



Charting your course
Tracez votre voie

CONFERENCE & 33rd ANNUAL GENERAL MEETING

September 13 – 15, 2006
The Halifax Marriott
Harbourfront Hotel
Halifax
Nova Scotia



CONFERENCE PROGRAM



Charting your course
Tracez votre voie

WEDNESDAY, SEPTEMBER 13

1:30 - 2:45 p.m.

CFLA Board of Directors meeting (closed)

3:00 - 5:00 p.m.

Registration Desk Open
Sponsored by: BAL Global Finance Canada Corporation

6:00 - 7:30 p.m.

Welcome Reception
Sponsored by: Sun Life Financial

(Delegates are on their own for dinner and the evening.)

THURSDAY, SEPTEMBER 14

*Thursday refreshments provided by:
Northstar Leasing and Jim Pattison Lease*

7:00 a.m. - 5:30 p.m.

Registration Desk open

*Sponsored by:
BAL Global Finance Canada Corporation*

7:00 - 8:00 a.m.

Buffet Breakfast

Sponsored by Canadian Securities Registration Systems

8:30 - 8:45 a.m.

Chairman's welcome

CFLA Chairman Joseph R. LaLeggia, President & Chief Executive Officer, Irwin Commercial Finance

8:45 - 10:00 a.m.

2006-2009: How Global Forces Are Changing Canada's Economic Landscape



Lloyd Atkinson

Lloyd Atkinson, Former Bank of Montreal Chief Economist opens India, China, the U.S., Western Europe, oil markets, inflation, interest

rates, exchange rates and economic imbalances – trade and fiscal deficits, and disparities in savings rates. Renowned Economist Lloyd Atkinson will describe the implications for Canada – for growth, inflation and the Canadian dollar.

10:00 - 10:30 a.m.

Networking break

10:30 - 11:55 a.m.

Charting your course ... with the "Blue Ocean Strategy"



Ralph G. Trombetta

Ralph G. Trombetta, Managing Partner, Value Innovation Associates
Business strategist Ralph Trombetta will jump start your thinking outside the boundaries of the bloody red ocean of cutthroat competition with the latest management concept, "Blue Ocean Strategy." He will help you to think about how to create new blue oceans of untapped profitable growth by challenging the conventional wisdom.

12:00 noon - 1:50 p.m.

Luncheon

2:00 - 3:00 p.m.

Fraud: Risks and Rewards

Norman Inkster, Navigant Consulting Former Commissioner of the RCMP, President of Interpol



Norman Inkster

Keeping the Balance Right, Norman Inkster, Managing Director, Navigant Consulting Assaulted by new risks, businesses are expected to grow shareholder value

and respect more aggressive accountability standards. It is a difficult balancing act. Former Commissioner of the RCMP and President of Interpol, Norman Inkster, will talk about fraud issues and key red flags as you try and get the balance right.

3:00 - 3:30 p.m.

Networking break

3:30 - 4:45 p.m.

Concurrent sessions

What's new in tax & accounting?

The key underlying rules that shape the business framework for asset-based financing and leasing – what's happening?

Loraine McIntosh, Partner, Deloitte & Touche LLP

Michael Stewart, Partner, KPMG LLP

Sponsored by: Blake, Cassels & Graydon LLP

The Power in Building a Strong Brand

Understand the increasing importance of developing your brand in attracting and keeping clients; how a strong brand helps overcome the challenges of commoditization.

Mary Newman, President Brand 360^o

Lydia L. Way, Vice-President, Sales and Marketing, The Commercial Capital Corporation

Sponsored by: MCAP Leasing

The Residual Equation in Asset Valuation and Innovative Remarketing

This workshop will deal with managing a lease company's residual portfolio from setting a residual, equipment valuation through the cycle to disposition at end of term.

James Grace, Senior Vice President, Equipment Management Group, Banc of America Leasing
Doug McKenzie, Vice President & General Manager, BAL Global Finance Canada Corporation

Sponsored by: PHH Arval

4:45 - 5:15 p.m.

33rd Annual General Meeting of Members

6:00 - 7:00 p.m.

Chairman's Reception

Sponsored by:

Collateral Recovery Administration

7:00 - 10:00 p.m.

Chairman's Banquet & Funders Night

Cathy Jones, Actor & Writer

One of Canada's best loved performers, Gemini award-winner Cathy Jones has created a series of hilarious characters for the hit CBC comedy show *This Hour Has 22 Minutes*. Her performances are a whirlwind of timely and wicked satire, as Cathy unleashes a hysterical menagerie of

her most outrageous personalities.

Sponsored by: Chaitons LLP, Equirex Leasing Corp., Stonebridge Financial, Sun Life Financial, Irwin Commercial Finance Canada Corporation, First Canadian Title, CIBC World Markets, Canadian Securitization Group



Cathy Jones

Entertainment sponsored by: Securcor Financial Group, Spartan Services Inc., Shamrock Corporation and Leasebank Credit Corporation

Wine Sponsored by: Canadian Black Book



APAK proud Sponsor of the photography

FRIDAY, SEPTEMBER 15

Friday refreshments provided by: Transwest Financial Services

7:00 - 7:45 a.m.

