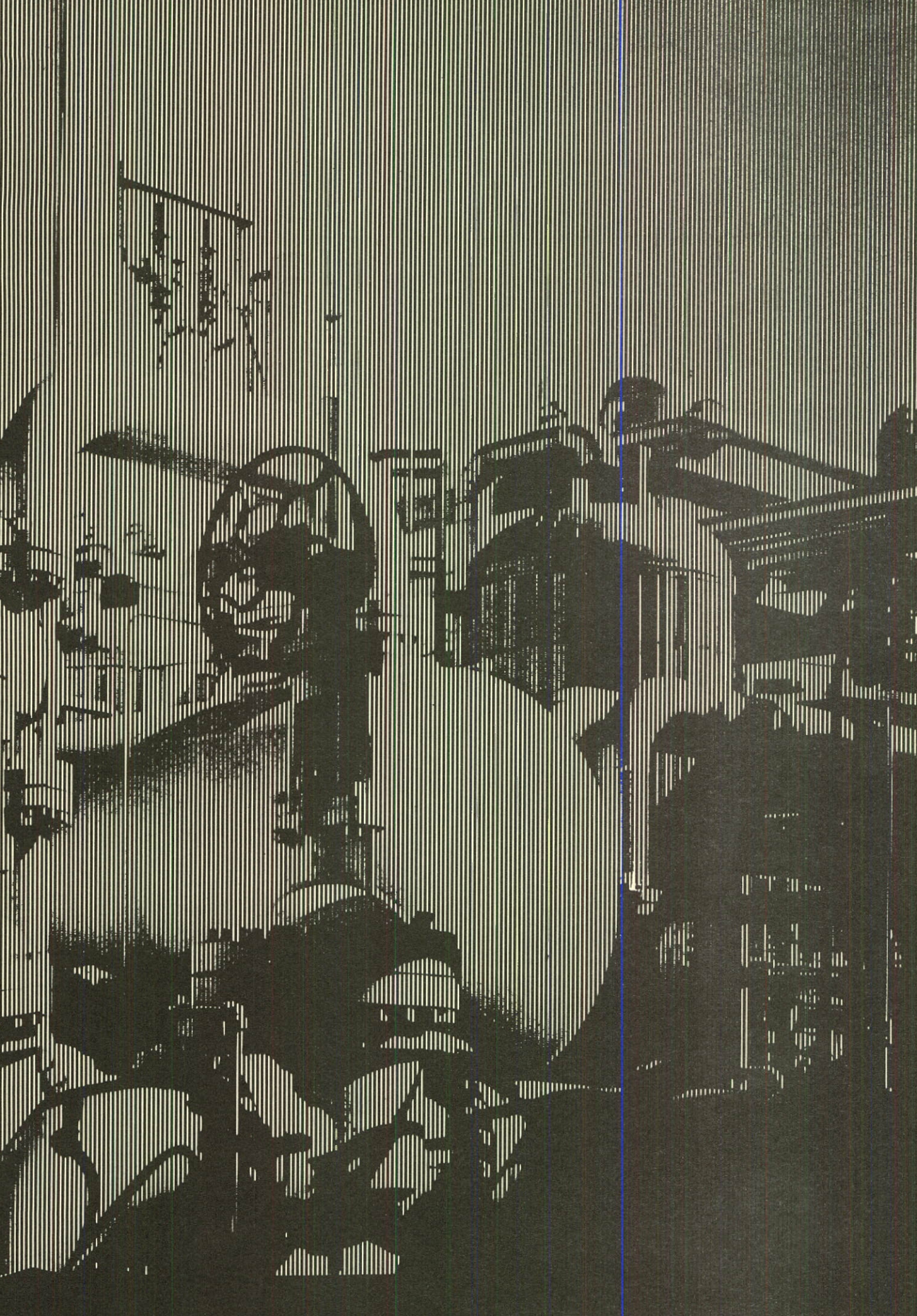
A retail claim arises from an obligation to pay for goods sold or leased, services rendered, or monies loaned for personal use.

The continued growth of consumer credit, the mobility of the population, and of course the increase in prime interest rates, has forced many businessmen to take a long hard look at their receivables. Accounts which were placed with outside agencies at 120 to 180 days are now being placed for collection much sooner, enhancing the possibility of collection. Today we often see placements in the 60 to 120 day period.

Our experience in retail collections, gained over half a century, has taught us there is no substitute for regional collection branches that can maintain lines of communication with the local populace, using the most effective and appropriate collection techniques. For this reason FCA maintains full-service collection centers in 64 demographic regions of the United States and Canada, as well as 5 in the United Kingdom and Ireland. Being close to the consumer makes for the clearest and best communication and good communication is what makes FCA successful.

