DEBT COLLECTION: A STEP-BY-STEP LEGAL GUIDE. By Marcie J. Fraser. (Aurora, Ontario: Canada Law Book Inc., 1989) pp. xvii + approx. 200. $50 (contents). $16 (binder).

This book is long overdue.

In those days when we were starting out in Law we had to learn by trial-and-error, by advice from experienced lawyers, and by groping our way around when it came to collecting in money and property matters.

This book, which is excellently put together in looseleaf form, with an eye-catching cover design and readable print, is a boon to everyone involved in the civil litigation side of collection.

There are step-by-step guides and forms for each area of discussion.

The author, a law clerk and paralegal, and the publisher are to be congratulated for shedding light on an area which has been all too dim over the years.

From the introduction which contains many suggestions of how to begin collection matters and further information, to the processes of collecting and enforcing collections, the discussion is clear and helpful.

What should a how-to book contain? It should, at the minimum, contain some or all of the following: it should cover the subject-matter from the beginning to the end; the discussion should guide the reader carefully with functional suggestions; the pitfalls should be delineated; forms, suggested directions and steps to implement the processes should be present; and above all, the information and material should be accurate and lucidly explained.

If these are the criteria of a good how-to book, this one qualifies as an excellent product.

The author discusses court processes, and how to enforce judgments, and even enters into the murky morass of mortgage actions. Many a lawyer has told a client that obtaining the judgment is one thing, and may in fact not be too difficult, but enforcing it is a totally different matter, and may in fact be most difficult. This book covers both of those topics in a pointed and clear fashion, and brings together in a coalescent form the processes of collection and the processes of enforcing same.

Although the book is directed to an Ontario audience, it can be easily adapted and used in the rest of Canada.

The author has organized her material intelligently, and whether it is a problem of seizing an automobile or laying claim to real property, advice, suggestions and useful guides are put forth; and, with that, all of those hesitant, misguided, time and effort wasting steps which plagued us years ago in this area, can be avoided.

Hugh W. Silverman
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