



The Law Society of
Upper Canada

Barreau
du Haut-Canada

benchers Bulletin

October 1994, Vol 3, No 2

Errors and Omissions insurance program faces major changes

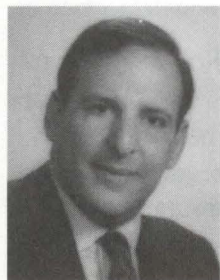
A series of fundamental changes to the Society's errors and omissions insurance program will follow in the wake of a comprehensive task force report adopted by Convocation in October. The task force, chaired by Windsor bencher Harvey Strosberg, was appointed last June to investigate the spiralling deficit in the insurance program and to make recommendations to restore the financial viability of the operation.

The 112-page report — prepared with the assistance of expert actuaries, accountants, counsel, management and insurance consultants retained by the task force — cites a number of disturbing facts and details and warns that "the profession cannot afford to lose precious time. The situation, as this report is intended to show, is critical".

The report pegs the deficit as at June 30, 1994, at an alarming \$154 million—over \$30 million more than was originally calculated last spring.

Among the report's findings:

- In addition to funding the \$154 million deficit, the Society may be required by Ontario Insurance Commission (OIC) regulations to



Insurance Task
Force Chair
Harvey Strosberg

raise \$50 million to satisfy the capital requirements of the insurance program.

- In the past, members received erroneous information about the deficit due to a series of errors in the calculation of deductibles, errors in discounting, miscalculations in payout patterns, adverse development of prior claims, the selection of the low range of the actuaries' projection and the failure to accrue future internal costs of settling claims already incurred. These factors resulted in repeated understatement of the deficit which was further aggravated by under-levying of the profession. The report identifies actuaries, Society personnel and the insurance committee as being responsible for these miscal-

culations.

- When the Lawyers' Professional Indemnity Company (LPIC) was incorporated in 1990, the Society failed to put an adequate management structure in place. The report notes that "there were no identifiable channels for decision-making and no clear lines of authority".
- LPIC failed to collect relevant data required to professionally manage

continues...

Law Society role statement approved

The Law Society of Upper Canada exists to govern the legal profession in the public interest by:

- ensuring that the people of Ontario are served by lawyers who meet high standards of learning, competence and professional conduct; and
- upholding the independence, integrity and honour of the legal profession;

for the purpose of advancing the cause of justice and the rule of law.

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- *Membership suspensions*
- *Upcoming CLE programs*
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its affairs and perform meaningful underwriting functions. Deficiencies in information gathering mean that LPIC is unable to create risk profiles or anticipate trends in claims. "Because of this dearth of information," the report points out, "Convocation has always been constrained to set the current levy on the basis of the incomplete claims experience of the previous year."

- Although LPIC's expenditure of about 35 per cent of its budget on legal fees was within industry standards, it had until very recently no specific policy or guidelines respecting legal costs. Budgeting on a file-by-file basis was not required nor were there any auditing procedures in place to measure fees billed against value for services rendered.

The conclusion of the task force's findings is accompanied by 35 recommendations based on the premise that the Society should continue the errors and omissions program "for the greatest protection of the public and the greatest stability over time for the majority of the Society's membership". Among the principles underlying the continuation of the program are the following:

- LPIC will be operated in a commercially reasonable manner.
- LPIC will not be operated on a "no-fault" compensation basis.
- Some coverage will be limited and some will be eliminated.
- LPIC will move toward a system in which the cost of insurance generally reflects risk. As LPIC collects the necessary information to create risk profiles it will move towards a policy which is tailored more directly to the needs of various types of legal practice.
- LPIC may deny coverage in appropriate circumstances or cancel cov-

erage if deductibles, surcharges, premiums or levies are not paid.

- Solicitors who have been repeatedly negligent may not be able to afford to practise because they will not be able to afford the cost of insurance.