Trying to collect an overdue bill from a consumer in Memphis from a collection office in Chicago, as some agencies attempt, is never a consistently effective collection approach. The name FCA has, over the years, become synonymous with "Debtor Proximity" collections, an acknowledgment of our proven expertise in the retail area of our operations.





Commercial Services Division

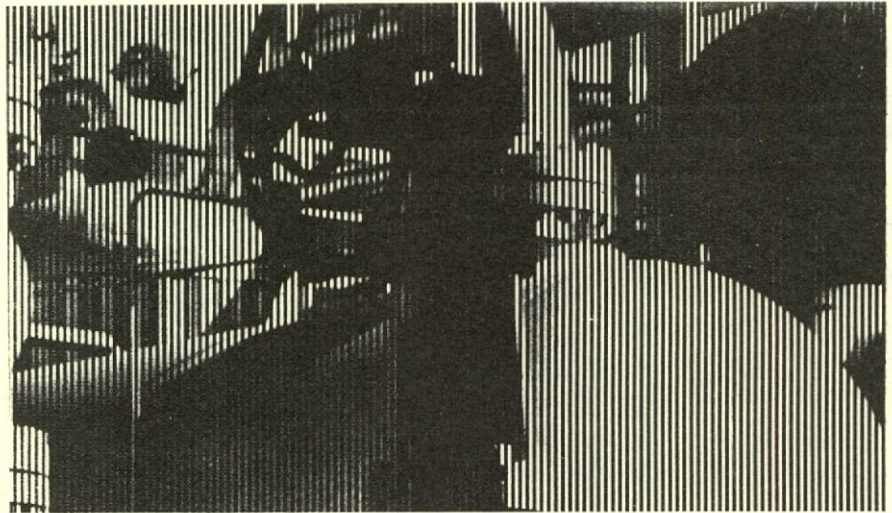


A Commercial claim arises from an obligation to pay for goods sold or leased, services rendered, or monies loaned for use in the conduct of a business and not for personal consumption.

Over the past 18 months FCA has carefully defined its role as commercial recovery specialists, and a number of positive marketing programs, streamlined collection systems and techniques were inaugurated.

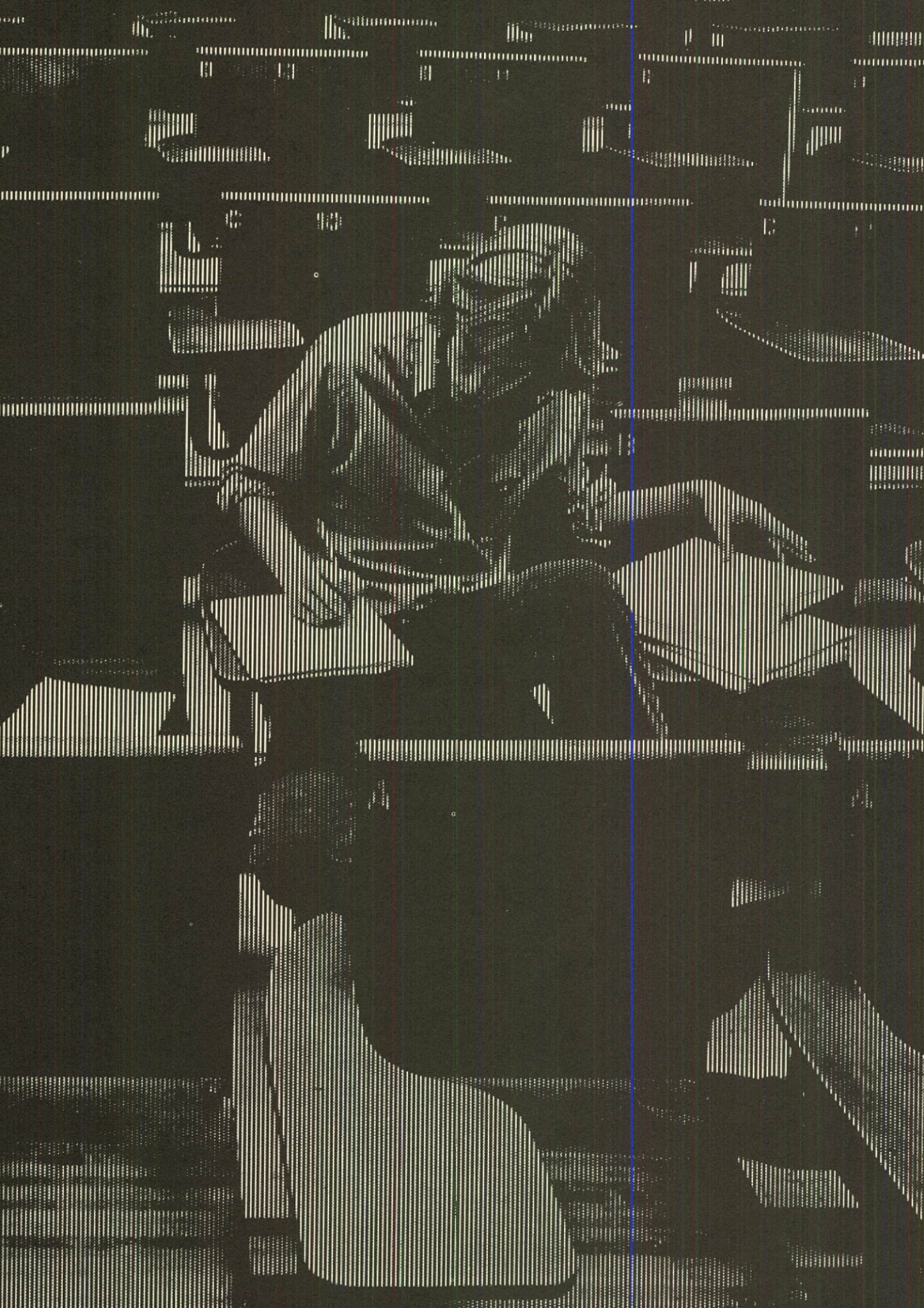
Special commercial adjuster teams are now assembled in key North American cities. These teams, consisting of trained marketing representatives and seasoned adjusters, work constantly on improving and upgrading systems and techniques within the Commercial Services Division.

