

# Internet Resources for the Credit and Collection Professional

## Bankruptcy Resources

### Canada

	Description	Website
1.	Office of the Superintendent of Bankruptcy	<a href="http://osb-bsf.gc.ca">http://osb-bsf.gc.ca</a>
2.	Bankruptcy & Insolvency Act	<a href="http://strategis.ic.gc.ca/SSG/br01013e.html">http://strategis.ic.gc.ca/SSG/br01013e.html</a>
3.	Insolvency Name Search. Requires 128-bit Browser	<a href="https://strategis.ic.gc.ca/cgi-bin/sc_mrksv/bankruptcy/bankruptcySearch/startup.cgi?button=%27proceed%27">https://strategis.ic.gc.ca/cgi-bin/sc_mrksv/bankruptcy/bankruptcySearch/startup.cgi?button=%27proceed%27</a>
4.	BIA Forms	<a href="http://strategis.ic.gc.ca/SSG/br01059e.html">http://strategis.ic.gc.ca/SSG/br01059e.html</a>
5.	Companies' Creditors Arrangement Act [CCAA]	<a href="http://laws.justice.gc.ca/en/C-36/">http://laws.justice.gc.ca/en/C-36/</a>
6.	Bankruptcy Statistics	<a href="http://strategis.ic.gc.ca/SSG/br01011e.html">http://strategis.ic.gc.ca/SSG/br01011e.html</a>
7.	Provides information on various aspects of insolvency including business, personal bankruptcy, proposals and choosing a trustee.	<a href="http://www.bankruptcycanada.com/">http://www.bankruptcycanada.com/</a>
8.	Glossary of Bankruptcy Terms	<a href="http://www.bankruptcycanada.com/bankruptcydictionary.htm">http://www.bankruptcycanada.com/bankruptcydictionary.htm</a>
9.	Synopsis of Statistics	<a href="http://www.bankruptcycanada.com/bankstats1.htm">http://www.bankruptcycanada.com/bankstats1.htm</a>
10.	Canadian Association of Insolvency and Restructuring Professionals	<a href="http://www.cairp.ca/">http://www.cairp.ca/</a>
11.	Insolvency Software for Practitioners	<a href="http://www.insolvency-software.com/index.html">http://www.insolvency-software.com/index.html</a>
12.	The Insolvency Institute of Canada	<a href="http://www.insolvency.ca/">http://www.insolvency.ca/</a>
13.	L'Association des directeurs de crédit de Montréal Inc.	<a href="http://www.adcm.ca/asp/App/go.asp">http://www.adcm.ca/asp/App/go.asp</a> (French)
14.	Discussion Papers on BIA reform	<a href="http://strategis.ic.gc.ca/SSG/cl00150e.html#BIA">http://strategis.ic.gc.ca/SSG/cl00150e.html#BIA</a>
15.	Directory of Trustees in Canada	<a href="http://strategis.ic.gc.ca/sc_mrksv/bankrupt/trusteeSearch/engdoc/index.html">http://strategis.ic.gc.ca/sc_mrksv/bankrupt/trusteeSearch/engdoc/index.html</a>
16.	International Insolvency Regulators- Canadian Profile	<a href="http://www.insolvencyreg.org/members/profiles/canada.html">http://www.insolvencyreg.org/members/profiles/canada.html</a>

17.	The Altman Z Score- Calculator of Business Failure/Insolvency Predictor	<a href="http://www.creditguru.com/CalcAltZ.shtml">http://www.creditguru.com/CalcAltZ.shtml</a>
18.	Bankruptcy & Insolvency Newsletter	<a href="http://www.mlt.com/news/bankruptcy/index.htm">http://www.mlt.com/news/bankruptcy/index.htm</a>

**United States**

	Description	Website
1.	American Bankruptcy Institute	<a href="http://www.abiworld.org/">http://www.abiworld.org/</a>
2	American Bankruptcy Statistics	<a href="http://www.abiworld.org/stats/newstatsfront.html">http://www.abiworld.org/stats/newstatsfront.html</a>
3	Bankruptcy Law material form Cornell Chapter 7; Chapter 11 etc	<a href="http://www.law.cornell.edu/topics/bankruptcy.html#menu">http://www.law.cornell.edu/topics/bankruptcy.html#menu</a>
4.	Daily Headlines from Bankruptcy Data	<a href="http://www.bankruptcydata.com/BankruptcyDataNewsNEW.asp">http://www.bankruptcydata.com/BankruptcyDataNewsNEW.asp</a>
5.	Search Major Bankruptcy since 1986 in the US	<a href="http://www.bankruptcydata.com/findabrtop.asp">http://www.bankruptcydata.com/findabrtop.asp</a>
6.	The Bankruptcy Section from Deal.com <b>Requires Free Login</b>	<a href="http://www.thedeal.com">http://www.thedeal.com</a>
7.	Commercial Law League of America	<a href="http://www.clla.org/">http://www.clla.org/</a>
8.	Association of Consumer Bankruptcy Attorneys	<a href="http://nacba.com/">http://nacba.com/</a>
9.	Bankruptcy and US trustee program	<a href="http://www.usdoj.gov/ust/about_ustp.htm">http://www.usdoj.gov/ust/about_ustp.htm</a>
10	International Insolvency Regulators- US Profile	<a href="http://www.insolvencyreg.org/members/profiles/unitedStates.html">http://www.insolvencyreg.org/members/profiles/unitedStates.html</a>
11.	Bankruptcy Resources	<a href="http://www.bankruptcyaction.com/">http://www.bankruptcyaction.com/</a>
12.	Statute of Limitations in the US	<a href="http://www.cardreport.com/laws/statute-of-limitations.html">http://www.cardreport.com/laws/statute-of-limitations.html</a>

