

FCA

# Financial Collection Agencies



and  
its  
people  
1982



G.R. Stephens, R.F. Prince, G.F. Kopp, B.R. Noble, B.C. Klemann, E.A. Doyle, I. Shapiro  
M.S. Lubotta, M.J. Lubotta, J.A. Gordonsmith, M.V. Karmen  
J.H. Moynan, A.P. Hendricks, G.C. Watt, J.D. Lubotta, L. Marks

#### **Uniqueness and specialization**

We, at FCA, feel we are special. When you use FCA professionals, you are utilizing a collection organization unique in its field. A public company openly disclosing its financial resources, a company which is dedicated to results, a company which applies modern computerized techniques to compliment its services and control its record keeping. However, our number one specialty is results. That is what we are prepared to give you. All you have to do is contact us.



***FCA International  
Financial Collection Agencies  
FCA International Systems Group***

FCA  
WORLD  
HEADQUARTERS

### Worldwide collection network

Over 70 offices form the FCA network. Each one employs skilled professionals. Each office is directed from regional and corporate headquarters. We employ professional auditors, professional systems people, to create a closed loop system. Your funds are secure. Our European offices are organized in a similar fashion. We have taught our people to think like psychologists and to work as professionals.

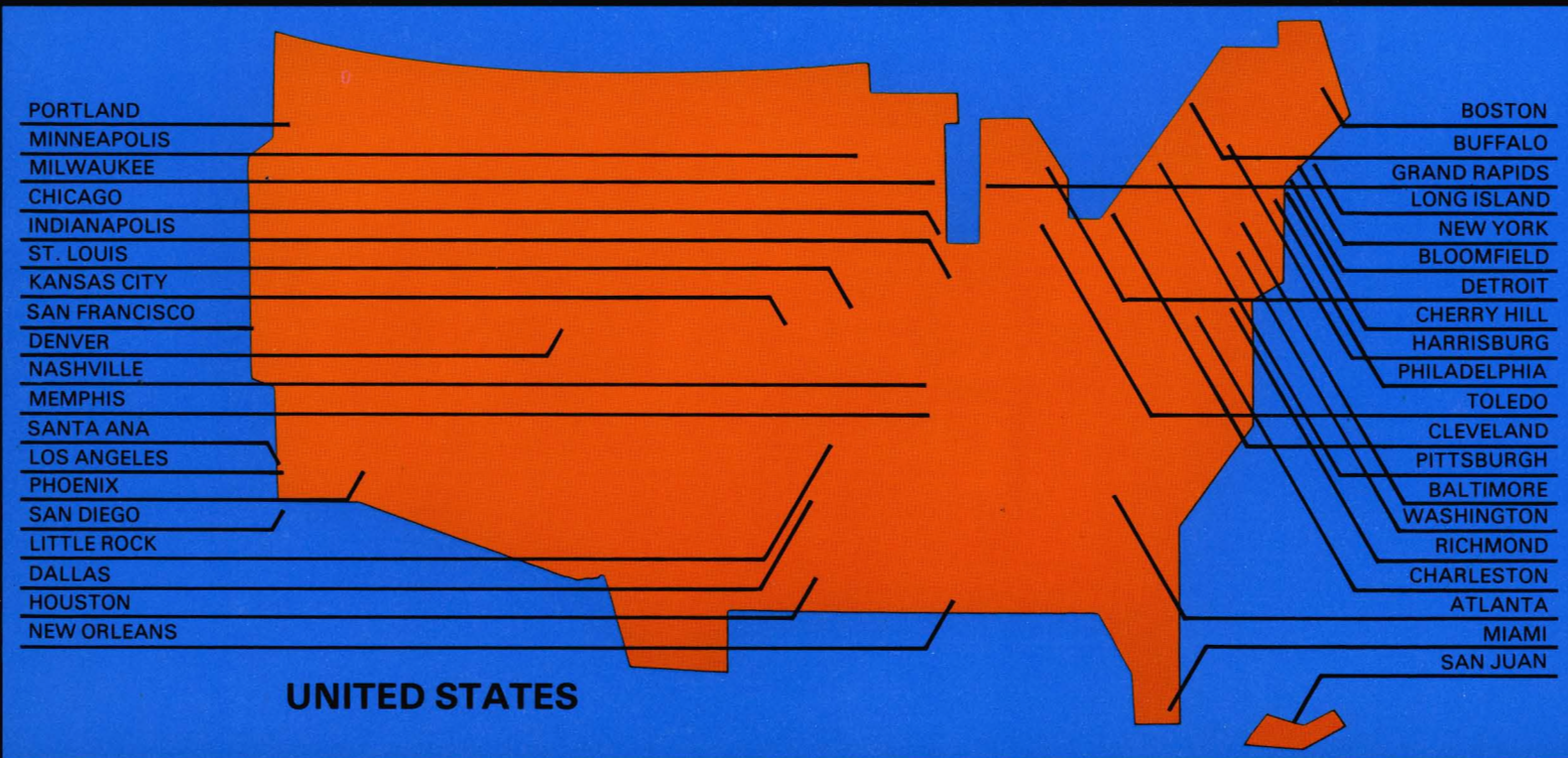
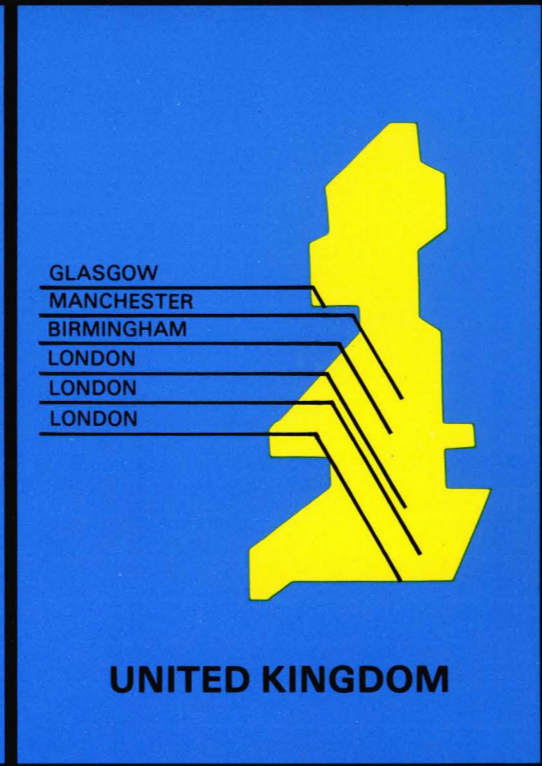
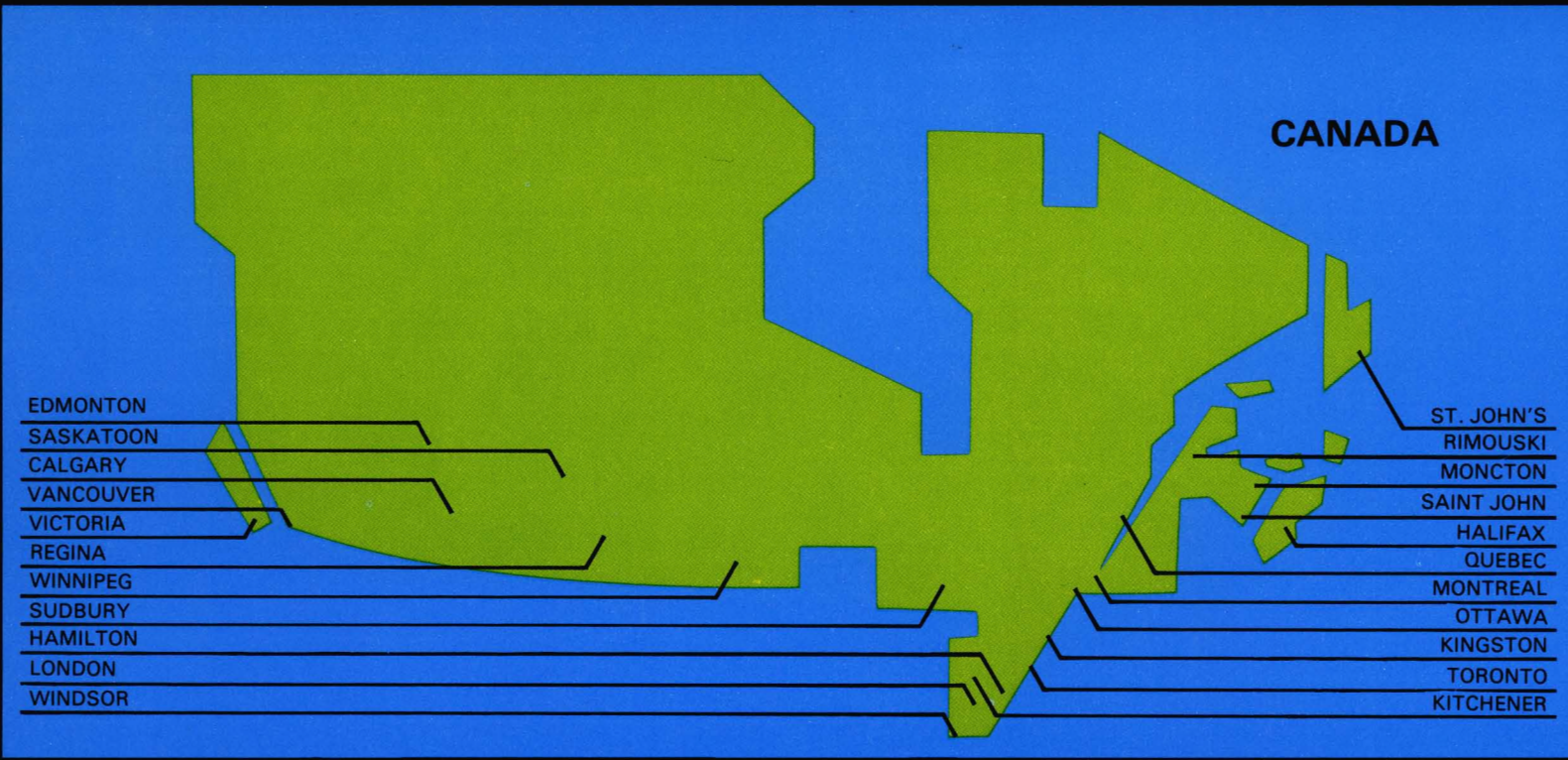
Our corporate headquarters performs all major non-collection oriented administrative tasks on behalf of our offices. The computerized performance analysis programs, our auditing staff, our corporate legal representatives and our executives, monitor and direct the corporation on a daily basis from this center. No FCA office is franchised nor run independently. Each is wholly-owned and an integral part of the network. Centralization allows the branch office to concentrate on pure recoveries while headquarters handles administrative functions.