7:00 - 7:45 a.m.

Buffet Breakfast

Sponsored by:

Transwest Financial Services

8:00 - 9:00 a.m.

Atlantic Canada Charts a New Course



Brian Lee Crowley

Brian Lee Crowley, President, Atlantic Institute for Marketing Studies. Founder of the east coast's policy think tank, Brian Lee Crowley is an informed observer who argues that Canada has to get "have not" out of its vocabulary and stop undermining regional growth.

Sponsored by: Hunter Keilty Muntz & Beatty Limited/
HKMB Capital Solutions

9:00 - 10:15 a.m.

Concurrent sessions

A Practical Guide to Securitization for Lease Originators

Lease originators will take new and experienced issuers through practical questions raised by securitization funding. Internal capabilities, resource requirements, tax and stakeholder considerations are some of the many issues that may not be fully appreciated when dealing with your investment banker alone.

Bill Barlett, President, Jim Peplinski's
Leasemaster

Doug Moore, General Manager,
Somerville National Leasing &
Rentals Ltd.

Sponsored by: Swandel & Associates:

What's new in law?

The key underlying rules that shape the business framework for asset-based financing and leasing - what's happening?

Jennifer Babe, Partner, Miller Thomson LLP

Michael Burke, Partner, Blake, Cassels &
Graydon LLP

Sponsored by: ARI Financial Services Inc.

Hiring your sales force: what works?

By popular demand, this workshop will be reprised from last year. How do you do your sales hiring? How happy are you with the results of your efforts? What are you looking for and how do you know when you've found it? A session on how to hire more effectively; covering techniques of skillful selection and interviewing.

Tony Jones, Tony Jones & Associates

Sponsored by: Mercado Capital Corporation

10:15 - 10:30 a.m.

Networking Break

10:30 - 11:45 a.m.

What Comes Next? (...and What Should You Do About It?)



Jim Carroll

Jim Carroll, Futurist &
Innovation Expert

Jim Carroll lives five years in the future. Recognized for his critical thinking on social, consumer and workplace trends, demographic and lifestyle issues, emerging technologies, as well as economic and business

trends, he helps people understand how they can adopt tomorrow, today.

11:45 a.m.

Conference close – Chairman's remarks

Joseph R. LaLeggia,
President & Chief Executive Officer,
Irwin Commercial Finance

GENERAL INFORMATION

WHO SHOULD ATTEND?

Members and others who want to know more about the changes taking place in the asset-based financing and leasing industry and how it applies to them.

LOCATION

The 2006 Annual General Meeting and Conference is being held in Halifax, Nova Scotia at the beautiful Halifax Marriott Harbourfront (formerly, the Casino Nova Scotia Hotel). This downtown waterfront hotel offers a fantastic view of Halifax Harbour and the hotel is directly connected to the downtown district and Casino Nova Scotia via an indoor skyway. It is approximately a 30 minute drive from the Halifax Airport. The Bus service fee is \$14.00 (one way) and the estimated Taxi fare is \$45.00 (one way). On-site parking is \$15.00 daily.

REGISTRATION FEES AND VOLUME DISCOUNTS

Early Registration – Prior to June 30

Your registration fee of \$1,025 for members and first-time *non-members (\$1,200 for second-time+ non-members) includes:

- Admission to all listed sessions
- All program materials and handouts
- Conference bag
- Welcome Reception
- 3 refreshment breaks
- 2 buffet breakfasts
- 1 luncheon
- Chairman's Reception & Banquet

June 30 onward, your registration fee will be \$1,125 for members and first-time non-members (\$1,300 for second-time+ non-members) and includes all of the above.

The companion's registration fee of \$250 for members and \$370 for non-members includes:

- Welcome Reception
- 2 buffet breakfasts
- 3 refreshment breaks
- 1 luncheon
- Chairman's Reception & Banquet
- Access to business sessions on an "as available" basis.

Also available for delegates: a per day registration rate of (before June 30) \$550 for members and \$625 for non-members. June 30 onward: \$590 and \$665 respectively. A "Chairman's Banquet only" rate is \$110 for members and \$175 for non-members.

Volume discounts for member companies registering more than one delegate:

For the second registrant:

Prior to June 30	\$985
June 30 onward	\$1,085

For each additional registrant:

Prior to June 30	\$945
June 30 onward	\$1,045

VOLUME DISCOUNTS DO NOT APPLY TO NON-MEMBERS.

DELEGATES MUST ADD 15% HST TO THE REGISTRATION FEE.

***Membership in CFLA is corporate therefore the "company" is the member, not the individual. If anyone from a non-member company has previously attended a CFLA conference, the second-time+ fee applies.**

PAYMENT

Advance payment, in Canadian funds is required. Please make cheques payable to: **Canadian Finance & Leasing Association. We are unable to accept credit card payments.**

Registrations can be sent by facsimile to: (416) 860-1140. A confirmation letter will be sent to you upon receipt of your registration form and **payment.**

SUBSTITUTION AND CANCELLATION POLICY

Substitution is permitted up to and including the first day of the conference. The **cancellation policy** is as follows:

Written notice received on or before July 28/06 – full refund less a \$100. administration fee.