**International**

	Description	Website
1.	International Association of Insolvency Regulators	<a href="http://www.insolvencyreg.org/">http://www.insolvencyreg.org/</a>



2.	UK	<a href="http://www.insolvency.gov.uk/">http://www.insolvency.gov.uk/</a>
3.	Australia	<a href="http://law.gov.au/aghome/commaff/itsa/">http://law.gov.au/aghome/commaff/itsa/</a>
4.	Singapore	<a href="http://www.minlaw.gov.sg/ipto/index.html">http://www.minlaw.gov.sg/ipto/index.html</a>
5.	ABI's list	<a href="http://www.abiworld.org/international/foreign.html">http://www.abiworld.org/international/foreign.html</a>

## Researching Companies and Financial Resources

### Canada

	Description	Website
1.	Blue Book of Canadian Business: information and profiles as well as links to more than 2,600 of Canada's top performing businesses -- some for free and some for a fee.	<a href="http://www.bluebook.ca/">http://www.bluebook.ca/</a>
2	SEDAR system allows users to gain immediate and intelligent access to public company and mutual fund information in the public domain, and provides an important communications link among issuers, filers and the securities regulatory authorities.	<a href="http://www.sedar.com/search/search_form_pc_en.htm">http://www.sedar.com/search/search_form_pc_en.htm</a>
3.	Company Profiles	<a href="http://www.sedar.com/issuers/issuers_en.htm">http://www.sedar.com/issuers/issuers_en.htm</a>
9.	Dun & Bradstreet – Business Information	<a href="http://www.dnb.ca">http://www.dnb.ca</a>
10.	Business Credit – USA & Canada Credit Information on 14Mn companies <b>Paid Site</b>	<a href="http://www.businesscreditusa.com/">http://www.businesscreditusa.com/</a>
11	Equifax Canada	<a href="http://www.equifax.com/EFX_Canada/">http://www.equifax.com/EFX_Canada/</a>
12	Trans Union	<a href="http://www.transunion.com/index.jsp">http://www.transunion.com/index.jsp</a>

### United States

	Description	Website
1.	US Securities and Exchange Commission. Protecting Investors and Markets	<a href="http://www.sec.gov/">http://www.sec.gov/</a>
2	EDGAR – Search for real time company filings. Find key company information — including its name, address, telephone number, state of incorporation, Central Index Key (CIK) number, Standard Industrial Classification (SIC) code, and fiscal year end.	<a href="http://www.sec.gov/edgar/searchedgar/companys_earch.html">http://www.sec.gov/edgar/searchedgar/companys_earch.html</a>
3	Annual Report Research Centre	<a href="http://www.irin.com/cgi-bin/main.cgi">http://www.irin.com/cgi-bin/main.cgi</a>
4.	Hoovers Online: source for company information,-- some for free and some for a fee.	<a href="http://www.hoovers.com/">http://www.hoovers.com/</a>
5.	Career Site that is known for its insider reports on thousands of companies.	<a href="http://www.vault.com/companies/searchcompanies.jsp">http://www.vault.com/companies/searchcompanies.jsp</a>

6.	Wall Street Research Net offers financial/investment information about companies, including financial ratios, stock performance data, industry comparisons, and earnings estimates.	<a href="http://www.wsrn.com/">http://www.wsrn.com/</a>
7.	Free Annual Reports- Public Register's Annual Report service	<a href="http://www.prars.com/">http://www.prars.com/</a>
8.	Edgar Online: SEC information," this site offers fee-based information.	<a href="http://www.edgar-online.com/start.asp">http://www.edgar-online.com/start.asp</a>
9.	Dun & Bradstreet – Business Information	<a href="http://www.dnb.com">http://www.dnb.com</a>
10.	Free Edgar – SEC Filings <i>Requires free Login</i>	<a href="http://www.freeedgar.com/">http://www.freeedgar.com/</a>
11.	Business Credit – USA & Canada Credit Information on 14Mn companies <i>Paid Site</i>	<a href="http://www.businesscreditusa.com/">http://www.businesscreditusa.com/</a>
12.	EDGAR Online People searches SEC Filings by a person's name or displays all people associated with a specific company name.	<a href="http://www.edgar-online.com/people/">http://www.edgar-online.com/people/</a>