**The most difficult public relations task**

Collections, especially delinquent collections, are a company's most difficult public relations task; that means people communicating with people. At FCA, we handle each claim individually. It is the honest, direct, one to one approach which results in money being collected.



**THE FCA NETWORK**

Our network is international. Our coverage is unique. Our inter-company transfer system utilises computer tracking. No matter which FCA office handles your account, it is the same operating philosophy, same management team, same corporate identity which controls the destiny of your account.



I. Sellors, B. Noble, H. Rooth

**Management and experience makes it work**

Our management team is strong. It is made up of experienced and seasoned FCA personnel, whether it be a member of the Board of Directors, a secretary or receptionist, a collector or tracer. Our people are FCA people. They believe in doing the job correctly and with excellence. Service is uppermost in their minds. Service is what our clients demand. Service — a way of life at FCA.



B. Hopewell



B. Crooks, R. Prince, T. Wunsch, P. Callaghan



New Business Development seminar - P. Hendricks



J. Gordonsmith, M. Lubotta, M. Scullion, P. Labelle, J. Grech, G. Brossard



M. Grossman, T. Gillespie, W. Dormon



P. Labelle, M. Tompkins, M. Ovadia



V. Chiappone, E. Kellam, M. Kellam



**Communicating and motivating - the key**

FCA has a world-wide computer network. We have several millions of dollars invested in hardware and software. But computers do not make telephone calls. Professional, highly trained FCA collectors contact your customers, communicate and motivate. Our network of offices is geared for responsive service to you and your claims stay within our system. We have been doing this for many years - since 1926 - we do a professional job and we are results oriented.

Educational and Training program - P. Hendricks



L. Marks, G. Watt, B. Noble, J.D. Lubotta



R. Wearden, C. Diaz, E. Craig, R. Hertzog, H. Lanier





M. Karmen, B. Klemann



J. Gordonsmith, G. Kopp, J.D. Lubotta, G.R. Stephens, G. Brossard

**The science of collecting**

Collecting unpaid accounts is more than a business, it is a science... the science of turning promises into money... carefully... diligently... tactfully... exhibiting expertise with respect for the law and basic human dignities. FCA's expertise has resulted in over half a billion dollars (audited) collected in the past several years.



H. Beaupré, P. Decarie, L. Letourneau



J. Moynan, J. Kitamura, J. Robertson



FCA ATLANTA

FCA TORONTO

FCA PHILADELPHIA

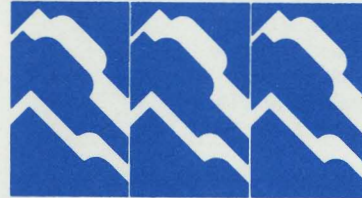
### ADNET - Advan

Unique to FCA. Unique to the collection industry. A complex international network of remote intelligent terminals located in every FCA office, linked together and communicating daily with our Central Processing Unit (CPU) at corporate headquarters.





**FCA INTERNATIONAL  
FINANCIAL COLLECTION AGENCIES**



**Consolidated  
Financial  
Statements**



# FCA INTERNATIONAL FINANCIAL COLLECTION AGENCIES

## FIVE YEAR FINANCIAL REVIEW

### Highlights

	1981	1980	1979	1978	1977
Accounts Accepted for Collection	\$ 536,000,000	420,000,000	308,000,000	267,000,000	251,000,000
Gross Revenue	\$ 32,844,916	26,102,509	23,657,205	18,961,018	16,156,848
Earnings Before Depreciation and Taxes	\$ 7,760,153	5,628,618	4,356,087	4,017,702	3,104,871
Provision for Income Taxes	\$ 3,155,324	2,567,426	1,841,576	1,777,288	1,310,762
Net Earnings	\$ 3,928,716	2,520,091	2,103,108	1,883,920	1,513,340
Net Earnings Per Share	\$ 0.87	0.56	0.47	0.44	0.35
Working Capital	\$ 9,145,047	6,250,625	4,788,820	5,185,723	4,071,794
Number of Shares Outstanding	4,522,504	4,522,504	4,522,504	4,296,600	4,296,600
Dividends Paid to Shareholders	\$ 678,376	565,313	535,923	515,592	515,592
Annual Dividend Rate Per Share	\$ 0.16	0.14	0.12	0.12	0.12