Among the innovations developed by the Commercial Division include a re-designed multi-part Account Placement Form, a unique new Free-Demand Service (probably the most effective in the industry), and an improved Account Reporting System controlled by our Central Data Processing Department. This ultra-modern Reporting System enables FCA to advise clients within a pre-specified period of time, on the likelihood of effecting collection and current status of the account.



In the coming months, plans call for the expansion of the FCA Commercial Division to meet the growing demand of our mercantile clients.

Because of our experience in handling foreign collections, FCA's International Service operating out of our New York offices, will be strengthened to meet the anticipated demand for this specialized service. Teamed with our Overseas Division based in the United Kingdom, our coverage is greatly enhanced.





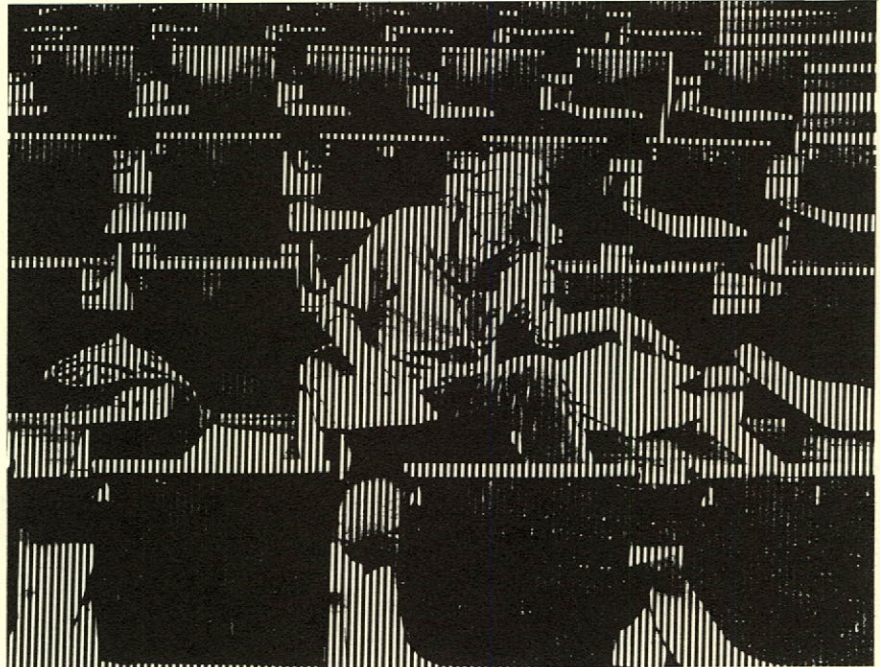
Institutional Division

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.

On April 23, 1979, FCA announced the creation of a separate corporate division dedicated to the administration and marketing of the company's involvement in the college student loan and receivable area. Known as the Institutional Division, it is based in Philadelphia where its Director, Robert J. Prince and staff deal with the day to day complexities of the campus-based, federal and state loan programs.

A prime responsibility of the Institutional Division is liaison with the Federal Government to ensure compliance with rules and regulations in the federally supported college loan programs as they pertain to the collection industry. Submission of Request for Proposals on the part of FCA and validation and execution of all contracts also is an important function of the division. Publications such as the department's **Student Loan Bulletin**, and its newsletter periodical, "**It's Academic**", provide FCA personnel and institutional clients with up-to-date information on matters pertaining to student loan programs. FCA's commitment to its Institutional Division is total support of its purpose of providing the optimum in professional service to its academic clientele.