In order to ensure an effective management structure is put into place the task force began a search in September for a new chief executive officer to serve as president of LPIC. As well, LPIC will appoint two new vice-presidents to oversee the finance and operations of the insurance program. The existing position of vice-president of claims will continue.

The following changes to the insurance program were adopted by Convocation:

Levies

1. A supplementary levy of \$1,100 will be imposed for 1994. Members called in 1994 will be exempted. The additional levy is required to ensure that the cost of the insurance program for 1994—estimated at \$99.5 million—is met without further aggravating the deficit. Without the supplementary levy a \$25 million shortfall could ensue.

2. The Society will raise \$50 million to capitalize the insurance program by increasing the annual membership fee by \$600 for four years beginning in 1995.

All fee-paying members, not only those in private practice, will be required to pay the additional \$600 which is not a levy for insurance coverage—it is designed to fund the Society's capital investment in LPIC. All fee-paying members will bear the burden of meeting the capital requirements of this program, just as all members bear the cost of funding the Lawyers Fund for Client Compensation and continue to bear the administrative costs of legal aid through

payment of the annual legal aid levy.

3. The 1995 base levy will be \$5,600.

Changes in deductibles

4. Beginning in 1995, deductible amounts payable will be increased and members will be required to pay half the deductible once a defence has been filed and the remaining half at the commencement of discoveries. In any event, the deductible is payable if LPIC makes a payment to a third party or if investigation, adjusting, legal or repair expenses are incurred. Payment of deductibles for any of these reasons within the last five years will constitute a claim for the purpose of determining future deductibles. Law firms retained by LPIC will be required to forward copies of accounts to all insured members on whose behalf they are retained.

5. LPIC will take vigorous steps to recover outstanding deductibles and will report to the Society members who fail to meet their financial obligations as required by Rule 13 of the Rules of Professional Conduct. The Society is owed about \$8.8 million in deductibles.

6. Solicitors who fail to pay levies, deductibles, surcharges or premiums to LPIC may suffer loss of coverage or cancellation of their policies.

7. Solicitors will be encouraged to defend minor claims on their own subject to the discretion of LPIC.

8. If a claim results from a matter where a solicitor acted for more than one interest, the solicitor will be required to pay the deductible for each interest represented, even if the client(s) waived any conflict. For the purposes of future claims ratings in such cases, the solicitor will be deemed to have had as many claims made as the number of interests represented.

Claims history surcharges

9. The following claims history surcharges will apply for 1995. Surcharges will result only when the claim results in a payment to a third party:

- One claim paid in last five years: \$2,500
- Two claims paid in last five years: \$5,000
- Three claims paid in last five years: \$10,000
- Four claims paid in last five years: \$15,000
- Five claims paid in last five years: \$25,000
- Six or more claims: \$35,000 + \$10,000/claim

Vicarious liability: limits and surcharges

10. Vicarious liability coverage, known as innocent partner coverage, (including claims resulting from dishonest, fraudulent, criminal or malicious acts such as misappropriation or misapplication) will be reduced from \$1 million to \$250,000 and a \$10,000 deductible will apply. Lawyers who may be subject to vicarious liability will be required to pay a separate \$400 surcharge. It is expected that the surcharge will raise \$3.6 million in 1995.

Surcharges: real estate, civil litigation, volume

11. Solicitors will be required to pay a \$25 surcharge for each interest they represent in a real estate transaction or civil litigation matter (these terms to be further defined).

Solicitors acting under a legal aid certificate will be exempt from paying surcharges. Currently, real estate accounts for 48 per cent of claims and civil litigation accounts for a further 30 per cent. The two surcharges combined will raise approximately \$15 million in 1995.

12. A volume surcharge of 1/4 of 1%

will apply to all solicitors whose gross fee billings exceed \$125,000 per year, resulting in payment of \$250 on each \$100,000 of gross fee billings. If gross billings exceed the \$125,000 threshold, surcharges will apply to the first dollar billed. Beginning in 1995, solicitors will be required to file a form with the Society certifying their gross fee billings. It is expected that the volume surcharge will raise \$7 million. Premiums for solicitors' professional liability insurance in the United Kingdom are based on gross billings. Other professions, including engineers, follow this practice.