### 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  
Lawrence Marks  
John H. Moynan  
Bernard R. Noble  
Irving Shapiro  
Gerald R. Stephens  
Gordon C. Watt

### U.K. Directors

Edward A. Doyle  
J.A. Gordonsmith  
A.P. Hendricks  
Jack D. Lubotta  
Mark S. Lubotta  
G.R. Stephens

### Vice-Presidents

Edward Craig  
John A. Gordonsmith  
Bruce B. Hopewell  
Michael P. Kellam  
Bernard C. Klemann  
Pierre P. Labelle  
H. Lou Letourneau  
Robert J. Prince  
Howard A. Rooth  
James A. Scott  
Ian W. Sellors  
Terence A. Wunsch

### Assistant Vice-Presidents

T. Denver  
Tony Sheldon  
David Tibbetts

### U.K. Group

C.Davis — Birmingham Manager of Services  
E.A. Doyle — Managing Director  
D. Ghosh — Technical Accounts Services  
D. Taylor — Executive Assistant  
J. Tulliver — Accounting Services  
T. Meagher — Manager, Collection Operations

### 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  
Bernard C. Klemann, Vice-President  
John A. Gordonsmith, Secretary  
John H. Moynan, Vice-President

### Corporate Services

Guillaume Brossard, Controller  
John A. Gordonsmith, C.A., Vice-President — Finance  
Joanne Kitamura, Client Services  
Pierre P. Labelle, Vice-President — Accounting Services  
Jim Maisonneuve, B.Comm, C.G.A. — Corporate Accounting  
John H. Moynan, Director — Administrative Services  
Mayer Ovadia, Assistant Controller  
Paul G. Rainbow, Manager — Information Services  
John Robertson, Manager, Computer Support Systems  
Martin M. Scullion, Manager — Communications

### Institutional Division

Robert J. Prince — Director

### Hospital/Medical Division

Terence A. Wunsch — Director

## President's Report

New records in every category of our operations were the key ingredients to FCA's progress throughout our last year.

The demand for high quality collection services, coupled to a need for sophisticated computerization, has provided FCA the volumes to produce an all-time record year in all categories. During the year, FCA's clients placed new accounts totalling \$536,000,000 for collection. When compared to last year's record placements of \$420,000,000, this is an increase of 27.6%. These figures reflect the tremendous confidence in FCA by our clientele and demonstrates our ability to provide excellent collection services. In today's record high interest rate economy, quick collections, handled in a professional ethical manner, are demanded by all clients.

During the current fiscal year, FCA's gross revenue rose to a high of \$32,844,916, compared to last year's figure of \$26,102,509, an increase of 25.8%. The net earnings of the company also rose substantially to \$3,928,716 from \$2,520,091, an increase of 55.9%. Working capital grew to \$9,145,047, compared to \$6,250,625, a 46.3% increase. All of these achievements were extremely gratifying.

During the year, FCA enhanced its ADNET system, and upgraded equipment throughout the offices where growth required a higher level of ADNET. ADNET, FCA's Advanced Data NETWORK, is a sophisticated branch computer system connected to FCA's corporate computer for daily updating of changing data.

The growth potential of FCA and its services is very promising. The momentum of this past year is continuing into the current year and hopefully new records will again be achieved. FCA's emphasis on internal growth during the last year, particularly on market penetration, will continue. Our new business development force is

continually being expanded and will be reflected in increased quantities of new accounts turned over to FCA.

During the last year FCA continued its acquisition program and acquired the Johnson-Rountree Corporation with offices in San Diego and Santa Ana, California; Collection Management Incorporated, operating in Detroit which was purchased and then immediately merged with FCA's existing Detroit operation; Creditors Consumer Control Inc. located in the city of Winston Salem, North Carolina, giving FCA a new office; KIVA collections, a company based in Phoenix, Arizona was purchased and merged with our existing FCA operations in Phoenix and, at the commencement of the present fiscal year, FCA acquired Affiliated Collection Bureau operating six offices throughout the State of Connecticut. A new FCA office has recently been opened in St. Thomas, Virgin Islands, expanding the coverage in that area. The Head Office of FCA's United Kingdom group moved to new and expanded premises in the London area and our operations have been consolidated there.

FCA's unique position of leadership in the collection industry continues to grow and strengthen. We see new opportunities for development presenting themselves on a constant basis. Many corporations, both large and small, and all levels of governments are examining our services, to determine where we can assist in new categories of businesses requiring our services. Our desire to maintain a strong and healthy balance sheet is our assurance to all of our clients that we are a well-run, well-managed and professional organization, able to provide the finest in third party collection services worldwide.

Yours truly,

J.D. Lubotta,  
President



*J.D. Lubotta, President*



**FINANCIAL  
COLLECTION  
AGENCIES**

**FCA International Ltd.**  
Consolidated Balance Sheet as at June 30, 1981

	1981	1980
	\$	\$
<b>Assets</b>		
<b>Current Assets</b>		
Cash and term deposits	6,260,733	4,559,626
Accounts receivable — clients	3,657,756	2,325,500
Sundry accounts receivable	623,600	420,676
Income taxes recoverable	424,427	197,419
Prepaid expenses and deferred costs	1,050,104	892,548
	12,016,620	8,395,769
<b>Trust Funds</b>		
Cash	3,883,419	3,087,729
<b>Fixed Assets (note 2)</b>	2,343,043	2,013,116
<b>Other Assets</b>		
Sundry accounts receivable	77,145	117,421
Organization expenses	—	59,971
Goodwill	3,631,251	3,505,013
	3,708,396	3,682,405
	21,951,478	17,179,019
<b>Liabilities</b>		
<b>Current Liabilities</b>		
Accounts payable and accrued liabilities	1,396,647	980,902
Income taxes	1,474,926	1,164,242
	2,871,573	2,145,144
<b>Funds Held in Trust for Clients</b>	3,883,419	3,087,729
	6,754,992	5,232,873
<b>Shareholders' Equity</b>		
<b>Capital Stock</b>		
Authorized (note 3) — Common shares		
Issued and fully paid — 4,522,504 shares	1,994,289	1,994,289
<b>Retained Earnings</b>	13,202,197	9,951,857
	15,196,486	11,946,146
	21,951,478	17,179,019

Signed on  
behalf of the board

*J. B. Lubbock* Director

*G. Stephens* Director

**FCA International Ltd.**  
**Consolidated Statement of Earnings**  
**for the Year Ended June 30, 1981**

	1981 \$	1980 \$
<b>Gross Revenue From Operations</b>	32,844,916	26,102,509
<b>Expenses (Other Income)</b>		
Operating, selling and administration	26,870,883	21,772,987
Amortization of goodwill	94,909	90,109
Depreciation and amortization of fixed assets	581,204	450,992
Foreign exchange gains	(378,688)	(566,658)
Investment income	(1,407,432)	(732,438)
	25,760,876	21,014,992
<b>Provision for Income Taxes</b>	7,084,040	5,087,517
	3,155,324	2,567,426
<b>Net Earnings for the Year</b>	3,928,716	2,520,091
<b>Net Earnings per Share</b>	0.87	0.56

**Consolidated Statement of Retained Earnings**  
**for the Year Ended June 30, 1981**

	1981 \$	1980 \$
<b>Balance — Beginning of Year</b>	9,951,857	7,997,079
Net earnings for the year	3,928,716	2,520,091
	13,880,573	10,517,170
Dividends	678,376	565,313
<b>Balance — End of Year</b>	13,202,197	9,951,857