This year the most significant achievement was the awarding of the United States Government Contract to FCA for Federally Insured Student Loans by the Department of Health, Education and Welfare. To date, FCA has provided the Government with significant recoveries and this pilot project seems to be the beginning of an excellent relationship with the United States Government. In Canada, FCA provides a similar recovery service to the Canadian Government under a similar Institutional Division program.





Auditors' Report to the Shareholders

We have examined the consolidated balance sheet of FCA INTERNATIONAL LTD. as at June 30, 1979 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, 1979 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
Chartered Accountants



Consolidated Balance Sheet

as at June 30, 1979

 1979
\$

 1978
\$

Assets

Current Assets		
Cash and term deposits	3,505,299	4,295,097
Accounts receivable — clients	2,102,291	1,591,386
Sundry accounts receivable (note 3)	352,804	264,972
Income taxes recoverable	392,152	73,423
Prepaid expenses and deferred costs.....	593,297	554,753
	6,945,843	6,779,631
Trust Funds		
Cash	3,012,252	2,621,740
Fixed Assets (note 4)	1,435,679	1,259,646
Other Assets		
Sundry accounts receivable (note 3)	136,041	153,064
Organization expenses	35,706	24,470
Goodwill (note 1)	3,595,122	2,317,050
	3,766,869	2,494,584
	15,160,643	13,155,601

Liabilities

Current Liabilities		
Accounts payable and accrued liabilities	1,133,088	812,430
Income taxes	1,023,935	781,478
	2,157,023	1,593,908
Fund Held in Trust for Clients	3,012,252	2,621,740
	5,169,275	4,215,648

Shareholders' Equity

Capital Stock (note 2)		
Authorized —		
6,000,000 common shares without nominal or par value		
Issued and fully paid —		
4,522,504 shares (1978 — 4,296,600).....	1,994,289	1,244,289
Retained Earnings	7,997,079	7,695,664
	9,991,368	8,939,953
	15,160,643	13,155,601

Signed on behalf of the Board

J.D. Lubotta, Director

G.R. Stephens, Director



Consolidated Statement of Earnings

for the year ended June 30, 1979

	1979	1978
	\$	\$
Gross Revenue from Operations	23,657,205	18,961,018
Expenses (Other Income)		
Operating, selling and administration	20,291,614	15,647,086
Amortization of goodwill	85,703	60,330
Depreciation and amortization	325,700	296,164
Foreign exchange gains	(460,544)	(405,390)
Investment income	(529,952)	(298,380)
	19,712,521	15,299,810
	3,944,684	3,661,208
Provision for Income Taxes	1,841,576	1,777,288
Net Earnings for the Year	2,103,108	1,883,920
Earnings per Share	0.47	0.44

Consolidated Statement of Retained Earnings

for the year ended June 30, 1979

	1979	1978
	\$	\$
Balance — beginning of year	7,695,664	6,327,336
Net earnings for the year	2,103,108	1,883,920
	9,798,772	8,211,256
15% tax paid to create tax-paid undistributed surplus	180,369	
Dividend paid out of tax-paid undistributed surplus	1,085,401	
	1,265,770	
Dividends — regular	535,923	515,592
	1,801,693	515,592
Balance — end of Year	7,997,079	7,695,664

Consolidated Statement of Changes in Financial Position

for the year ended June 30, 1979

	1979	1978
	\$	\$
Source of Working Capital		
Provided from operations	2,514,511	2,240,414
Issue of common shares	750,000	
Decrease in other assets	12,632	
	3,277,143	2,240,414
Use of Working Capital		
Tax paid to create tax-paid undistributed surplus	180,369	
Dividends	1,621,324	515,592
Additions to fixed assets	469,069	456,316
Investment in subsidiary company, less working capital acquired	1,403,284	
Increase in other assets		154,577
	3,674,046	1,126,485
Increase (Decrease) in Working Capital	(396,903)	1,113,929
Working Capital — beginning of year	5,185,723	4,071,794
Working Capital — end of year	4,788,820	5,185,723



Notes to Consolidated Financial Statements

for the year ended June 30, 1979

1. Significant Accounting Policies

Basis of Consolidation — These consolidated financial statements include the accounts of all domestic and foreign subsidiaries, all of which are wholly-owned.

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.

Goodwill — Goodwill represents the excess of the cost of investment in businesses purchased over 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 within one month from the month of collection.

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. Investment in Subsidiaries

During the year the company acquired a group of companies in the collection business, which have been accounted for on the purchase method. Accordingly, the results of operations from September 1, 1978 have been included in these consolidated financial statements.

Details are as follows:

	\$
Net assets acquired	
(including goodwill of \$306,060)	599,284
Excess of purchase price over net assets acquired	1,057,716
	<u>1,657,000</u>
Consideration	
Cash	657,000
Notes due in 1979 and 1980	250,000
225,904 common shares	750,000
	<u>1,657,000</u>

3. Sundry Accounts Receivable

Included with sundry accounts receivable are loans aggregating \$112,824 (1978 — \$198,829) to employees to permit them to purchase shares of the company of which \$54,542 (1978 — \$99,773) is due by directors. As at June 30, 1979, the aggregate market value of shares pledged against these loans is \$200,632 (1978 — \$221,876).