***International***

	Description	Website
1.	Global Links to Credit Reporting Agencies- CreditGuru.com	<a href="http://www.creditguru.com/worldagencies.htm">http://www.creditguru.com/worldagencies.htm</a>



## Credit Scoring

	Description	Website
1.	D&B Scoring Reports	<a href="http://www.dnb.ca/products/predscore.html">http://www.dnb.ca/products/predscore.html</a>
2.	The Credit Scoring Site- Links and Resources	<a href="http://www.creditscoring.com/">http://www.creditscoring.com/</a>
3.	Understanding Credit Scoring	<a href="http://www.ftc.gov/bcp/online/pubs/credit/scoring.htm">http://www.ftc.gov/bcp/online/pubs/credit/scoring.htm</a>
4.	Guide to Credit Scoring	<a href="http://www.nolo.com/lawcenter/ency/article.cfm/objectID/CFEE8F98-D0D8-4D64-A040221D061458E5">http://www.nolo.com/lawcenter/ency/article.cfm/objectID/CFEE8F98-D0D8-4D64-A040221D061458E5</a>
5.	Credit Scoring and how it affects you	<a href="http://www.truecredit.com/entry/articleScore.jsp?cb=creditprovider">http://www.truecredit.com/entry/articleScore.jsp?cb=creditprovider</a>

## Financial Statements Analysis

	Description	Website
1.	Financial Statement Analysis by Bernstein & Wild	<a href="http://www.mhhe.com/business/accounting/wild/feature.htm">http://www.mhhe.com/business/accounting/wild/feature.htm</a>
2.	Financial Analysis- Requires free Login	<a href="http://www.ventureline.com/">http://www.ventureline.com/</a>
3.	Norms and Ratios from Biz Stats	<a href="http://www.bizstats.com/">http://www.bizstats.com/</a>
4.	Understanding Financial Statements by Conference Board	<a href="http://www2.conferenceboard.ca/busbasics/en/wb3.htm">http://www2.conferenceboard.ca/busbasics/en/wb3.htm</a>
5.	Financial Statements Guide: IBM	<a href="http://www.ibm.com/investor/financialguide/">http://www.ibm.com/investor/financialguide/</a>
6.	Guide to Ratios and Ratio Calculators: Download Spreadsheet CreditGuru.com	<a href="http://www.creditguru.com/ratios/ratiopg1.htm">http://www.creditguru.com/ratios/ratiopg1.htm</a>
7.	The Altman Z Score- Calculator of Business Failure/Insolvency Predictor	<a href="http://www.creditguru.com/CalcAltZ.shtml">http://www.creditguru.com/CalcAltZ.shtml</a>
8.	Financial Statement Analysis – Moorehead	<a href="http://www.moorheadmgmt.com/scene/behindthescenes.htm">http://www.moorheadmgmt.com/scene/behindthescenes.htm</a>
9.	Financial Ratios Worksheets from Inc Requires Free Login	<a href="http://www.inc.com/tools/finance/20612.html">http://www.inc.com/tools/finance/20612.html</a>
10.	Online Ratio Calculator	<a href="http://www.bankrate.com/att/news/biz/bizcalcs/ratiocalcs.asp">http://www.bankrate.com/att/news/biz/bizcalcs/ratiocalcs.asp</a>
11.	Online Ratio Calculator – Amex	<a href="http://home3.americanexpress.com/smallbusiness/tool/ratios/financialratio.asp">http://home3.americanexpress.com/smallbusiness/tool/ratios/financialratio.asp</a>
12.	Financial ratio Calculator: Enter B/Sheet and Income Stmt figures and calculate around 25 ratios –University of Washington	<a href="http://www.lib.washington.edu/business/ratios/ratios_sample.html">http://www.lib.washington.edu/business/ratios/ratios_sample.html</a>
13.	Financial ratio Calculator: Formulas for the above calculator – University of Washington	<a href="http://www.lib.washington.edu/business/ratios/ratios_formulae.html">http://www.lib.washington.edu/business/ratios/ratios_formulae.html</a>
14.	Industry Norms and Ratio: D&B Paid Site	<a href="http://www.dnb.ca/products/indnorm.html">http://www.dnb.ca/products/indnorm.html</a>
15.	RMA annual study of more than 150,000 statements - US only Paid Site	<a href="http://www.rmahq.org/Ann_Studies/asstudies.html">http://www.rmahq.org/Ann_Studies/asstudies.html</a>