**Consolidated Statement of Changes in Financial Position**  
**for the Year Ended June 30, 1981**

	1981 \$	1980 \$
<b>Source of Working Capital</b>		
Provided from operations	4,604,829	3,061,192
<b>Use of Working Capital</b>		
Increase in other assets — net	120,900	5,645
Additions to fixed assets — net	911,131	1,028,429
Dividends	678,376	565,313
	1,710,407	1,599,387
<b>Increase in Working Capital</b>	2,894,422	1,461,805
<b>Working Capital — Beginning of Year</b>	6,250,625	4,788,820
<b>Working Capital — End of Year</b>	9,145,047	6,250,625



**FINANCIAL  
COLLECTION  
AGENCIES**



# FCA International Ltd.

## Notes to Consolidated Financial Statements for the Year Ended June 30, 1981

### 1. Significant accounting policies and requirements

#### Basis of consolidation —

These consolidated financial statements include the accounts of the company and all 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 dates of the related transactions. Income and expenses are translated at the average annual rates of exchange; depreciation and amortization at the exchange rates prevailing when the related assets were acquired.

#### 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 within one month of the month of collection.

#### Fixed assets and depreciation —

Fixed assets are stated at cost less accumulated depreciation and amortization. Assets of Canadian companies are depreciated by the diminishing 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 $\frac{1}{4}$ %.

#### Segmented information —

Gross revenue from operations was earned \$19,764,214 (1980 — \$14,907,156) in the United States, \$11,197,495 (1980 — \$9,516,687) in Canada and \$1,883,207 (1980 — \$1,678,666) elsewhere. Earnings before foreign exchange gains, amortization of goodwill, depreciation and amortization of fixed assets, investment income and income taxes was earned \$3,555,219 (1980 — \$1,637,211) in the United States, \$2,210,485 (1980 — \$2,221,255) in Canada and \$208,329 (1980 — \$471,056) elsewhere. Total assets consist of identifiable assets of \$11,313,811 (1980 — \$8,841,802) in the United States, \$7,731,799 (1980 — \$5,197,295) in Canada, \$1,627,327 (1980 — \$1,826,724) elsewhere and goodwill on consolidation of \$1,278,541 (1980 — \$1,313,198).

### 2. Fixed assets

	1981	1980
	\$	\$
Real estate	15,465	15,465
Computer equipment and programs	1,700,831	1,375,910
Automobiles	555,055	427,221
Furniture and fixtures	2,099,625	1,838,616
Leasehold improvements	628,017	504,592
Cost	4,998,993	4,161,804
Accumulated depreciation and amortization	2,655,950	2,148,688
	<u>2,343,043</u>	<u>2,013,116</u>

### 3. Capital stock

During the year the company changed its authorized capital stock from 6,000,000 common shares without nominal or par value to an unlimited number of common shares.







Coopers  
& Lybrand

chartered accountants

a member firm of  
Coopers & Lybrand (International)

## Auditors' Report to the Shareholders

We have examined the consolidated balance sheet of FCA International Ltd. as at June 30, 1981 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, 1981 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



***“There is hardly anything in the world that someone cannot make a little worse and sell a little cheaper—and people who consider price alone are this man’s lawful prey.”***

*John Ruskin*

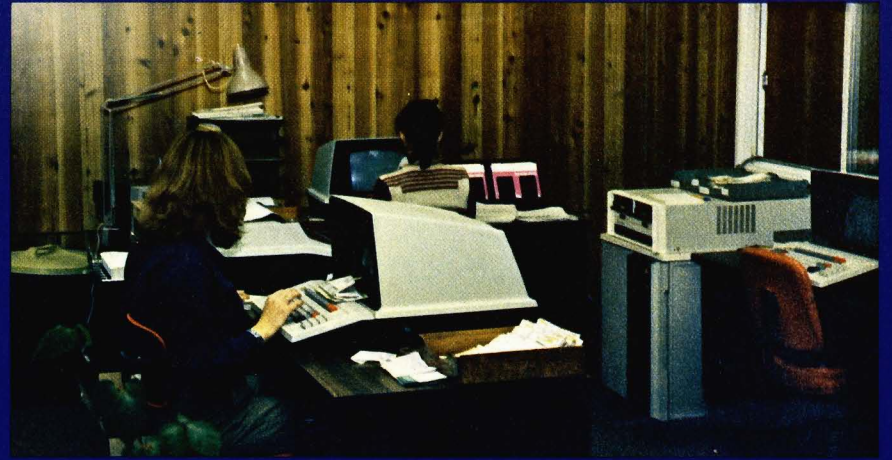
**FINANCIAL COLLECTION AGENCIES**

## ed Data NETWORK

ADNET keeps FCA management and FCA clients informed and provides high speed communications with your customers as well. ADNET's "branch monitor programs" allow office personnel to concentrate on collections.



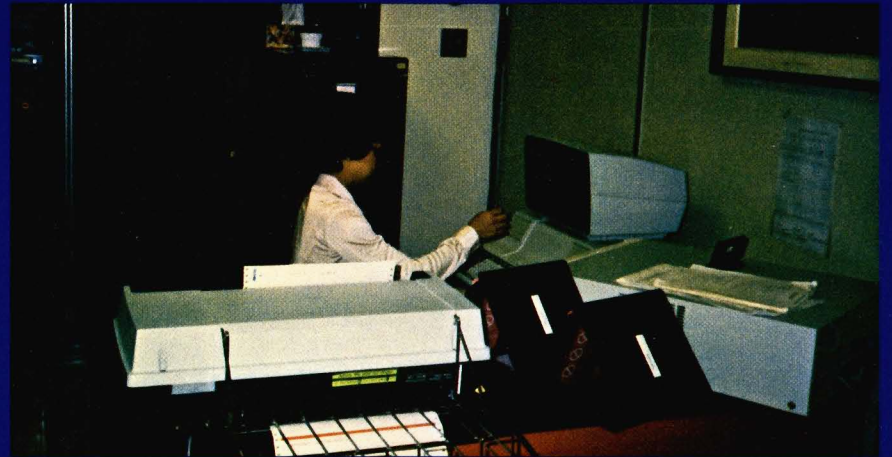
FCA MONTREAL



FCA NEW YORK



FCA VANCOUVER







Consumer and Retail organizations



Commercial and Industrial resources



Government of England



United States Government

**Over half a billion in placements**

This fiscal year we will handle in excess of \$500,000,000.00 worth of placements for companies who work and sell locally, nationally and internationally and we are growing rapidly because our services are accepted as essential and productive. Our best recommendation is the check we put on your desk, month after month, for monies recovered.

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ALIGN ON THIS FIRST PRINT

**FINANCIAL COLLECTION AGENCIES**

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FOLD

\*\*\*\*\* NEW ASSIGNMENT FOR COLLECTION \*\*\*\*\*  
 \*\*\*\*\*

BE 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 FINALISATION OF DELINQUENT ACCOUNTS, USUALLY THIS 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 INTERESTS 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.

