

# 2008 ANNUAL LUMBERMEN'S CREDIT CONFERENCE

JANUARY 24TH - 25TH, 2008  
MISSISSAUGA CONVENTION CENTRE

## Distinguished Faculty

Stephen Morrison, *Partner, Cassels Brock LLP*

John Molli CEO, *Delaware Bay Risk Solutions*

Anna M. Esposito, *Managing Partner, Pallet Valo LLP*

Stanley Naftolin, *Counsel, Goldman Sloan Nash & Haber LLP*

Latest developments in Construction and Commercial Credit from leading credit and legal professionals. This seminar will provide practical and legal information for financial controllers and credit managers for everyday application:

The best practices surrounding effective credit management policy and credit applications.

Navigating the maze of legislature surrounding the Construction Lien Act and Breach of Trust.

Discover credit insurance solutions designed to protect exposure from high risk receivables.

Understand key legal developments in Adjudication and Alternate Dispute Resolution.

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**DAY 1**  
JANUARY 24<sup>TH</sup>, 2008

**8:30 - 9:00** Registration & Coffee

**9:00 - 10:15** Credit Risk Analysis  
Paula Thorpe ACI

*Credit Management & Collection Specialist*

- How to effectively create and manage a credit policy.
- Correct methods for creating and reviewing a credit application
- Reviewing the credit granting process
- Review the importance of credit reporting, bank and trade ratings.

**10:15 - 10:30** Q&A Period

**10:30 - 10:45** Refreshment Break

**10:45 - 12:00** Credit Application and Contracts  
John Russo

*Associate, Pallet Valo LLP*



- Key terms and conditions that should be included in all contract agreements and credit applications
- Overview of debt recovery and the litigation process and how the contract comes into play
- Update on recent pitfalls in contracts; Recent Case Study

**12:00 - 1:00** Networking Luncheon

HSBC Presents: Luncheon Presentation  
Economic Outlook ~ 2008



**1:00 - 2:00** Security Measures  
John L. Smith



*Senior Vice President, Synergex Corporation*

- In an industry that relies solely on trust what security measures are acceptable?
- When would a PPSA / PMSI Registration be useful and who would benefit from such measures
- How to manipulate your contract terms and agreements to reflect your security interest.

**2:00 - 2:15** Q&A Period

**2:15 - 2:30** Refreshment Break

**2:30 - 3:30** Credit Insurance and Security  
John Molli

*CEO, Delaware Bay Risk Solutions*



- Look at the various credit insurance products on the market
- Investigation into the world of "AR Put Options"

**3:30 - 4:45** Construction Bonds and Surety  
Dick Longland

*Guarantee Company of North America*



- What are the three types of bonds available and how are they used effectively?
- Understanding the Prequalification process of the contractor.
- What are the Benefits of using the various types of bonds?

**5:00 - 6:30** HSBC Cocktail Reception



**DAY 2**  
JANUARY 25<sup>TH</sup>, 2008

**8:30 - 9:00** Breakfast & Coffee

**9:00 - 10:15** Construction Liens  
Anna M. Esposito

*Managing Partner, Pallet Valo LLP*



- Who are the players in the typical Construction pyramid?
- Discussion around the various reasons for lien registrations.
- How does one register a lien?
- How does one Preserve/Perfect the lien?
- What is the purpose of the holdback?
- Discussion on Sheltering and the common misconceptions surrounding its use.
- What are the various time limitations to the construction lien act?
- Understanding the certificate of substantial performance and its impact on your lien limitations.
- What are your rights as it pertains to gathering information on your project?
- Best practices around the Construction Lien act and the Claim for lien
- Are lost profits and delays lienable ~ what are my lien rights ?

**10:15 - 10:45** Refreshment Break

**10:45 - 12:00** Construction Liens (cont'd)

**12:00 - 1:00** Networking Luncheon

Teranet Presents: Luncheon Presentation  
Electronic Land Registration



**1:00 - 2:00** Alternate Dispute Resolution  
Stephen Morrison

*Partner, Cassels Brock LLP*



- Best Practices surrounding a successful debt recovery process.
- Review several alternatives to traditional litigation ~ focused on timelines and cost effectiveness
- Evaluate arbitration and mediation models and how they help to resolve lengthy construction disputes
- Discussion of recent cases to determine common pitfalls and strengths of adjudication

**2:00 - 2:15** Q&A Period

**2:15 - 2:30** Refreshment Break

**2:30 - 3:30** Breach of Trust  
Stanley Naftolin

*Counsel, Goldman Sloan Nash & Haber LLP*



- What are Construction trusts?
- Who is liable for breach of trust?
- What is the Personal Liability of the owner in trust claims?
- Discussion on the burden of proof for the claimant versus the onus of the defendant.
- Key Strategies involved in the holdback distribution.

**3:30 - 5:00** How do I collect ? "I can't pay you until I get paid"  
Panel Discussion

*Best Litigation Remedies*

- Understanding the negotiation process during settlement discussions.
- What are the best practices for collecting, in the case of an Insolvency or bankruptcy?

# 2008 ANNUAL LUMBERMEN'S CREDIT CONFERENCE

January 24th and 25th 2008 Mississauga Convention Centre

## REGISTRATION FORM

Conference Code: 011508-TOR

YES! Register the following delegates for the 2008 Annual Credit Conference

### Member Delegate Fee:

Day 1 & Day 2	\$295.00 + \$14.75 (5%)GST	= \$309.75
Day 1 or Day 2	\$155.00 + \$7.75 (5%)GST	= \$162.75

### Non-Member Delegate Fee:

Day 1 & Day 2	\$355.00 + \$17.75 (5%)GST	= \$372.75
Day 1 or Day 2	\$225.00 + \$12.25 (5%)GST	= \$236.25

Add Conference materials to my registration only \$50+ s/h + (applicable taxes)

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### VOLUME DISCOUNTS

We offer special pricing for groups larger than 2 delegates. A 15% discount will be applied to the pre-tax price of each registrant of a 2 or 3 delegate group. A 25% discount is applicable to a group of 4 – 6 delegates. Groups greater than 6 delegates will be negotiated on a case by case basis with the total group discount not exceeding 45 % off the total fees. The Discounted rate will be agreed upon with written consent of both parties. Email correspondence will be accepted as the terms of agreement.

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