16	Valuation Resources: Industry Norms -US only <i>Paid Site</i>	<a href="http://www.integrainformation.com/integrainfo/agplist.asp?program=VALRESCOM">http://www.integrainformation.com/integrainfo/agplist.asp?program=VALRESCOM</a>
17	Glossary of financial terms	<a href="http://www.ventureline.com/glossary.htm">http://www.ventureline.com/glossary.htm</a>
18	Study Finance	<a href="http://web.utk.edu/~jwachowi/wacho_world.html">http://web.utk.edu/~jwachowi/wacho_world.html</a>
19	Time Zone converter	<a href="http://www.timezoneconverter.com/cgi-bin/tzc.tzc">http://www.timezoneconverter.com/cgi-bin/tzc.tzc</a>

## Credit Associations

### Canada

	Description	Website
1.	The Credit Institute of Canada	<a href="http://www.creditedu.org">http://www.creditedu.org</a>
2.	The National Association of Credit Managers- NACM Canada	<a href="http://www.nacmcanada.org/">http://www.nacmcanada.org/</a>
3	The Sporting Industry Credit Association <i>Members Only</i>	<a href="http://www.sica.ca/">http://www.sica.ca/</a>

### United States

	Description	Website
1.	The American Collectors Association	<a href="http://www.collector.com/">http://www.collector.com/</a>
2.	The National Association of Credit Managers- NACM	<a href="http://www.nacm.org">http://www.nacm.org</a>
3	Association of Executives in Finance Credit and International Business	<a href="http://www.fcibglobal.com/">http://www.fcibglobal.com/</a>

## Credit Related Sites

### Canada

	Description	Website
1.	Creditworthy: Credit Topics, Industry Groups, Newsletter	<a href="http://www.creditworthy.com/">http://www.creditworthy.com/</a>
2.	CreditGuru.com: Discussion Board, Credit Topics, Collection Cards, Ratio Calculator; Quiz; Sample Credit Application and other	<a href="http://www.creditguru.com">http://www.creditguru.com</a>



	Downloads	
3.	Sample Credit Application from nacm	<a href="http://www.nacmservices.com/pages/pdf/creditapp.pdf">http://www.nacmservices.com/pages/pdf/creditapp.pdf</a>
4	Credit Research Foundation	<a href="http://www.crfonline.org/">http://www.crfonline.org/</a>
5	Canada Business Services Centre	<a href="http://www.cbcs.org/english/index.cfm">http://www.cbcs.org/english/index.cfm</a>

## Legal Information

### Canada

	Description	Website
1.	Small Claims Court – Ontario How to – Booklet in ‘pdf’	<a href="http://www.attorneygeneral.jus.gov.on.ca/english/courts/scc/sccbook.asp">http://www.attorneygeneral.jus.gov.on.ca/english/courts/scc/sccbook.asp</a>
2.	Small Claims Court – Ontario FORMS – in ‘pdf’	<a href="http://www.attorneygeneral.jus.gov.on.ca/english/courts/scc/sccforms.asp">http://www.attorneygeneral.jus.gov.on.ca/english/courts/scc/sccforms.asp</a>
3	Small Claims Court Addresses in Ontario	<a href="http://www.attorneygeneral.jus.gov.on.ca/english/courts/cadaddr.asp?selectRegion=All+Regions&amp;selectLocate=All+Locations&amp;selectOffice=Small+Claims">http://www.attorneygeneral.jus.gov.on.ca/english/courts/cadaddr.asp?selectRegion=All+Regions&amp;selectLocate=All+Locations&amp;selectOffice=Small+Claims</a>
4	Small Claims Court – BC How to and Forms	<a href="http://www.ag.gov.bc.ca/courts/small_claims_court.htm">http://www.ag.gov.bc.ca/courts/small_claims_court.htm</a>
5	Small Claims Court- AB Overview	<a href="http://www.betterbusiness.ca/consumer_services/tips/smallclaims.asp">http://www.betterbusiness.ca/consumer_services/tips/smallclaims.asp</a>
6	Small Claims Court – AB Civil Division Publications and Forms	<a href="http://www.albertacourts.ab.ca/pc/civil/publication/index.htm">http://www.albertacourts.ab.ca/pc/civil/publication/index.htm</a>
7.	Small Claims Court - NS	<a href="http://www.gov.ns.ca/just/small.htm">http://www.gov.ns.ca/just/small.htm</a>
8.	Small Claims Court - Saskatchewan	<a href="http://www.saskjustice.gov.sk.ca/courts/provcourt/small_claims/toc.shtml">http://www.saskjustice.gov.sk.ca/courts/provcourt/small_claims/toc.shtml</a>
9.	Small Claims Court – Manitoba	<a href="http://www.manitobacourts.mb.ca/SmallClaims.htm">http://www.manitobacourts.mb.ca/SmallClaims.htm</a>