\*\*\*\*\*

STAMP

YOU OWE  
 SPECIAL MANUFACTURERS

NUMBER 36449

AMOUNT  
\$921.60

KEY\*AL2567382\*2746-6626/02384

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

FROM  
 FINANCIAL COLLECTION AGENCIES  
 1234 CENTRAL STREET,  
 ANCHORAGE,  
 ALASKA 92168

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 TELEPHONE (001) 123 4567

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 136 MAIN STREET,  
 FAIRBANKS, ALASKA

PERSONAL and CONFIDENTIAL

**FINANCIAL COLLECTION AGENCIES**

← TEAR ALONG PERFORATION AND RETURN IN ENVELOPE PROVIDED

\*\*\*\*\* NEW ASSIGNMENT FOR COLLECTION \*\*\*\*\*  
 \*\*\*\*\*

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 FAIRBANKS, ALASKA

FINANCIAL COLLECTION AGENCIES  
 1234 CENTRAL STREET,  
 ANCHORAGE,  
 ALASKA 92168

23 MAY 85  
 TELEPHONE (001) 123 4567

TURN ENVELOPE OVER FOR OPENING INSTRUCTIONS

**Maintaining your profit margins**

We treat every claim as if our survival depended upon it and it does... whether it is \$100 or \$100,000! When you realize some companies work on such thin profit margins that they cannot afford to lose even a small fraction of their sales to bad debts, then you know that no overdue claim is too small to them... or to us.



FINANCIAL COLLECTION AGENCIES										
STATEMENT/INVOICE DUPLICATE - RERUN PAGE 0001 - GROSS		BROWN PACKAGING INC. 756 ST. ANTHONY ST. BUFFALO, N.Y. 14202		CYCLE: MONTH END TERMS: UPON RECEIPT CALL: (716) 354-3625		PERIOD ENDING: JAN. 31, 85 FCA OFFICE: BUFFALO BO 1234567				
COLLECTING FCA OFFICE	PAID DATE	DESCRIPTION	FC LIST MO DY	PAID DIRECT TO YOUR OFFICE	PAID TO FCA OFFICE	FCA FEE	THIS SPACE RESERVED FOR NOTATIONS FOR FCA CLIENTELE			
NEW YORK	12 4	463 475 685 BAKER D	12 80		755.00	251.67				
TORONTO	12 5	353 786 475 BAVLISS H	3 83		464.33	154.78				
BOSTON	12 11	446 564 786 BERNARD B	1 81	250.00		83.33				
MONTREAL	12 11	463 483 584 BEVANS B	10 79		150.00	50.00				
PHILADELPHIA	12 12	342 222 576 BISHOP N	7 82		346.21	115.40				
BLOOMFIELD	12 14	231 342 564 BOYCE J	4 80	169.42		56.47				
NEW YORK	12 14	234 213 343 BOYKINS G	5 81		50.00	16.67				
MONTREAL	12 18	232 867 498 BRIME W	1 82	372.67		124.22				
BOSTON	12 21	298 574 786 BROWN R	2 79		100.00	33.33				
TORONTO	12 21	124 543 684 CARAMAY C	2 82		87.44	29.15				
BALTIMORE	12 22	234 576 798 CANFIELD C	4 80		25.00	8.33				
LONDON UK	12 27	162 352 141 CARTHES S	8 79		422.67	147.56				
TOTAL				792.09	2420.65	1070.91				
*** SUMMARY OF COLLECTIONS ***										
TO: BROWN PACKAGING INC. 756 ST. ANTHONY ST. BUFFALO, N.Y. 14202		TOTAL PAID TO FCA ..... \$ 2420.65			UNPAID PREVIOUS FEES ..... \$ 0.00					
		TOTAL PAID DIRECT ..... \$ 792.09			CURRENT FEES DUE FCA ..... \$ 0.00					
		TOTAL FEES EARNED ..... \$ 1070.91			TOTAL FEES DUE FCA ..... \$ 0.00					
		FCA CHECK ENCLOSED ..... \$ 1349.74			SEE SPECIAL MESSAGE ABOVE FOR FCA POLICY RESPECTING UNPAID PREVIOUS FEES					



FINANCIAL COLLECTION AGENCIES									
PR3110		PAR PERFORMANCE ANALYSIS REPORT - PERIOD ENDING OCTOBER 1980					FCA ALASKA		
		HANDICRAFTS LTD. C/C 0995							
LIST DATE NO.	GROSS \$ VALUE	PLACEMENTS SAVE	ADD-ON/ADJ NO.	COLLECTIONS \$ VALUE	R.R. CURR.	COMMISSION TO DATE	CLOSE & RETURN NO.	ACTS IN PROCESS \$ VALUE	PAID IN FULL
1 79	801	34,121	42	6,174	18.0	2,033	32	565	5,544
3 79	340	19,273	56	3,162	16.4	1,043	33	141	8,079
5 79	1,392	44,707	32	9,655	21.5	3,224	33	566	18,940
6 79	381	12,814	33	3,607	28.1	1,190	33	223	1,906
8 79	18	7,685	426	1,362	17.7	450	33	7	1,615
9 79	29	6,202	213	1,066	17.1	352	33	1	4,795
10 79	77	31,023	402	3,958	9.8	1,009	33	2	2,891
11 79	1,112	41,603	37	6,650	15.9	2,195	33	29	34,311
12 79	279	8,717	31	1,413	16.2	466	33	73	5,715
TOT. 79	4,429	206,145	46	241	36,147	17.5	11,963	33	1,607
1 80	1,402	53,223	37	25	5,961	11.1	1,967	33	237
2 80	773	29,197	37	58	4,537	15.5	1,500	33	15
3 80	490	18,879	38	202	5,727	30.3	3,387	32	76
4 80	129	3,908	30	21	794	20.3	262	33	3
6 80	555	48,112	86	359	4,558	9.4	1,504	33	47
7 80	515	23,648	45	574	2,312	9.7	758	32	67
8 80	747	61,657	82	790	4,135	6.7	1,365	33	43
9 80	551	24,431	44	980	2,236	9.1	738	33	3
10 80	530	24,086	45	310	310	1.2	102	33	
TOT. 80	5,692	287,140	50	3,410	30,571	10.6	10,084	32	491
CL. TOT	10,121	493,285	48	3,651	66,718	13.5	22,047	33	2,098
TO: HANDICRAFTS LTD. 7486 HAMILTON STREET, FAIRBANKS, ALASKA 91605									
FROM: FINANCIAL COLLECTION AGENCIES 1234 MAIN STREET, ANCHORAGE, ALASKA 91600									



FINANCIAL COLLECTION AGENCIES									
INED70 PAGE 0001 RUN DATE 11/14/85		INVENTORY - PERIOD ENDING 10/31/85 TRENTON MEDICAL CENTER TR-2433985 IN PATIENT					FCA TRENTON		
CUSTOMER ACCOUNT NUMBER	CUSTOMER NAME	FCA INV/ST NUMBER	DATE PLACED M.D.Y.	AMOUNT PLACED	CLIENT AD/ADJ TO DATE	PAYMENT TO DATE	UNPAID BAL.	RC LAST BR PRY DATE	M.D.Y.
374820392	BALTIMORE MISS ANN	7231-2295	090883	141.54			141.54	NY	
356038695	KRAMER MR F	7227-0295	071583	411.00			411.00	BN	
373032236	KLEIN C	7221-4133	022683	94.00			94.00	PB	
	LANDRY DON	7254-1696	051583	2,138.20			2,138.20	NY	
	LENNOX LTD.	7200-8823	103182	126.00		126.00		MO 112982	PIF
351020349	MAYFLOWER LEONARD	7227-0284	071580	175.20			175.20	BM	
	O'BRIEN WILLIAM	7221-4144	022683	356.15		356.10		05 NY 043083	
336027377	REALTY INC.	7228-4785	073083	95.70			95.70	BN	
336801	REALTY INC.	7228-4796	073083	63.00		63.00		BN 082083	PIF
	SANDFORTH STEVEN	7200-8834	103182	129.00		127.00		2.00 MO 121482	
354011	SMITH LORRAINE	7227-0273	071583	89.00			89.00	PA	
	SEVEN SEAS PRODUCTIONS	7229-6700	082583	659.30			659.30	NY	
356039721	THURSTON ALEXANDER	7228-4774	073083	77.85			77.85	PA	
356035536	THOMPSON RAYMOND	7227-0310	071583	1,808.00		1,808.00		PA 092683	PIF
356035536	THOMPSON RAYMOND	7227-0332	071580	714.00		714.00		PA 092683	PIF
TOTAL ACCOUNTS LISTED: 15		CLIENT TOTALS: 7,077.94				3,194.84			
							3,883.84		
TOTAL PAYMNTS THIS MO:		2,522.00							
ACTIVE: 11		.00		4,366.94		483.10			
PIF/PIF-: 4		2,522.00		2,711.00		.00	3,883.84		
C/O/REC:		.00		.00		.00	.00		



