

KEYNOTE SPEAKERS

RMA CANADA 2013 CONVENTION

November 13 -14, 2013
EATON CHELSEA HOTEL



RMA Canada is proud to announce its lineup of guest speakers! Please join us for this exciting event – registration is now open on our website: [www.rmacanada.org/upcoming events](http://www.rmacanada.org/upcoming%20events)

Ed Rigsbee, CSP, CAE



Ed Rigsbee, CSP Certified Speaking Professional, CAE Certified Association Executive, is the ROI Guy; obsessed with helping you to give and receive more return on investment (ROI) in everything that you do. He will help your organization to elevate your business relationships from ordinary to extraordinary; in service, results and profitability.

Ed is the President of Rigsbee Enterprises, Inc., established in 1981. He is recognized internationally for his expertise in the areas of strategic alliance development and implementation and non-profit organization member recruitment and retention. He has authored the following books: *The Art of Partnering Developing Strategic Alliances*, *Partner-Shift-How to Profit from the Partnering*

Mike Lipkin



Topic: The Nine Star Social Values: How to Thrive in 2014

2014 will be a year of change and instability. It will also be a year of opportunity and reconstruction. It will surprise and shock us, while it thrills and delights us. Every day will test our resolve and resourcefulness. Almost all of us will survive it in one way or another. But only a few of us will thrive. To thrive means, “to grow or develop vigorously.” It means winning in any situation. It’s a state of joy and fulfillment that enables one to achieve amazing results. Thriving people have the momentum and energy to bend circumstances to their will. They are the Stars that light up others’ lives. Stars are driven by a set of core social values. Their styles and personalities may diverge sharply but their core social values are remarkably convergent. Social values are the forces that drive us at the deepest level.

Mike Ginsberg



Topic: An Industry in Transition: Trends Shaping ARM

Mike is the President and CEO of Kaulkin Ginsberg, the leading advisor to the outsourced business services industry in the United States.

Since the beginning, Mike has been a driving force in the industries the firm services and thus is a frequent keynote speaker, offering his knowledge on key issues such as “How M&A is Reshaping The Marketplace” and “The Future of the ARM Industry.” Mike will be speaking about the recent regulatory changes in the US and how Canadian companies can expect to be impacted.

To receive the member’s price for the conference, please have the membership holder complete your conference registration. He/she will need to add you as a guest.

KEYNOTE SPEAKERS

Diana Landero



Topic: Flight Simulators for Credit Executives

Diana Landero is a Founder and Managing Director of Dynamic Financial Group, LLC, a Business and Risk Management Consulting firm. She is an accomplished senior executive with 30 years of progressive career in the Financial Services industry; proven leadership skills, sound judgment and transparency while working in complex multinational environments at Citi and Bank of America.

Diana is well versed in the application of analytical tools to manage consumer credit risk and profitability optimization. Her deep understanding of consumer behavior and practical knowledge of the full credit life cycle is evidenced by her successful track record at leading Risk Management Organizations and managing consumer portfolios for mortgages, credit cards and personal loans in the United States and Latin America. She also has experience in Governance, Audit and Control functions in the US and Europe.

Gail Galuppo



Topic: CollectorQuest

How can you keep your collections and recovery call centre staff skill sets sharp? Classroom training can be boring and one-on-one coaching and call monitoring is time consuming for managers, and costly to take collectors off the floor. Game mechanics such as competition, progression and status can engage, empower, and train staff all while being self-directed. In this session, we'll select participants to play the role of collector, customer, and manager.

The collectors will do their best to stay at the top of the leader board in this collector competition. Which collector will collect the most money? How many good customers will be retained? Who will end at the top of the leader board? Join us for this exciting session, which will illustrate how gamified training works for front-end associates.

Note: This will be a 'live' game, where we pit participants against each other to be the best collectors. The only technical requirement will be one projector and screen for the leader board to keep score of the winner. We will select nine participants; three to compete as collectors, three to act as the 'customers' and three to be judges. The session will be used to illustrate how simple game mechanics can improve collector training.

Gail is the COO of Bankerslab.

Paul C. Nazareth



Topic: Social Media -Social Business, beyond Beiber

With the growth of social media and digital business tools on the web how do you establish a digital brand for both yourself as business owner/leader and your organization? Our speaker is not a marketing consultant, he has created practical plans that busy working people can engage to use this medium for better business. We'll discuss strategies for business media platforms like LinkedIn and Twitter as well as the critical importance of your website using case studies from inside the credit sector. Resources on the subject and examples from your peers will be provided.