4. Fixed Assets

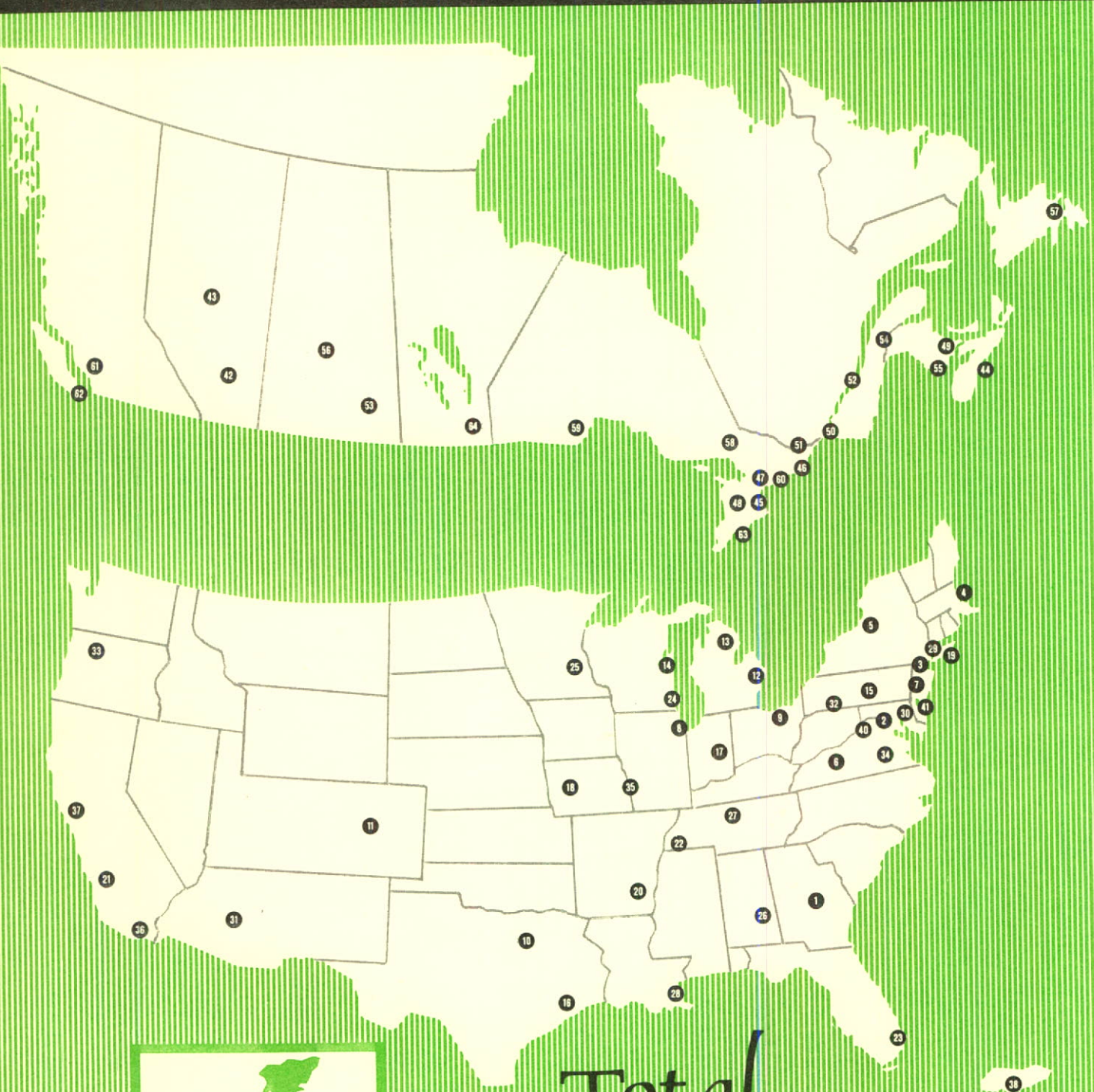
	1979	1978
	\$	\$
Real estate	15,465	3,695
Computer	516,564	381,279
Computer programs	248,157	248,157
Automobiles	323,066	292,788
Furniture and fixtures	1,672,860	1,414,896
Leasehold improvements	374,439	280,330
Cost	<u>3,150,551</u>	<u>2,631,145</u>
Accumulated depreciation	<u>1,714,872</u>	<u>1,371,499</u>
	<u>1,435,679</u>	<u>1,259,646</u>