10.	Small Claims Court – Quebec	<a href="http://www.justice.gouv.qc.ca/anglais/publication/public/creance-a.htm">http://www.justice.gouv.qc.ca/anglais/publication/public/creance-a.htm</a>
11	Provincial Courts Link	<a href="http://www.fja.gc.ca/links/index_e.html#3">http://www.fja.gc.ca/links/index_e.html#3</a>
12	Arbitration	<a href="http://www.normanpickell.com/Arbitration-Main.htm">http://www.normanpickell.com/Arbitration-Main.htm</a>
13	Mediation	<a href="http://www.normanpickell.com/Mediation-Main.htm">http://www.normanpickell.com/Mediation-Main.htm</a>
14	Electronic Court House	<a href="http://www.novaforum.com">http://www.novaforum.com</a>
15	Ecommerce Internet- Electronic Signatures	<a href="http://www.weilers.ca/QuickTips/index.asp?ID=51">http://www.weilers.ca/QuickTips/index.asp?ID=51</a>
16	Canadian Privacy Law	<a href="http://www.heenanblaikie.com/english/legal_news/bulletin_view.cfm?bulletin_id=57&amp;language=e">http://www.heenanblaikie.com/english/legal_news/bulletin_view.cfm?bulletin_id=57&amp;language=e</a>
17	Bulk Sales Act	<a href="http://www.gnb.ca/acts/acts/b-09.htm">http://www.gnb.ca/acts/acts/b-09.htm</a>
18	Law and Legal Research Centre	<a href="http://www.hg.org/index.html">http://www.hg.org/index.html</a>
19	Canadian Bar Association	<a href="http://www.cba.org/Gate.asp">http://www.cba.org/Gate.asp</a>
20	Consolidated Statutes and Regulations from Dept of Justice	<a href="http://lois.justice.gc.ca/en/">http://lois.justice.gc.ca/en/</a>
21	eLaw Search for Ontario	<a href="http://www.e-laws.gov.on.ca/search_E.asp?lang=en">http://www.e-laws.gov.on.ca/search_E.asp?lang=en</a>
22.	Privacy Legislation in Canada	<a href="http://www.privcom.gc.ca/legislation/index_e.asp">http://www.privcom.gc.ca/legislation/index_e.asp</a>
23.	Court Fees- Ontario Small Claims and Superior Courts	<a href="http://www.attorneygeneral.jus.gov.on.ca/english/courts/default.asp#fees">http://www.attorneygeneral.jus.gov.on.ca/english/courts/default.asp#fees</a>

## PPSA –Registrations

### Canada

	Description	Website
1.	PPSA in Ontario: Online Searches Paid Site	<a href="http://www.oncorp.com/">http://www.oncorp.com/</a>
2	Corp Search in Ontario and PPSA Searches Paid Site	<a href="http://www.cyberbahn.ca/">http://www.cyberbahn.ca/</a>

3	Guide to PPSA in Ontario	<a href="http://www.cbs.gov.on.ca/mcbs/english/269a_3ea2.htm">http://www.cbs.gov.on.ca/mcbs/english/269a_3ea2.htm</a>
4	Ontario – Online access software from Dye and Durham	<a href="http://www.dyedurham.ca/ppsr/PPSR_FEATUR ES1.HTM#search">http://www.dyedurham.ca/ppsr/PPSR_FEATUR ES1.HTM#search</a>
5	PPSA overview in Canada	<a href="http://wwlia.org/ca-ppsa.htm">http://wwlia.org/ca-ppsa.htm</a>
6	PPSA in BC	<a href="http://www.governmentagents.sb.gov.bc.ca/prog desc/persprop_reg.html">http://www.governmentagents.sb.gov.bc.ca/prog desc/persprop_reg.html</a>
7	PPSA Cost in BC	<a href="https://www.bconline.gov.bc.ca/price_list.html#5">https://www.bconline.gov.bc.ca/price_list.html#5</a>
8	Personal Property Registry in NS; PEI; NF; NB; NU; NT by ACOL	<a href="http://www.acol.ca/frames_e_splash.html">http://www.acol.ca/frames_e_splash.html</a>
9	PPSA Legislation for all provinces	<a href="http://www.ppsa.net/">http://www.ppsa.net/</a>
10	RDPRM- Quebec	<a href="http://si2.rdprm.gouv.qc.ca/index.asp">http://si2.rdprm.gouv.qc.ca/index.asp</a>

## Corporate Registries

All companies are registered with the federal or provincial governments or both.

The government of Canada maintains a corporate registry of all federal charters.

The provinces generally offer provincial charters, but Quebec also provides federal charters.

At the corporate registry you will find information establishing the legal existence of all corporations: legal name, address, type of business, administrators, type of charter, status, year of incorporation, etc. Please take note that the administrators' personal addresses are often available at the corporate registry.