Paul Nazareth has spent over a decade seeking to empower Canadians to create legacy gifts to their most beloved charities. He has served on the board of the Canadian Charitable Annuity Association and has won local and international awards for legacy philanthropy. Paul is currently part of Canada's largest Philanthropic Advisory team with Scotia Private Client Group and a faculty member in both the Georgian College national fundraising program and the Canadian Association of Gift Planners. His passion for networking and social media has led him into learning and dialogue about the future of social business both for capital profit with entrepreneurs and social-profit with charities. Find him on LinkedIn or @UinvitedU on Twitter.

KEYNOTE SPEAKERS

Ginette Trahan



Topic: Insolvency Trends & OSB Activities

Ginette will include information on corporate and consumer insolvencies. Her presentation will talk to the debtors' compliance activities including court interventions and criminal investigations. Ginette will discuss how to relay a complaint about a file to the OSB, as part of the "OSB Activities" section of the presentation.

Ginette Trahan is the Director General, Outreach Services, Office of the Superintendent of Bankruptcy. She has more than 25 years of experience in key positions with Canada's national insolvency regulator, the Office of the Superintendent of Bankruptcy (OSB).

She began her career in the insolvency field in 1984 as an Official Receiver in the Toronto office of the OSB. Ginette worked in a number of OSB offices across the country and, in 1991, she became the manager of the OSB Quebec City Office. She subsequently went on to perform various national functions at the OSB's head office in Ottawa including those of Deputy Superintendent, Programs, Standards and Regulatory Affairs; National Director, Compliance and Investigations; Deputy Superintendent, Operations; and, most recently, those of Director General, Outreach Services.

Ginette graduated in 1983 from the University of Québec in Trois-Rivières with a Degree in Business Administration. She obtained her International Master of Management from McGill University in 2008. She has been licensed as a Bankruptcy Trustee since 1991.

David Rae



Topic: Nothing Stays the Same

The accounts receivable management industry has changed – just a tad – over the past 20 or so years. Dave Rae, from Allied will speak about the changes he has experienced from his view and how this has changed the industry.

David started with the AIC in 1983. As President and CEO, of Allied International Corporation (AIC) David's focus his efforts as a strategist, inventor, coach, investor, ambassador and student. David has been active as a member or on the board of the Ontario Society of Collection Agencies, TEC, (The Executive Committee), Young Entrepreneurs' Organization, Young Presidents' Organization, New-market Economic Development Advisory Council (NEDAC) and Leader Impact Group. Many, many years ago, David graduated from the University of Western Ontario, with a BA in Economics.

Alexander Holzgreve



Topic: The Evolutionary Process of Debt Sales: A Global Perspective on Distressed Assets

Alex is Global Head of Investments at Aktiv Kapital Sourcing AS.

"The crisis in Europe has hit some markets harder than others. Financial Institutions & regulators alike have acted, the landscape for us as an investor in distressed consumer loans is changing and requires flexibility more than ever. At Aktiv Kapital, we observe changes to the regulatory environment that have impacted decision making and trends for disposing off consumer NPL. In this session, I will reflect on our observations where in the "evolutionary process" of debt sales we see the countries and our vendor customers and what in return is required from distressed asset investors like us? "

"Alex has gained significant experience on credit risk from retail to corporate lending and real estate across international markets. He has trained credit officers in Asia and Africa on credit analysis and Basel regulation for Deutsche Bank's Risk Management Advisory group and has worked with emerging market banks to implement new risk management structures, policies and systems. In his workout career he was the lead on the Asset Management companies established in Turkey and Czech Republic for Debt Buying, and was responsible for pioneering and shaping corporate and consumer NPL portfolio purchases in the Turkish market. Before joining Aktiv Kapital in 2011 as Global Head of Investments, Alex created was also the lead on the workout team Europe & Asia for the largest commercial real estate – backed lender in Germany after such had to be bailed out by the German Government."

KEYNOTE SPEAKERS

Hon. Joseph Jordan P.C.



Topic: Through a Political Looking Glass.

To reiterate the major themes/action items from the Conference and discuss them in terms of the impact that the current political situation will have on them. In addition, a listing of potential “next steps” for the RMA.

Joe Jordan is a second generation Member of Parliament, who served from 1997 to 2004. He is a former Parliamentary Secretary to the Prime Minister and former Parliamentary Secretary to the President of the Treasury Board.

Prior to entering public life, Joe taught in the Business Department at St. Lawrence College for fourteen years and completed international teaching assignments in Ethiopia and Eastern Europe.