Changes in coverage: uninsured activities

13. Coverage will not be guaranteed in every instance.

14. Coverage will only be extended to solicitors practising the laws of Canada, its provinces and territories.

15. The LPIC policy will be amended

to clarify explicitly that mortgage brokering is not an insured activity. Similarly, the 1995 policy will specify that no coverage will apply for services as a director, receiver or any similar fiduciary capacity and that coverage as a trustee will exclude any activity related to mortgage brokerage.

16. If solicitors act in matters for which no insurance exists, that fact must be disclosed in writing to client(s).

Tail premiums to be paid after ceasing practice

17. Members who cease the practice of law after June 30, 1995 will be required to pay "tail" premiums for five years after ceasing private practice.

Tendering for E&O legal work

18. LPIC will develop a tender system and invite tenders from the profession for its legal work.

New rules for lawyers transferring from outside Ontario

In response to the decision of the Quebec Superior Court in *Richards v. Barreau du Québec*, the Law Society of Upper Canada has amended its rules for lawyers wishing to transfer to Ontario from other Canadian jurisdictions.

The issue in that case was whether the requirement of three years of practice in another Canadian jurisdiction in order to be eligible to transfer to Quebec was unconstitutional.

In accordance with a legal opinion provided to the Society, the requirements have been

changed to provide that those wishing to transfer to Ontario must have been engaged in the active practice of law or in a pre-call education program of a member society of the Federation of Law Societies of Canada for 17 months within the three year period immediately preceding their application.

In addition to filing a good standing certificate issued by a member society, transfer applicants must also fulfil good character requirements and pass a transfer examination.

Membership suspensions

A listing of more than 700 members who were suspended on November 1 for failure to pay annual fees is included with this month's Benchers Bulletin.

Members who continue to practise while suspended may be subject to disciplinary action. To be reinstated, suspended members must pay the annual fee, plus a \$160.50 (inc. GST) administrative charge, by certified cheque.

Members are also reminded that the deadline for receipt of payment of the E&O levy is December 1 at 5 p.m. Late payment will result in automatic administrative suspension.

Correction

The September 1994 issue of Benchers Bulletin noted that former Thunder Bay benchner Bernard Shaffer was awarded a Law Society medal for his long-standing service to the Ontario legal profession. Due to a typing error, Mr. Shaffer's name was misspelled. The Law Society apologizes and is grateful to Mr. Shaffer's partners for bringing this to our attention.

Roll-call vote

That Rule 12 of the Rules of Professional Conduct dealing with Advertising and Making Legal Services Available be amended by deleting paragraph 7(d) which requires that a lawyer's name be deleted from a firm name upon his/her appointment as a judge or master. Lost 21 to 18 with one abstention.

benchers Bulletin

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Notices

• Address changes?

Members may now submit changes to address, telephone and fax numbers and membership status to the Law Society via electronic mail (E-mail) if they have access to an E-mail account on a system that has Internet access. These changes should be mailed to: records@lsuc.on.ca.

• Proceedings of Convocation

A reminder to all members interested in the affairs of their governing body that copies of the proceedings of Convocation are available on computer diskette at their local county law library.

Upcoming CLE

In the Wake of Bill 40

Thursday, December 1st, 1994

9:00 a.m. — 1:15 p.m.

In this intermediate-level program, leading labour law counsel who have been dealing with the impact of Bill 40 in their practices, will canvass the difficulties, challenges and opportunities which the Act has created.

How Do You Plead?

Saturday, December 3rd, 1994

9:00 a.m. — 1:15 p.m.