5. Directors' and Officers' Remuneration

	1979	1978
	\$	\$
Remuneration paid to twelve (1978—twelve) directors as directors	10,296	6,130
Remuneration paid to nine (1978—nine) officers as officers, eight (1978—eight) of whom were also directors.		
By parent	436,648	230,930
By subsidiaries	436,648	120,690
	<u>446,944</u>	<u>351,620</u>
	<u>446,944</u>	<u>357,750</u>

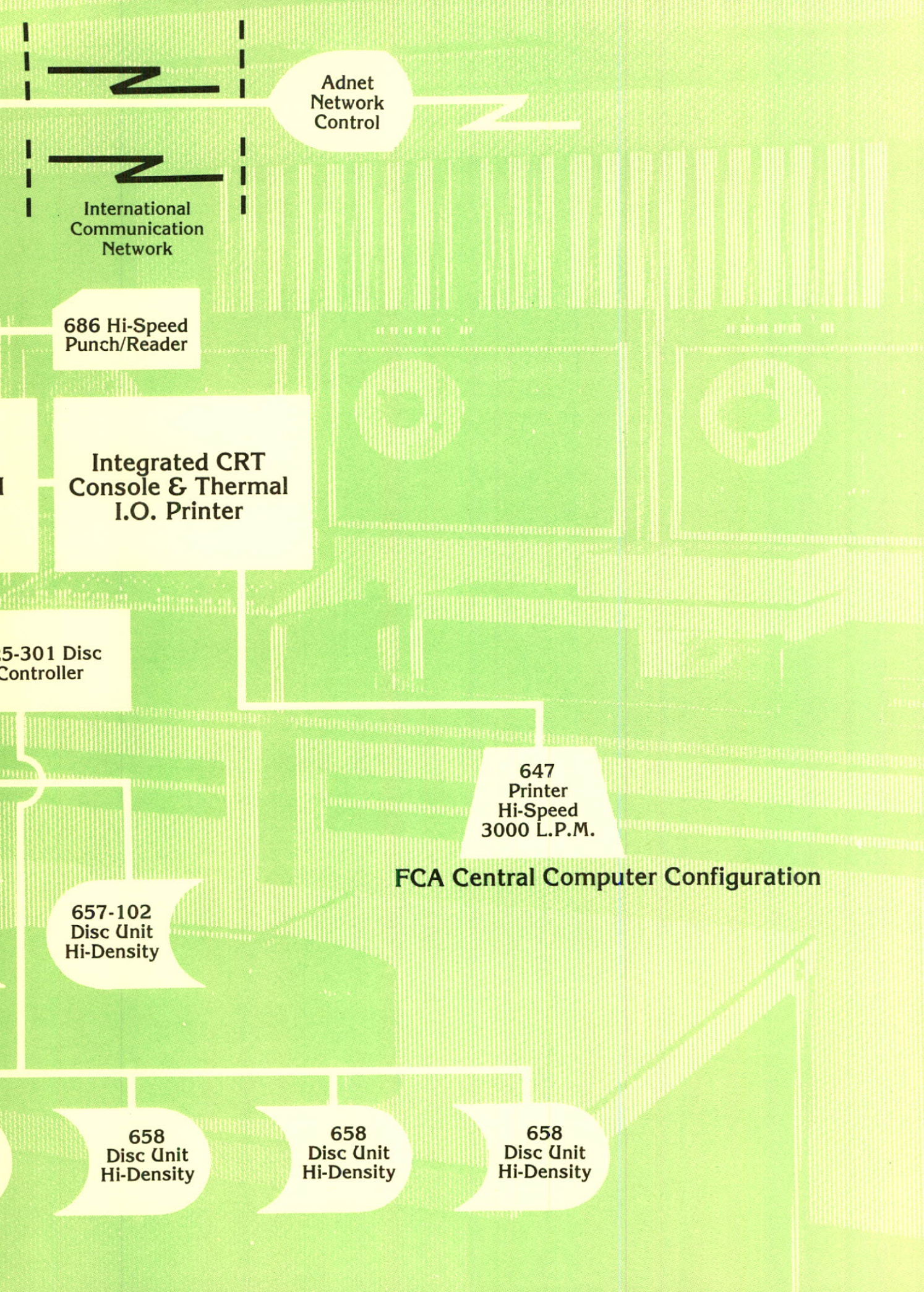
FINANCIAL COLLECTION AGENCIES

International Directory of offices



Total
Concept
Collection

- | | | |
|-------------------|----------------|--|
| 1. Atlanta | (404) 261-3865 | Suite 514, 3030 Peachtree Road, N.W., Atlanta, Georgia 30305 |
| 2. Baltimore | (301) 837-7252 | Suite 1207, 10 E. Baltimore, Baltimore, Maryland 21202 |
| 3. Bloomfield | (201) 777-3565 | 2nd Floor, 925 Clifton Ave., Clifton, New Jersey 07013 |
| 4. Boston | (617) 321-6100 | Suite 7, 214 Commercial St., Malden Annex, Boston, Mass. 02148 |
| 5. Buffalo | (716) 852-6481 | Suite 324, 107 Delaware Ave., Buffalo, N.Y. 14202 |
| 6. Charleston | (304) 343-8813 | 2nd Floor, 1206 Kanawha Boulevard, Charleston, West Virginia 25301 |
| 7. Cherry Hill | (609) 234-9000 | Suite H, 139 Gaither Drive, Mt. Laurel, New Jersey 08054 |
| 8. Chicago | (312) 822-9720 | Suite 2230, 500 N. Michigan Ave., Chicago, Illinois 60611 |
| 9. Cleveland | (216) 842-6768 | Suite 301, Lincoln Tower, 6902 Pearl Road, Middleburg Heights, Ohio 44130 |
| 10. Dallas | (214) 748-9823 | Suite 300, 2906 Maple Avenue, Dallas, Texas 75201 |
| 11. Denver | (303) 759-8020 | Suite 510, WC 111, 1780 So. Bellaire St., Denver, Colorado 80222 |
| 12. Detroit | (313) 557-1430 | Suite 336, 17117 W. Nine Mile Rd., Southfield, Mi. 48075 |
| 13. Grand Rapids | (616) 531-3222 | Suite 204, 2757 44th St. S.W., Wyoming, Michigan 49509 |
| 14. Green Bay | (414) 437-0481 | 221 Cherry St., Green Bay, Wisconsin 54305 |
| 15. Harrisburg | (717) 761-7373 | Hemlock Building, 5000 Lenker St., Mechanicsburg, Penn. 17055 |
| 16. Houston | (713) 789-7120 | 1 Westheimer Place, Suite 216, 2620 Fountain View, Houston, Texas 77057 |
| 17. Indianapolis | (317) 788-9711 | Suite 29, 537 Turtle Creek So. Dr., Indianapolis, Indiana 46227 |
| 18. Kansas City | (913) 236-6200 | Suite 122, 1900 W. 47th Place, Shawnee Mission, Kansas 66205 |
| 19. Long Island | (516) 536-5760 | Suite 320 West, 100 Merrick Road, Rockville Centre, Long Island, N.Y. 11570 |
| 20. Little Rock | (501) 664-3992 | Suite 212, 1501 N. University Ave., Little Rock, Arkansas 72207 |
| 21. Los Angeles | (213) 285-1234 | 125 South Pine St., San Gabriel, California 91776 |
