

# Commercial Collection in the U.S.

## The Legal Process & Bankruptcies

**MARCH 23RD, 2010 AT 9:00AM – 12:00PM (NOON)**

**REGISTRATION TO START AT 8:00AM AND BREAKFAST AT 8:30AM**

THE HOLIDAY INN – TORONTO AIRPORT EAST (HUMBER ROOM)  
600 Dixon Road, Toronto, ON M9W 1J1 Tel: 416-240-7511

(FREE PARKING FOR THIS FUNCTION - **DO NOT PAY AT THE METER JUST GO STRAIGHT TO THE MEETING ROOM AS REFUNDS WILL NOT BE ISSUED**)

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### SEMINAR OVERVIEW:

If you have U.S. accounts, it's likely that at some point, you'll need to become involved in the U.S. legal process. Sometimes simply turning the account over to an attorney is enough to elicit payment. But what happens when the intervention of an attorney alone fails to get results? Should you file suit? If you do, what can you expect?

Attend this informative and practical presentation to learn the answers to questions like these:

- **What's involved in the attorney amicable process?**
- **How do you decide when to sue?**
- **What can you expect in terms of court costs and suit fees?**
- **What does a creditor have to prove in court to be successful?**

Then, starting from filing the complaint to final resolution, Bob Tharnish will take you step-by-step, showing you what you can expect once the suit process begins.

The presentation will conclude with an important overview of U.S. bankruptcy Chapters 7 and 11 as it relates to creditors.

### **SPEAKER:**

**BOB THARNISH - Bachelor of Business Administration, Management Degree**

He has been with ABC-Amega, a global receivable management and collection firm, for 32 years and is currently the Vice President International and Corporate Quality.

Mr. Tharnish is a member of the Commercial Collection Agency Association (CCAA) of the Commercial Law League of America (CLLA), and is currently serving in his third term on that organization's Executive Council, as the Treasurer. He also serves on several CLLA Committees and is ABC-Amega's chief liaison with the CCAA.

Mr. Tharnish makes frequent presentations to membership organizations and groups, including The Credit Research Foundation and the British Department of Trade.

**DEADLINE FOR REGISTRATION IS MARCH 16TH, 2010**

*In keeping with the regulations for the CIC Professional Development Program; attendance at the Toronto Chapter/CIC 1/2 Day Seminar will earn members 8 points towards the program.*

Please visit our website [www.cictoronto.org](http://www.cictoronto.org) for details on other upcoming events.

**If you are interested in attending, please contact Erin Marcelino at:  
Tel: 905-426-7929 or [cictoronto@rogers.com](mailto:cictoronto@rogers.com)**