Chaired by Robert B. Bell and Robert B. Munroe, this program geared to the young-to-intermediate lawyer will be highlighted by presentations and precedent pleadings provided by pre-eminent counsel in seven of the most litigated causes of action, together with precedents for 12 to 15 additional causes of action. Precedents will be provided in the binder and on diskette.

Fundamentals of Personal Property Security

Monday, December 5th, 1994

9:00 a.m. — 1:15 p.m.

This basic-level course, chaired by David L. Denomme, will take practitioners through the fundamentals of proper practice and procedure under the Act.

To register or for more information on these programs, contact CLE at (416) 947-3374, toll free 1-800-668-7380

Convocation attendance and roll-call votes

Oct. 27/28 1994	Attend		27/28 [†]		Motions*
	a.m.	p.m.	a.m.	p.m.	
Amup, John	✓	✓	✓	✓	Ab
Bastedo, Thomas	✓	✓	✓	✓	F
Bellamy, Denise	✓		✓	✓	F
Blue, Ian	✓	✓	✓	✓	A
Bragagnolo, Rino					
Brennan, Lloyd	✓	✓	✓	✓	F
Campbell, Colin	✓	✓	✓	✓	
Carter, Robert	✓	✓	✓	✓	F
Copeland, Paul	✓		✓	✓	
Cullity, Maurice	✓		✓	✓	A
Curtis, Carole	✓	✓	✓	✓	F
Elliott, Susan	✓	✓	✓	✓	F
Epstein, Philip					
Feinstein, Abraham	✓	✓	✓	✓	A
Finkelstein, Neil	✓	✓	✓	✓	A
Goudge, Stephen	✓		✓	✓	F
Graham, Netty	✓	✓	✓	✓	A
Hickey, Michael	✓	✓	✓	✓	F
Howie, Kenneth	✓	✓	✓	✓	F
Kiteley, Frances	✓	✓	✓	✓	A
Krishna, Virender	✓	✓			A
Lamont, Donald	✓		✓	✓	F
Lax, Joan	✓	✓	✓	✓	F
Legge, Laura			✓		
Lerner, Samuel		✓	✓		A
Levy, Earl					
McKinnon, Colin	✓	✓	✓	✓	A
Manes, Ronald	✓	✓	✓	✓	F
Martin, Arthur					
Mohideen, Fatima					
Moliner, Marie	✓	✓	✓	✓	A
Murphy, Daniel	✓		✓	✓	F
Murray, Ross	✓	✓	✓	✓	A
O'Brien, Brendan					
O'Connor, Dennis	✓				
O'Connor, Shirley					
Palmer, Julaine			✓	✓	
Peters, Patricia			✓	✓	
Richardson, Nora					
Rock, Allan					
Ruby, Clayton	✓	✓	✓	✓	A
Scace, Arthur			✓	✓	
Scott, David	✓	✓	✓	✓	A
Sealy, Hope	✓		✓	✓	F
Somerville, Marc					
Strosberg, Harvey	✓		✓	✓	A
Thom, Stuart	✓	✓	✓	✓	A
Topp, Robert	✓	✓	✓	✓	F
Wardlaw, James	✓	✓	✓	✓	A
Weaver, Mary	✓	✓	✓	✓	A
Yachetti, Roger	✓	✓	✓		A
Lamek, Paul (Treas.)	✓	✓	✓	✓	

Non-voting Benchers in attendance

R. Cass, G.H. Farquharson, A. Lawrence, P.B. Pepper

[†]A Special Convocation was held on Oct. 28 to consider the Insurance Task Force report.

***Motions** A=against F=for Ab=abstain
Text of motions that required a role-call vote are outlined in an article on this page.



The Law Society of
Upper Canada

Barreau
du Haut-Canada

Membership Suspensions and Reinstatements October 1994

Members whose names appear below have been suspended for administrative reasons (non-payment of either annual fees, errors and omissions levies or late filing fee). A listing of reinstated members appears on the overleaf. The year after each member's name is the year of call to the Ontario bar. Enquiries regarding members listed should be directed to the Admissions and Records Department, (416) 947-3315.