## FLEX

A key word at FCA for the 1980's will be FCA's "FLEX SYSTEM". FLEX works in conjunction with ADNET. FLEX means flexibility in format, in reporting, in analysis and in account inventory. It means different formats for different client needs. It is a system tailor-made to the clients' needs and requirements. FLEX is designed to give the FCA client extra service at no extra cost.

- \* Available Fall '81
- \* Initially, volume oriented only



# FINANCIAL COLLECTION AGENCIES



OUR REF	YOUR ACCOUNT NO.	DEBTOR NAME	AMOUNT
6621-2802	8475849	BARRY, JOHN	56.00
6621-2813	2847362	GRAHAM, RICHARD	36.00
6621-2824	4635263	HILL, HILDA	117.34
6621-2850	8475847	HILL, HILDA	7.20
6621-2846	8473647	HILL, HILDA	14.00
6621-2835	6854859	HILL, ROBERT	7.50
6621-2883	3689234	HILL, ROBERT	14.00
6621-2372	9785736	HILL, ROBERT	68.00
6621-6857	4657486	HERTZ, ROSE	492.55
6621-5748	2758473	HURON, ROBERT	7.50
6621-4537	6849586	HOLDEN, MIRIAM	1,395.05
6621-4637	5748675	HURON, ROBERT	56.00
6621-3547	5746386	HUME, CARL	888.25
6621-2635	9824387	HUBBARD, JOHN	54.20
6621-4635	6857385	HUNT, DONALD	42.00
6621-3486	2419684	HUNT, DONALD	335.00
6621-4638	8635486	HUME, RICHARD	36.00
6621-4738	3848372	HURON, MICHAEL	18.36
6621-2435	9876543	HUTMAN, MURRAY	40.00
6621-8574	3845743	HUTZ, LARRY	7.30

TOTAL ACCOUNTS 20 FOR \$3,692.25  
THANK YOU

TEAR ALONG PERFORATION AND RETURN IN ENVELOPE PROVIDED

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\*PB-275645\*ACK

HUDSON MEDICAL INSTITUTE  
HOME STREET  
ROCHESTER PA 15074

FINANCIAL COLLECTION AGENCIES  
SUITE 655  
SEVEN PARKWAY CENTER  
PITTSBURGH PA 15220

TELEPHONE (412) 922-8546  
ASK FOR ARTHUR SMITH, JR.

HARRISON, JAMES  
3446 CRESCENT STREET  
ROCHESTER PA

HUDSON MEDICAL INSTITUTE  
523-3546  
PB/275645 NOV 25 80  
9384738 15% FLAT  
AMT PLACED: \$49.00

2ND LETTER: DEC/22/80  
3RD LETTER: JAN/05/81  
PURGE DATE: JAN/12/81

IMMEDIATELY IDENTIFY ATTITUDE AND REASONS FOR NON-PAYMENT

COLLECTOR'S LAST NAME - FIRST	TIME OF DAY	TELEPHONE NO. DIALLED	CALL DATE	NOTATIONS - OBSERVE ALL LAWS, CONTROL CONVERSATION, DEVELOP URGENCY, PRESERVE DIGNITY
A. Sample	1:30 P	123-4567	06/10/85	Spoke to doctor's cousin - claims he is in army - will verify today

BE SINCERE - TACTFUL - PERSUASIVE - CONFIDENT - BUSINESS LIKE - UNDERSTANDING - CONCISE - EXPRESSIVE - PERCEPTIVE AND USE A PROFESSIONAL APPROACH

## FINANCIAL COLLECTION AGENCIES

SUITE 450, 1515 BROADWAY,  
NEW YORK, NEW YORK 10036

PLATE NUMBER 12345

623194218

ARTHUR AMSTER  
63544 RIVERSIDE DRIVE  
NEW YORK, NEW YORK 10016

CITY OF NEW YORK  
JUDGEMENT BALANCE

We are a professional organization retained by the Parking Violations Bureau of the City of New York (PVB) to collect outstanding PVB judgments.

Administrative judgments have been rendered against you in favor of PVB in connection with the matters referenced below, because of your extended failure to repay the amounts due. These judgments have been docketed with the office of the Clerk of the Civil Court of the City of New York, located at 31 Chambers St., New York, N.Y.

In the event that you do not pay these judgments immediately, and have no valid reason for not paying, we may request the City Marshal to commence civil judgment enforcement without further delay.

- BE AWARE OF THE FOLLOWING POINTS:
- The City Marshal may execute against your non-exempt wages.
  - The City Marshal may also execute against your motor vehicles (i.e. tow them from the street and arrange for their sale to recover the balance owed).
  - Other property may also be executed against in certain instances.
  - Each of the judgments rendered against you will in most cases remain in effect for a period of 8 years.

Mail the balance due in the enclosed envelope or come to our office address listed above. Your immediate compliance will ensure cessation of all possible adverse action against you.

In the event that you have made payment, want to attend a hearing, or have any questions, please mail the reverse side of this letter.

DOCKET	SUMMONS	ISSUE DATE	FINE	PENALTY	REDUCTION	PAYMENT	TOTAL
83748392	463746253	18 FEB 80	15	25			40
54637483	342756354	20 FEB 80	15	25			40
57362058	354633975	23 FEB 80	15	25			40
57383757	364537563	26 FEB 80	15	25			40
46375839	453397857	27 FEB 80	15	25			40
45352710	112957565	27 FEB 80	15	25			40
45142323	117857429	28 FEB 80	15	25			40
12279837	254625145	28 FEB 80	15	25			40
PAY THE TOTAL							\$320.00
							120
							200
							\$320

IMPORTANT - DETACH CARD AND RETURN TO: FINANCIAL COLLECTION AGENCIES - MAIL CERTAIN ADDRESS APPEARS IN WINDOW - USE REVERSE SIDE FOR ADDITIONAL INFORMATION.

ARTHUR AMSTER  
623194218

PAY THE TOTAL \$320.00

IMPORTANT: IF YOUR NAME AND/OR PERMANENT MAILING ADDRESS ARE INCORRECTLY ABOVE MAKE THE NECESSARY CHANGES IN THE SPACE PROVIDED BELOW.