Written notice received before August 11/06 – full refund less a \$200. administration fee.

After August 18/06 and no shows – No refund.

CFLA reserves the right to cancel this conference due to insufficient registrations and will be responsible for refunding the registration fees only.

GENERAL INFORMATION

HOTEL ACCOMMODATION

CFLA does not handle hotel reservations. To register at the Halifax Marriott Harbourfront Hotel, call (902) 421-1700 or 1-888-782-9439 and INDICATE THAT YOU ARE WITH THE CANADIAN FINANCE & LEASING ASSOCIATION CONFERENCE.

A block of bedrooms has been reserved at the Halifax Marriott Harbourfront Hotel, at a special rate (single or double occupancy) \$179. Run of the House. Applicable taxes extra.

Reservations require a valid major credit card acceptable to the Hotel.

RESERVATION CUT-OFF DATE:
August 4, 2006.

EARLY CHECK-OUT FEE

Individuals who check-out prior to their reserved check-out date will be charged an early check-out fee of \$50.00. Guests wishing to avoid an early check-out fee should advise the Hotel before or upon check-in of any change in planned length of stay.

COMPANIONS ARE WELCOME

Companions and spouses are very welcome to attend the conference. While there is no formal program of activities, **fully registered** companions and spouses may attend the business sessions (on an "as available" basis) and enjoy meals, receptions and the Chairman's Banquet. **Fully registered companions and spouses have paid the \$250.(member) or \$370 (non-member) registration fee.**

Information about local sights and events will be available on-site at the Registration Desk.

DRESS CODE

Casual business attire is recommended for the entire conference including the Chairman's Banquet. **Jacket and tie not required.**



Canadian Finance & Leasing Association Association canadienne de financement et de location

15 Toronto Street, Suite 301, Toronto, Ontario M5C 2E3
Tel: (416) 860-1133 Toll Free: 1-(877) 213-7373 Fax: (416) 860-1140
E-mail: info@cfla-acfl.ca

Web site: <http://www.cfla-acfl.ca>

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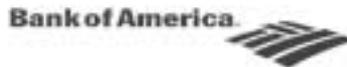
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This list represents sponsors confirmed at the time of printing. For information regarding your sponsorship opportunities, contact Janet Tricker at (416) 860-1133 x25 or Toll-free at 1(877) 213-7373 x25 or email: janet.tricker@cfla-acfl.ca.



REGISTRATION FORM

2006

CFLA ANNUAL CONFERENCE • 2006 • CONFÉRENCE ANNUELLE DE L'ACFL

September 13-15

The Halifax Marriott Harbourfront Hotel,
Halifax, Nova Scotia



Canadian
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1. Mr. Mrs. Ms. _____

2. Mr. Mrs. Ms. _____

3. Mr. Mrs. Ms. _____

I would also like to register my companion/spouse:

1. _____ 2. _____ 3. _____

PLEASE PROVIDE A BRIEF DESCRIPTION ABOUT YOUR COMPANY (20 words or less):

CFLA 2006 Conference Registration Fees

		On or After June 30	
Fully Reg. Delegate (Member)	\$ 1,125		_____
2 nd Delegate	1,085		_____
Each additional Delegate	1,045		_____
First-time Non-member*	1,125		_____
Second-time ⁺ Non-member	1,300		_____
Companions/Spouse (Member)	250		_____
Non-Member	370		_____
Day Registration (Member)	590		_____
Non-Member	665		_____
Chairman's Banquet Only (Member)	110		_____
Non-Member	175		_____
		Sub total	_____
		14% HST	_____
		Total \$	=====

*Membership in CFLA is corporate not individual. Therefore, if anyone from a non-member firm has attended a CFLA conference, the second-time+ non-member fee applies.



Please photocopy form for additional registrants.



Name _____



Is this your first CFLA Conference Yes No



WILL YOU BE ATTENDING:

The Welcome Reception Yes No

Thursday's Luncheon Yes No

Chairman's Reception/Banquet Yes No

Special Needs (i.e. accessibility, diet) _____



THURSDAY, September 14 - 3:30 - 4:45 p.m.



What's New in Tax and Accounting?



The Power in Building a Strong Brand

INTERNATIONAL INSURANCE BROKERS
...an Assuris Global Partner

The Residual Equation in Asset Valuation and Innovative Remarketing

CAPITAL SOLUTIONS
...an Assuris Global Partner

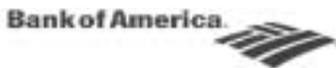
FRIDAY, September 15 - 9:00 - 10:15 a.m.

PHH Arval

Practical Guide to Securitization for Lease Originators



What's New in Law?



Hiring your sales force: what works in financial services?



MCAP



Mercado



Swandel & Associates



Please send together with your payment to the

Canadian Finance & Leasing Association/Association canadienne de financement et de location

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Visit our Web site: www.cfla-acfl.ca