| 22. Memphis | (901) 365-8100 | Building D, 2500 Mt. Moriah Road, Memphis, Tennessee 38118 |
| 23. Miami | (305) 652-9595 | Suite 601, 18350 North West, 2nd Ave., Miami, Florida 33169 |
| 24. Milwaukee | (414) 463-6010 | Suite 50, 9120 W. Hampton Ave., Milwaukee, Wisconsin 53225 |
| 25. Minneapolis | (612) 222-1533 | Suite 316, 419 Robert Street, Saint Paul, Minnesota 55101 |
| 26. Montgomery | (205) 834-7421 | Suite 401, 100 Commerce Street, Montgomery, Alabama 36104 |
| 27. Nashville | (615) 327-2114 | Suite 825, 1808 West End Ave., Nashville, Tenn. 37203 |
| 28. New Orleans | (504) 246-3891 | Suite 415, 10001 Lake Forest Blvd., New Orleans, Louisiana 70127 |
| 29. New York | (212) 869-8250 | Suite 450, 1515 Broadway, New York, N.Y. 10036 |
| 30. Philadelphia | (215) 687-4601 | Suite 100-114, 175 Strafford Avenue, Wayne, Penn. 19087 |
| 31. Phoenix | (602) 264-2755 | 513 W. Thomas Road, Phoenix, Arizona 85013 |
| 32. Pittsburgh | (412) 922-8500 | Suite 655, Seven Parkway Centre, Pittsburgh, Pennsylvania 15220 |
| 33. Portland | (503) 223-5171 | Suite 610, 729 S.W. Alder, Portland, Oregon 97205 |
| 34. Richmond | (804) 353-9525 | Suite 201, 2120 Staples Mill Road, Richmond, Virginia 23230 |
| 35. St. Louis | (314) 576-1400 | Suite 112, 11933 Westline Industrial Drive, St. Louis, Mo. 63141 |
| 36. San Diego | (714) 232-6525 | Suite 1410, 110 West C. Street, San Diego, California 92101 |
| 37. San Francisco | (415) 348-3717 | 260-B Baldwin Avenue, San Mateo, California 94401 |
| 38. San Juan | (809) 723-9530 | Suite 902, 1225 Ponce de Leon, San Juan, Puerto Rico 00908 |
| 39. Toledo | (419) 865-8045 | Suite 201, 5425 Southwick Boulevard, Toledo, Ohio 43614 |
| 40. Washington | (202) 363-6792 | Suite 608, 7101 Wisconsin Avenue, Bethesda, Md. 20014 |
| 41. Wilmington | (302) 655-3317 | Suite 703, 1800 Pennsylvania Ave., Wilmington, Delaware 19806 |
| 42. Calgary | (403) 265-8180 | Suite 245, 808 4th Avenue, S.W., Calgary, Alberta T2P 0K4 |
| 43. Edmonton | (403) 482-5412 | Suite 201, 12315 Stony Plain Road, Place 123, Edmonton, Alberta T5N 3N2 |
| 44. Halifax | (902) 429-9160 | Suite 701, 1888 Brunswick St., Halifax, Nova Scotia B3J 3J8 |
| 45. Hamilton | (416) 526-1721 | Suite 807, Union Gas Bldg., 20 Hughson St. S., Hamilton, Ont. L8N 2A1 |
| 46. Kingston | (613) 549-6774 | 847 Princess Street, Suite 209, Westgate Square, Kingston, Ontario K7L 1G9 |
| 47. Kitchener | (519) 576-3530 | Suite 307, 7 Duke St. W., Kitchener, Ontario N2H 6N7 |
| 48. London | (519) 673-0280 | Suite 406, Royal Bank Bldg., 383 Richmond Street, London, Ontario N6A 3C4 |