He holds a Master’s Degree in Business Administration from Clarkson University, Potsdam, New York; and teaches Government Relations at the Rotman School of Management, University of Toronto. In 2006, 2010 and 2011 he was awarded the Teaching Excellence Award from the University of Toronto. He writes and speaks extensively on the relationship between business and government.

Carol-Ann St-Onge



Topic: “Vive la Différence” Really? Collections in Quebec – the differences in managing receivables in Québec vs. the other provinces.

Carol-Ann comes to collections by way of customer service, credit granting and risk management. Her degree in Industrial Psychology and her MBA in Corporate Reengineering have made her uniquely qualified in the field of operational change management, which has been the common thread throughout her more than 25 years managing culturally diverse work places across three different industries.

A strategic thinker with performance improvement and a customer experience-minded approach, she is a certified coordinator on COPC Standards of Excellence in Call Centre Management and an auditor on Bell’s Advanced Performance Management Program. In 1995, in collaboration with the Ministry of Education, she was one of the expert consultants responsible for the creation of a certification as a call centre agent, a complete one-year community college program.

Carol-Ann has been a keynote speaker at Source Media’s Financial Services, Collections & Credit Risk conference as well as at TRMA Canada and CSRSA with her favourite topic: «How to run a tight ship and have happy sailors .

Dennis Carlson



Topic: Economics and Credit Market Outlooks for Canada and the US

Dennis is the Deputy Chief Economist at Equifax. His presentation will include a broad overview of global trends affecting North American economic conditions with a focus on the US & Canadian political climates and Macroeconomic trends and the impact to consumers and businesses. Additionally, he will share Canadian Consumer and Business Credit trends based on the unique perspective that Equifax can provide.

Dennis Carlson has spent his life analyzing data as a vehicle to better understand the world. His first science fair project was predicting wins in baseball using a calculator and team statistics from the Baseball Encyclopedia. After graduating from the University of Florida, the life-long ‘data junkie’ studied graduate statistics at Cornell University.

A 14 year financial services veteran, Dennis leveraged the power of data, analytics, and predictive modeling to transform how financial institutions and merchants relate to their customers for American Express and First Data before joining Equifax in 2012. He now serves as the Deputy Chief Economist where he continues to tap his unique combination of data science and industry acumen to provide analytical insights to advance the business of both Equifax and Clients.

KEYNOTE SPEAKERS

Sean Sisett



Topic: The Roll-Out and Publishing of Debt Collection Industry Training Materials by Consumer Protection BC and The new Limitation Act, SBC 2012, c. 13 and it's general guidelines for Credit reporting and Licensed Debt Collection businesses in BC

Sean is Sr. Compliance Inspector, Compliance and Enforcement Division, Consumer Protection BC.

Sean attended University of Saskatchewan. He is a Certified Fraud Examiner and Member of the International Association of Financial Crimes Investigators. Sean's previously worked in Corporate Security and Governance with HBC group, served as Regional Executive (Loss Prevention and Financial Audit) for Shoppers Drug Mart Corp. 2001-2007 and is currently Senior Compliance Inspector, Consumer Protection BC since 2007

Darren Thomas



Topic: Receivables Management in Alberta, consumer protection amendments, regulatory efforts and market trends.

Darren is the Director of Fair Trading (as delegated) with Service Alberta.

Mr. Thomas has a Master's Degree from the University of British Columbia and has been with the Government of Alberta since 2004. He is responsible for regulations relating to cost of credit disclosure, collections and debt repayment, credit reporting, payday lending, time shares and travel clubs, and employment agencies. He acts as liaison with a number of organizations related to automotive sales and business, collections and cemeteries. He has been working extensively with credit issues since 2007 and has met with a wide range of stakeholders on consumer credit, debtor and creditor rights and obligations, and credit trends.

Jean-Louis Renaud



Topic: Laws related to credit collections as well as the ongoing studies on the certification of collection agents and collection negotiation companies.

Me Renaud is a holder of a Bachelor of Arts (B.A.), a certificate in computer science from Laval University a Bachelor of Law (LL.L) and a Master of Business Administration (M. B.A.) from the University of Ottawa, Me Jean-Louis Renaud has practiced law in the Outaouais region from 1969 to 1981. He has also been responsible for courses at the Faculty of Law and the faculty of administration of the University of Ottawa. Since 1981, Ms. Renaud acts as the legal advisor for the Office of consumer protection Quebec and specializes in matters related to credit, credit collections as well as travel agents and travel permits.