While some provinces do not provide on-line access to their registries, they will all get there eventually. These links provide you with the addresses of all corporate registries in Canada.

<http://www.gov.nb.ca/snb/e/6000/6600e.htm> (New-Brunswick - Free)

<http://www.gov.ns.ca/snsmr/nsbr/entry.asp?> (Nova Scotia)

<http://www.gov.pe.ca/corporations/index.php3> (PEI-Free)

<https://www.bconline.gov.bc.ca/> (British Columbia Fees applicable)

<http://www.igif.gouv.qc.ca/index.htm> (Quebec-Free)

<http://www3.gov.ab.ca/gs/services/cpnc/index.cfm> (Alberta-through agents-for a fee)

[http://strategis.ic.gc.ca/cgi-bin/sc\\_mrksv/corpdire/dataOnline/corpns\\_se](http://strategis.ic.gc.ca/cgi-bin/sc_mrksv/corpdire/dataOnline/corpns_se)  
(Strategis = Canada-free)

At the time of preparation of this document Manitoba, Saskatchewan and the territories did not have online corporate registries. Refer to the government site listed in the Personal Property Registry site.

## Land Property Registries

Governments also possess information on all transactions that have involved any parcel of land in the county, or province. There is no federal registry of land titles. However provincial government maintain such information. Some provincial governments however, still hold all these information in regional registration offices (assessment or assessor's office) .

To obtain a current title you must provide the legal land description of the property you want to be printed. The legal description is either the TITLE NUMBER of the property or the LOT, BLOCK, AND PLAN NUMBERS and possibly specific country or parish. The civic address CANNOT BE USED to obtain a title.

Here is the land title information available on-line.

[http://registrefoncier.gouv.qc.ca/Sirf/pf\\_accueil.asp](http://registrefoncier.gouv.qc.ca/Sirf/pf_accueil.asp) (Quebec)

<http://www.ab-onestop.ab.ca/> (Alberta)

<http://www.gnb.ca/snb/e/1000/1008e.htm> ( New Brunswick)

<http://www.rigroup.ca/realprice.htm> ( all Maritimes-private)

<http://wwnet.com/~treesrch/ontland.html> (Information of Land Records in Ontario)

<http://www.cbs.gov.on.ca/mcbs/english/4UBSJK.htm> (Further information on electronic searching and registration is available through Teraview, Teranet's gateway. For more information please refer to [www.teranet.ca](http://www.teranet.ca))

These organizations will provide you with a complete listing of all transactions that have involved any parcel of land. These documents will establish not only ownership of the land, but also amount of transactions (price of sale, amount of mortgage, etc.). It will enable you to determine equity.

## Public Records: USA and Canada

	Description	Website
1	Largest Free Public Records Database Collection	<a href="http://www.searchsystems.net/">http://www.searchsystems.net/</a>

## Calculators, Converters, Translations; Maps

	Description	Website
1	Financial Calculators	<a href="http://www.moneyadvisor.com/calc/">http://www.moneyadvisor.com/calc/</a>
2	Currency Converter	<a href="http://www.xe.com/ucc/">http://www.xe.com/ucc/</a>
3	Time Zone converter	<a href="http://www.timezoneconverter.com/cgi-bin/tzc.tzc">http://www.timezoneconverter.com/cgi-bin/tzc.tzc</a>
4	Translations	<a href="http://babelfish.altavista.com/">http://babelfish.altavista.com/</a>
5	Acronyms & Abbreviations finder	<a href="http://www.acronymfinder.com/">http://www.acronymfinder.com/</a>
6	Find the distance	<a href="http://www.indo.com/distance/">http://www.indo.com/distance/</a>
7	Translation Dictionaries	<a href="http://www.dictionaries.travlang.com/">http://www.dictionaries.travlang.com/</a>
8.	Map quest: Maps and Driving Directions	<a href="http://www.mapquest.com/directions/main.adp">http://www.mapquest.com/directions/main.adp</a>
9.	Yahoo: Maps and Driving Directions	<a href="http://maps.yahoo.com/">http://maps.yahoo.com/</a>

## Fraud and Internet Security

	Description	Website
1	Analyze your Privacy	<a href="http://privacy.net/analyze/">http://privacy.net/analyze/</a>
2	Scams and Fraud – Nigerian Fraud	<a href="http://frenchculture.miningco.com/cs/scams/">http://frenchculture.miningco.com/cs/scams/</a>
3	Fraud Files and Quiz from Industry Canada	<a href="http://mmprodnt.ic.gc.ca/mmpub/consumeraffairs/fraud/main_en/quicktime_en.html">http://mmprodnt.ic.gc.ca/mmpub/consumeraffairs/fraud/main_en/quicktime_en.html</a>
4.	Fraud Page by RCMP	<a href="http://www.rcmp-grc.gc.ca/scams/bfraud.htm">http://www.rcmp-grc.gc.ca/scams/bfraud.htm</a>
5.	Fraud Services from Equifax	<a href="http://www.equifax.com/EFX_Canada/services_and_solutions/fraud_services/">http://www.equifax.com/EFX_Canada/services_and_solutions/fraud_services/</a>