FINANCIAL COLLECTION AGENCIES  
SUITE 450, 1515 BROADWAY,  
NEW YORK, N.Y. 10036

**FINAL DEMAND**

TO: HYDRAULIC EQUIPMENT COMPANY, INC.  
1234 MAIN STREET  
ANCHORAGE, ALASKA

DATE JAN. 31, 1985

PERSONAL ATTENTION - MR. J. ROBERTS, PRESIDENT

**STATEMENT**

INVOICE NO.	DATE	AMOUNT
862411	08.84	2640 50
973216	09.84	1562 40
396211	10.84	4163 45
TOTAL PAST DUE		\$8366 35

It is our desire and policy to give our Customers the maximum of credit courtesy. Despite numerous requests for the balance due us we have not received your response.

We must now let you know that unless payment in full is received on or before **FEBRUARY 15, 1985**

your account will be placed with Financial Collection Agencies without further notice to you.

It is hoped this will not be necessary in your case as we would like you to re-establish your credit standing with us.

SEND REPLY DIRECT TO:  
FINANCIAL COLLECTION AGENCIES  
125 SOUTH PINE STREET,  
SAN GABRIEL, CALIFORNIA 91776

A copy of this demand was sent today to Financial Collection Agencies.

FINANCIAL COLLECTION AGENCIES PLACEMENT FORM

We attach itemized statement, in duplicate, of our account against the debtor named below, and hereby authorize you to proceed with collection, subject to your published rate schedule which shall constitute a part of this placement agreement.

You are hereby authorized to endorse in the name of the undersigned corporation, and to negotiate or to deposit in any bank account of yours, any and all checks, drafts, bills of exchange or other orders for the payment of money payable or endorsed to the undersigned which came into your possession by reason of your acting as Collection Agent for the undersigned and their firm.

TO: FINANCIAL COLLECTION AGENCIES - Commercial Division

F.C.A. ADDRESS: SUITE 100,  
175 STRAFFORD AVE.,  
WATNE, PA 19087

Over 80 locations in cities throughout U.S.A. CANADA and parts of EUROPE.

**COLLECTION CONTROL**  
COMMERCIAL DIVISION  
FINANCIAL COLLECTION AGENCIES

IN ORDER TO EXPEDITE THE FOLLOWING INFORMATION IS REQUESTED:

TOOL AND DIE CUTTERS, INC.  
478 COMMERCIAL BOULEVARD  
PHILADELPHIA  
PENNSYLVANIA 19087

AMOUNT \$6,285.93  
AMOUNT AND OTHER CHARGES \$ 210.80  
TOTAL TO COLLECT \$6,495.73

MR. R. U. SHARP  
MR. U. R. KLUTZ  
BUSINESS (215) 785-5867  
RESIDENCE (215) 264-3857

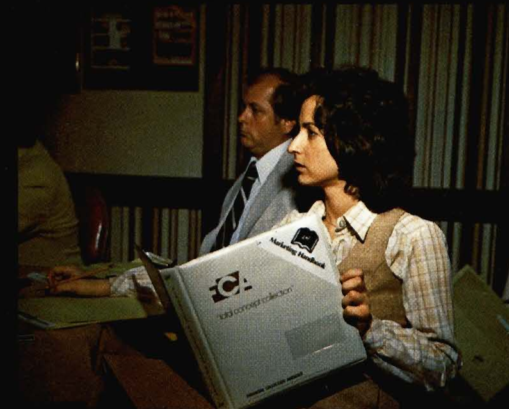
TITLE: PRESIDENT WHO PERSONALLY ORDERED DIE  
ASSISTANT VICE-PRESIDENT (PARTNER)

MR. SHARP, THE PRESIDENT OF TOOL AND DIE, PERSONALLY ORDERED THIS LARGE PRODUCTION KNIFE. AS A SPECIAL FAVOR, WE AIR SHIPPED THE EQUIPMENT FROM CZECHOSLOVAKIA TO PHILADELPHIA. SHARP WAS SUPPOSED TO PAY THE EXTRA AIR FREIGHT CHARGES. NOW HE CLAIMS HE CAN'T PAY FOR AT LEAST SIX MONTHS AND REFUSED TO TALK TO US. LISTED ON THE REVERSE ARE ALL THE PART NUMBERS WITH THEIR COSTS.

