

**2009 ACA Annual Meeting
Friday, September 18, 2009
Jobing.com Headquarters
4747 N 22nd St #100, Phoenix**

8:00 - 8:30 a.m.

Registration & Continental Breakfast

8:30 - 9:00

**Jobing.com Welcomes Arizona Collectors Association Members and
ACA International Update - Mark Neeb, Vice-President, ACA International**

Mark will present an update on the activities and progress made this past year by our association. He will also highlight some of the upcoming legislative and regulatory challenges we are facing as an industry.

8:30 - 9:00

Officer Installation by Mark Neeb, Vice-President, ACA International

9:30 - 10:15

"Bankruptcy Reform and its Impact on the Debtors, Creditors and the System" by Randy Nussbaum, Esq.

Mr. Nussbaum is a Certified Specialist in Business Bankruptcy and Bankruptcy law by the State Bar of Arizona. His main areas of practice include complex bankruptcy and representation of bankruptcy trustees. He is a frequent presenter on the subject of bankruptcy.

10:15 - 10:45

Break - Snacks and meeting with our vendor partners.

10:45 - 11:15

"How to Manage Challenging Employees" by Camille McCaleb, MBA, SPHR

Camille McCaleb serves as Vice President of Operations and Human Resources at Creative Business Resources, Inc (CBR). CBR is a Professional Employment Organization providing outsourced Human Resources and Payroll services to many companies in a variety of industries. Camille joined CBR in 2005 and is currently responsible for oversight of the human resources, benefits, payroll, training and systems divisions.

11:15 - 12:00 p.m.

"Perils and Pitfalls of Purchased Paper" by David Hameroff, Esq.

Mr. Hameroff's practice areas include Creditor rights, Retail and Commercial Collections, Hospital Lien Law, and Personal Injury. Hameroff began representing major debt buyers for their Arizona and California collection matters, and then started purchasing debt himself. He utilizes the litigation model to maximize recovery and liquidation rates for the debt he purchases.

12:00 - 12:15

Mini-Break, Drawings, and Networking with Vendor Partners

12:15 - 1:00

"Working with Debt Settlement Companies" by Jack Craven

Mr. Craven has nearly 30 years of experience in the financial services industry, including executive level responsibilities in the areas of consumer and commercial credit, recovery, fraud, payment processing, and outsourcing. He earned his B.S. from the United States Military Academy at West Point and has a MBA in Management from Bryant University in Smithfield, RI.

1:00

Arizona Collectors Association Awards Ceremony