## International Trade and Letters of Credit

	Description	Website
1	A basic Guide to Exporting	<a href="http://www.unzco.com/basicguide/index.html">http://www.unzco.com/basicguide/index.html</a>
2	The International Chamber of Commerce	<a href="http://www.iccwbo.org">http://www.iccwbo.org</a>
3.	The International Commercial Terms INCOTERMS	<a href="http://www.incoterms.org/">http://www.incoterms.org/</a>
4	Advice on Incoterms	<a href="http://www.otal.com/incoter2.htm">http://www.otal.com/incoter2.htm</a>
5	Bolero and trade on the net	<a href="http://www.bolero.net/">http://www.bolero.net/</a>
6	Country Reports from Tradeport	<a href="http://www.tradeport.org/ts/countries/index.html">http://www.tradeport.org/ts/countries/index.html</a>
7	A guide to Letter of Credit	<a href="http://www.otal.com/credit.htm">http://www.otal.com/credit.htm</a>
8	World Fact Book from CIA	<a href="http://www.cia.gov/cia/publications/factbook/">http://www.cia.gov/cia/publications/factbook/</a>
9.	Industry Library from Trade port	<a href="http://www.tradeport.org/ts/industries/index.html">http://www.tradeport.org/ts/industries/index.html</a>
10	Credit Insurance from EDC	<a href="http://www.edc.ca/">http://www.edc.ca/</a>
11	LC Article	<a href="http://www.cfglaw.com/articles/moses1.html">http://www.cfglaw.com/articles/moses1.html</a>
12	LC Training and resources	<a href="http://www.mantissa.co.uk/Top1_1.htm">http://www.mantissa.co.uk/Top1_1.htm</a>
13	List of major Canadian Importers	<a href="http://strategis.ic.gc.ca/sc_mrkti/cid/engdoc/index.html">http://strategis.ic.gc.ca/sc_mrkti/cid/engdoc/index.html</a>

## Credit and Collection Related Software

	Description	Website
1	Dun & Bradstreet RAM	<a href="http://www.dnb.ca/products/ram.html">http://www.dnb.ca/products/ram.html</a>
2	Software to create Credit Lines	<a href="http://www.creditforact.com/">http://www.creditforact.com/</a>
3	Get Paid	<a href="http://www.getpaid.com/">http://www.getpaid.com/</a>
4	Software on Excel Spreadsheet from NACM	<a href="http://www.public.asu.edu/%7Ebac524/software.htm">http://www.public.asu.edu/%7Ebac524/software.htm</a>
5	AR Management Software	<a href="http://www.nmctech.com/">http://www.nmctech.com/</a>
6	I Vision Trade AR Management Software	<a href="http://www.itradevision.com/">http://www.itradevision.com/</a>



## Collections/ Skip Tracing

### Canada

	Description	Website
1	Canada 411 for Business and Individuals	<a href="http://canada411.sympatico.ca/">http://canada411.sympatico.ca/</a>
2	Reverse lookup by Phone	<a href="http://www.infospace.com/info.go555/reverse_ca.htm">http://www.infospace.com/info.go555/reverse_ca.htm</a>
3	Reverse lookup by Phone	<a href="http://www.thinkdirectmarketing.com/freesearch/phone10.htm">http://www.thinkdirectmarketing.com/freesearch/phone10.htm</a>
4	Type a three-digit telephone area code to find the area it covers.	<a href="http://www.infospace.com/info.go555/reverse_ca.htm">http://www.infospace.com/info.go555/reverse_ca.htm</a>
5	Yellow Pages	<a href="http://www.yellow.ca/y/home.html">http://www.yellow.ca/y/home.html</a>
6	Toll Free Numbers	<a href="http://canadatollfree.sympatico.ca/search/">http://canadatollfree.sympatico.ca/search/</a>
7	Find a Postal Code	<a href="http://www.canadapost.ca/tools/pcl/bin/popup-e.asp">http://www.canadapost.ca/tools/pcl/bin/popup-e.asp</a>
8.	Maps and Directions	<a href="http://www.mapquest.com/directions/main.adp">http://www.mapquest.com/directions/main.adp</a>