FINANCIAL COLLECTION AGENCIES  
3857 CARLTON AVENUE,  
PHILADELPHIA, PA 19087

ARTHUR SMITH  
CREDIT MANAGER  
(215) 685-6958  
ACCOUNT DATE: March 1, 1983

# FINANCIAL COLLECTION AGENCIES



## Around the world with FCA

**ATLANTA (AT)** (404) 261-3865  
Suite 514,  
3030 Peachtree Road, N.W.,  
Atlanta, Georgia 30305

**BALTIMORE (BA)** (301) 837-7252  
Suite 1207  
10 E. Baltimore,  
Baltimore, Maryland 21202

**BIRMINGHAM (201)** (301) 236-5127  
61 Cornwall St.,  
Birmingham, England

**BLOOMFIELD (BL)** (201) 777-3565  
2nd. Floor, 925 Clifton Ave.,  
Clifton, New Hersey 07013

**BOSTON (BN)** (617) 321-6100  
Suite 7, 214 Commercial St.,  
Boston, Mass. 02148

**BUFFALO (BF)** (716) 852-6481  
237 Main Street,  
Suite 826-830  
Buffalo, N.Y. 14203

**CALGARY (CY)** (403) 265-8180  
Suite 245  
808 4th Ave, S.W.  
Calgary, Alberta T2P 0K4

**CHARLESTON, (CN)** (304) 343-8813  
2nd Floor, 1206 Kanawha Boul.  
Charleston, West Virginia 25301

**CHERRY HILL (CH)** (609) 234-9000  
Suite H, 139 Gaither Drive,  
Mt. Laurel, New Jersey 08054

**CHICAGO (CO)** (312) 822-9720  
Suite 2230,  
500 N. Michigan Ave,  
Chicago, Illinois 60611

**CLEVELAND (CL)** (216) 842-6768  
Suite 301, Lincoln Tower,  
6902 Pearl Road,  
Middleburg Heights, Ohio 44130

**DALLAS (DA)** (214) 748-9823  
Suite 300, 2906 Maple Ave.,  
Dallas, Texas 75201

**DENVER (DE)** (303) 759-8020  
Suite 510, WC 111  
1780 So. Bellaire St.,  
Denver, Colorado 80222

**DETROIT (DT)** (313) 557-1430  
Suite 336,  
17117 W. Nine Mile Rd.  
Southfield, Mich. 48075

**EDMONTON (ED)** (403) 482-5412  
Suite 201, 12315 Stony Plain Rd.  
Place 123,  
Edmonton, Alberta T5N 3N2

**GLASGOW** (041) 221-5947  
72 Waterloo St.,  
Glasgow G27 DS,  
Scotland

**GRAND RAPIDS (GR)** (616) 531-3222  
Suite 204,  
2757 44th. St. S.W.,  
Wyoming, Michigan 49509

**HALIFAX (HX)** (902) 429-9160  
Suite 701,  
1888 Brunswick St.,  
Halifax, Nova Scotia B3J 3J8

**HAMILTON (HM)** (416) 526-1721  
Suite 808,  
20 Hughson St. S.,  
Hamilton, Ontario L8N 2A1

**HARRISBURG (HA)** (717) 761-7373  
Hemlock Bldg, 5000 Lenker St.  
Mechanicsburg, Pa. 17055

**HOUSTON (HO)** (713) 789-7120  
1 Westheimer Place,  
Suite 216, 2620 Fountain View,  
Houston, Texas 77057

**INDIANAPOLIS (ID)** (317) 788-9711  
Suite 33,  
539 Turtle Creek So. Dr.  
Indianapolis, Indiana 46227

**KANSAS CITY (KS)** (913) 236-6200  
Suite 122,  
1900 W. 47th. Place,  
Shawnee Mission, Kansas 66205

**KINGSTON (KN)** (613) 549-6774  
847 Princess St., Suite 209  
Westgate Square  
Kingston, Ontario K7L 1G9

**KITCHENER (KR)** (519) 576-3530  
Suite 307, 7 Duke St. W.  
Kitchener, Ontario N2H 6N7

**LONDON (LO)** (519) 673-0280  
Suite 406, Royal Bank Bldg.  
383 Richmond Street,  
London, Ontario N6A 3C4

**LONDON** (01) 855-2267  
107-113 Powis St.,  
Woolwich, London SE18,  
England

**LONDON** (01) 852-8546  
4th Floor, Leegate House,  
Lee Green, London SE12  
England

**LONDON** (01) 446-2397  
Northway House,  
5th Floor, High Road,  
Whetstone, London N20

**LONG ISLAND (LI)** (516) 536-5760  
Suite 320 West,  
100 Merrick Road,  
Long Island, N.Y. 115770

**LITTLE ROCK (LR)** (501) 664-3992  
Suite 400, 1501 North University,  
Little Rock,  
Arkansas 72207

**LOS ANGELES (LA)** (213) 285-1234  
125 South Pine Street,  
San Gabriel,  
California 91776

**MANCHESTER** (061) 236-8922  
Austin House,  
14/16 Charlotte St.,  
Manchester, England

**MEMPHIS (MF)** (901) 365-8100  
Building D, Suite 370  
2500 Mt. Moriah Rd.,  
Memphis, Tenn. 38118

**MIAMI (MA)** (305) 652-9595  
Suite 601  
18350 North West, 2nd Ave.,  
Miami, Florida 33169

**MILWAUKEE (ME)** (414) 463-6010  
Suite 50,  
9120 Hampton Ave.,  
Milwaukee, Wisconsin 53225

**MINNEAPOLIS (MS)** (612) 222-1533  
Suite 316,  
419 Robert Street,  
Saint Paul, Minnesota 55101

**MONCTON (MN)** (506) 855-2977  
Suite 301,  
814 Main St.,  
Moncton, New Brunswick E1C 1E6

**MONTREAL (MO)** (514) 384-4211  
9697 St. Laurent, Suite 2,  
Montreal, Quebec H3L 3R6

**NASHVILLE (NV)** (615) 859-3842  
Suite 204,  
515 Two Mile Parkway,  
Goodlettsville, Tenn. 37072

**NEW ORLEANS (NO)** (504) 246-3891  
Suite 415,  
10001 Lake Forest Blvd.,  
New Orleans, Louisiana 70127

**NEW YORK (NY)** (212) 869-8250  
Suite 450,  
1515 Broadway,  
New York, N.Y. 10036

**OTTAWA (OT)** (613) 235-1831  
Suite 201,  
170 Metcalfe St.,  
Ottawa, Ontario K2P 1P3

**PHILADELPHIA (PA)** (215) 687-4601  
Suite 100,  
175 Stafford Ave.,  
Wayne, Pa. 19087

**PHOENIX (PX)** (602) 264-2755  
513 W. Thomas Road,  
Phoenix, Arizona 85013

**PITTSBURGH (PB)** (412) 922-8500  
Suite 655,  
Seven Parkway Center,  
Pittsburgh, Pa 15220

**PORTLAND (PL)** (503) 223-5171  
Suite 610,  
729 S.W. Adler  
Portland, Oregon 97205

**QUEBEC (QU)** (418) 529-9481  
1150 Scott Street,  
Quebec City,  
Quebec G1R 3E4

**REGINA (RE)** (306) 522-6624  
Suite 6, 1846 Scarth St.,  
Regina,  
Saskatchewan S4P 2G3

**RICHMOND (RD)** (804) 353-9525  
Suite 201,  
2120 Staples Mill Rd.,  
Richmond, Virginia 23230

**RIMOUSKI (RI)** (418) 723-9274  
Suite 128, 116 St. Germain W.,  
Rimouski, Quebec G5L 4B5

**SAINT JOHN (SA)** (506) 657-3434  
Suite 380, 110 Crown St.,  
Saint John, N.B. E2L 3V1

**ST. JOHN'S (SJ)** (709) 753-7390  
Suite 203, 432 Water Street,  
St. John's, Newfoundland A1C 1E2

**ST. LOUIS (SO)** (314) 576-1400  
Suite 112,  
11933 Westline Industrial Dr.,  
St. Louis, Mo. 63141

**SAN DIEGO (SD)** (714) 292-0804  
6633 Convoy Court,  
San Diego, CA 92111

**SAN FRANCISCO (SF)** (415) 364-3036  
652 Bair Island Road,  
Suite 205, Redwood City,  
California 94063

**SAN JUAN (PR)** (809) 723-9530  
Suite 902, 1225 Ponce de Leon  
Puerto Rico 00908

**SANTA ANA (SN)** (714) 953-7447  
Suite 201, 1850 East 17th St.,  
Santa Ana,  
California 92711

**SASKATOON (SK)** (306) 652-7712  
Suite 800,  
606 Spadina Cr. E.,  
Saskatoon, Sask. S7K 3H1

**SUDBURY (SU)** (705) 673-8462  
7th Floor, 111 Larch St.,  
Sudbury,  
Ontario P3E 4N3

**TOLEDO (FD)** (419) 865-8045  
Suite 201,  
5425 Southwyck Blvd.,  
Toledo, Ohio 43614

**TORONTO (TR)** (416) 977-4151  
9th Floor,  
415 Yonge Street,  
Toronto, Ontario M5B 2E7

**VANCOUVER (VA)** (604) 689-3111  
8th Floor,  
549 Howe Street,  
Vancouver, B.C. V6C 2L6

**VICTORIA (VI)** (604) 388-4494  
Suite 270, 777 Broughton St.,  
Victoria,  
British Columbia V8W 1E3

**WASHINGTON (DC)** (301) 459-2800  
Suite 501,  
5900 Princess Garden Parkway,  
Lanham, Maryland 20801

**WINDSOR (WR)** (519) 258-1856  
Suite 509,  
251 Goyeau Street,  
Windsor, Ontario N9A 6R5

**WINNIPEG (WG)** (204) 942-7544  
Suite 501,  
294 Portage Ave.,  
Winnipeg, Manitoba R3C 0B9



### **A sensitive business**

In the sensitive business of collecting unpaid accounts, years of experience and a total understanding of the industry is of paramount importance. We have worked on unusual accounts over the years, collecting in remote, far-off places such as Moscow and Beirut. Our international resources are unusual. While representing Governments on one hand, we also successfully represent clients seeking monies owed by Governments.

### **EXECUTIVE CENTERS**

ATLANTA (404) 261-3865  
CHICAGO (312) 822-9720

HOUSTON (713) 789-7120  
LOS ANGELES (213) 285-1234  
LONDON (U.K.) (01) 852-8546  
MONTREAL (514) 931-6411

NEW YORK (212) 869-8250  
PHILADELPHIA (215) 687-4601  
TORONTO (416) 977-4151  
VANCOUVER (604) 689-3111



*FCA International*  
*Financial Collection Agencies*  
*FCA International Systems Group*