| 49. Moncton | (506) 855-2977 | Suite 301, 814 Main St., Moncton, New Brunswick E1C 1E6 |
| 50. Montreal | (514) 931-6411 | 4150 Sherbrooke Street West, Montreal, Quebec H3Z 1C3 |
| 51. Ottawa | (613) 235-1831 | Suite 201, 170 Metcalfe St., Ottawa, Ontario K2P 1P3 |
| 52. Québec | (418) 529-9481 | Suite 408, 500 Grande Allée E., Québec, Québec G1R 2J8 |
| 53. Regina | (306) 522-6624 | Suite 6, 1846 Scarth St., Regina, Saskatchewan S4P 2G3 |
| 54. Rimouski | (418) 723-9274 | Suite 128, 116 St. Germain W., Rimouski, Québec G5L 4B5 |
| 55. Saint John | (506) 657-3434 | Suite 380, 110 Crown St., Saint John, N.B. E2L 3V1 |
| 56. Saskatoon | (306) 652-7712 | Suite 800, 606 Spadina Cr. E., Saskatoon, Sask. S7K 3H1 |
| 57. St. John's | (709) 753-7390 | Suite 203, 432 Water Street, St. John's Newfoundland A1C 1E2 |
| 58. Sudbury | (705) 673-8462 | 7th Floor, 111 Larch St., Sudbury, Ont. P3E 4N3 |
| 59. Thunder Bay | (807) 623-6623 | Suite 205, IBM Building, 200 South Syndicate Ave., Thunder Bay, Ont. P7E 1C8 |
| 60. Toronto | (416) 364-4151 | 9th Floor, 415 Yonge Street, Toronto, Ontario M5B 2E7 |
| 61. Vancouver | (604) 689-3111 | 549 Howe Street, 8th floor, Vancouver, B.C. V6C 2L6 |
| 62. Victoria | (604) 388-4494 | Suite 270, 777 Broughton St., Victoria, British Columbia V8W 1E3 |
| 63. Windsor | (519) 258-1856 | Suite 509, 251 Goyeau Street, Windsor, Ontario N9A 6V2 |
| 64. Winnipeg | (204) 942-7544 | Suite 501, 294 Portage Ave., Winnipeg, Manitoba R3C 0B9 |
| 65. Birmingham | (021) 236-5127 | 61 Cornwall Street, Birmingham, Great Britain |
| 66. Dublin | 782666/782754 | 2 Church Lane, College Green, Dublin 2, Ireland |
| 67. Glasgow | (041) 221-5947 | 72 Waterloo St., Glasgow G27 DS, Scotland |
| 68. London | (01) 855-2267 | 107-113 Powis St., Woolwich, London SE18, Great Britain |
| 69. London | (01) 852-8546 | 4th Floor, Leegate House, Lee Green, London SE12, Great Britain |
| 70. London | (01) 446-2397 | Northway House, 1220 High Street, Whetstone, London N20, Great Britain |
| 71. Manchester | (061) 236-8922 | Austin House, 14/16 Charlotte St., Manchester, Great Britain |



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International
Communication
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686 Hi-Speed
Punch/Reader

Integrated CRT
Console & Thermal
I.O. Printer

5-301 Disc
Controller

647
Printer
Hi-Speed
3000 L.P.M.

FCA Central Computer Configuration

657-102
Disc Unit
Hi-Density

658
Disc Unit
Hi-Density

658
Disc Unit
Hi-Density

658
Disc Unit
Hi-Density