### United States

	Description	Website
1	Yahoo People Search	<a href="http://people.yahoo.com/">http://people.yahoo.com/</a>
2	People Search	<a href="http://www.switchboard.com/bin/cgiqa.dll?MEM=1">http://www.switchboard.com/bin/cgiqa.dll?MEM=1</a>
3	Business Search and Yellow Pages	<a href="http://www.switchboard.com/bin/cgidir.dll?MEM=1">http://www.switchboard.com/bin/cgidir.dll?MEM=1</a>
4	Yellow Pages	<a href="http://www.lookupusa.com/fs/category.htm?bas_fssession={bas_fssession}&amp;bas_vendor=0&amp;bas_type=FAYP&amp;bas_page=1&amp;bas_action=search">http://www.lookupusa.com/fs/category.htm?bas_fssession={bas_fssession}&amp;bas_vendor=0&amp;bas_type=FAYP&amp;bas_page=1&amp;bas_action=search</a>
5	Business Search	<a href="http://www.infospace.com/info.go555/redirs_all.htm?pgtarg=y1wi">http://www.infospace.com/info.go555/redirs_all.htm?pgtarg=y1wi</a>

6	Reverse look up Business or Person	<a href="http://www.anywho.com/rl.html">http://www.anywho.com/rl.html</a>
7	Links of Reverse Look ups	<a href="http://www.reversephonedirectory.com/">http://www.reversephonedirectory.com/</a>
8	Toll Free	<a href="http://www.anywho.com/tf.html">http://www.anywho.com/tf.html</a>
9	Search 1000s of Public Databases with one click! Find Addresses, Property Licenses, Court Records and much, more more...	<a href="http://www.whowhere.lycos.com/">http://www.whowhere.lycos.com/</a>
10	Finding ZIP Codes	<a href="http://www.usps.com/zip4/">http://www.usps.com/zip4/</a>
11	Inform Us- Credit, Driving Criminal history and more  <b>Paid Site</b>	<a href="http://www.informus.com/">http://www.informus.com/</a>

***International***

	Description	Website
1	Links to International Yellow and White Pages	<a href="http://www.anywho.com/international.html">http://www.anywho.com/international.html</a>
2	Web Email Search	<a href="http://www.worldemail.com/">http://www.worldemail.com/</a>
3	World Pages	<a href="http://search.worldpages.com/bin/cgidir.dll?FUNC=DSTSRCH&amp;MEM=288">http://search.worldpages.com/bin/cgidir.dll?FUNC=DSTSRCH&amp;MEM=288</a>

***Search Engines***

	Description	Website
1	Yahoo	<a href="http://www.yahoo.com/">http://www.yahoo.com/</a>
2.	Google	<a href="http://www.google.ca/">http://www.google.ca/</a>
3.	Metacrawler; Metafind	<a href="http://www.metacrawler.com/index.html">http://www.metacrawler.com/index.html</a>
4.	Dogpile	<a href="http://www.dogpile.com/index.gsp">http://www.dogpile.com/index.gsp</a>
5.	AltaVista	<a href="http://www.altavista.com/">http://www.altavista.com/</a>
6.	Ask Jeeves	<a href="http://www.ask.com/">http://www.ask.com/</a>
7.	MSN Search	<a href="http://search.msn.com/">http://search.msn.com/</a>
8.	Lycos	<a href="http://www.lycos.com/">http://www.lycos.com/</a>



9.	Excite	<a href="http://www.excite.com/">http://www.excite.com/</a>
10.	Hot Bot	<a href="http://hotbot.lycos.com/">http://hotbot.lycos.com/</a>
11.	Mama	<a href="http://www.mamma.com/">http://www.mamma.com/</a>
12.	WebCrawler	<a href="http://www.webcrawler.com/info.wbcrawl/">http://www.webcrawler.com/info.wbcrawl/</a>
13.	Go.com Info Seek	<a href="http://infoseek.go.com/">http://infoseek.go.com/</a>
14.	Meta Search	<a href="http://www.metasearch.com/">http://www.metasearch.com/</a>
15.	Search Engine Showdown	<a href="http://notess.com/search/">http://notess.com/search/</a>

## Education

### Canada & US

	Description	Website
1	Dun & Bradstreet- Diploma in Credit Management	<a href="http://www.dnb.ca/education">http://www.dnb.ca/education</a>
2	NACM	<a href="http://www.nacm.org">http://www.nacm.org</a>
3.	Credit Institute of Canada	<a href="http://www.creditedu.org">http://www.creditedu.org</a>

## Career

### Canada

	Description	Website
1	Workopolis-Canada	<a href="http://www.workopolis.com/index.html">http://www.workopolis.com/index.html</a>
2	Career Builder/ Career Mosaic	<a href="http://www.careerbuilder.com/jobseeker/index.htm?siteid=cmhome">http://www.careerbuilder.com/jobseeker/index.htm?siteid=cmhome</a>
3	Monster.ca	<a href="http://www.monster.ca/">http://www.monster.ca/</a>
4	Robert Half- Finance and Accounting Specialists	<a href="http://www.roberthalf.com/">http://www.roberthalf.com/</a>

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