ANNUAL FEE SUSPENSIONS

ABRAMSON HARRY LORNE	1946	WINDSOR ON	BYRNE JOHN PHILIP STEPHEN	1972	TORONTO ON
ADKINS MATTHEW GORDON	1992	DEEP RIVER ON	CAMPBELL JOHN RUSSELL	1950	TORONTO ON
ALBI CHRISTOPHER PETER	1992	WINNIPEG MB	CAPLAN-STROEDER BONNIE ANN	1990	BRAMPTON ON
ALLAN JAMES FORD PLUNKETT	1988	NEW ZEALAND	CARLISLE JAMES ALLEN PATRICK	1991	TORONTO ON
AMELL GERALD AMBROSE	1974	KINGSTON ON	CARON DAVID PAUL	1987	KINGSTON ON
ANDREOU VASSILIOS	1982	RICHMOND HILL ON	CARTER JAMES FRANKLIN	1969	NORHT YORK ON
APPLEBY SUSAN DIANNE	1988	GLOUCESTER ON	CHAGNON GASTON VINCENT	1994	LONGUEUILT PQ
ARKI LAJOS	1982	LIMOGES ON	CHEN DEH CHIEN	1991	USA
ARMITAGE DONALD JOSEPH	1986	VANCOUVER BC	CHRISTENSEN TODD REGAN	1993	LONDON ON
ASCROFT CATHERINE LOUISE	1990	CALGARY AB	CHROM SOLOMON ABRAHAM	1991	DON MILLS ON
AYLWARD CAROL ANN	1991	HALIFAX NS	CLANCY SHAWN DENNIS RANDLE	1993	TORONTO ON
BACON KEVIN MICHAEL	1986	NORTH YORK ON	CLEARY JAMES ALBERT	1970	USA
BALL STACEY REGINALD	1990	TORONTO ON	CLIFFE JOHN STANLEY	1993	MISSISSAUGA ON
BALLAGH MARGOT MARY DOUGLAS	1991	ENGLAND	CLIFFORD PATRICK JOSEPH	1994	ETOBICOKE ON
BARBER WILLIAM ROBERT	1993	TORONTO ON	CLINE ROBERT FRANCIS	1965	ST THOMAS ON
BARKER JOHN HOLLY	1980	ENGLAND	CLOUTIER CHRISTOPHE MARC	1984	ORLEANS ON
BARRY LEROY PATRICK	1990	TORONTO ON	CODY WILLIAM PATRICK	1975	OAKVILLE ON
BARUZZI MARK ANTHONY	1985	THORNHILL ON	COHEN EDITH	1993	TORONTO ON
BATCHELAR BRIAN DOUGLAS	1976	BRAMPTON ON	COMSTOCK JOHN THOMAS	1976	WINDSOR ON
BAWDEN PETER GORDON	1991	TORONTO ON	CONLIN MICHAEL VINCENT	1981	BERMUDA
BEAN THOMAS EDWARD	1991	MISSISSAUGA ON	CONRAD DAVID HENRY	1970	MARKHAM ON
BEARD PAULA SHAYNE	1987	TORONTO ON	CORNALÉ MARY LOIS OSBALDESTON	1983	BURLINGTON ON
BELL KEITH DOUGLAS	1974	CHARLOTTETOWN PE	CORNER FRANKLIN JACK WESLEY	1955	HAMILTON ON
BELLEFEUILLE ROGER EDGAR	1978	ALEXANDRIA ON	COX JANICE LYNN	1990	WHITBY ON
BEN-GAL URI	1986	OTTAWA ON	CUCCI ROBERTO	1990	TORONTO ON
BENNETT WILLIAM JOHN COLE	1981	TORONTO ON	CUMMINGS NEIL	1994	USA
BENOIT JEAN PIERRE	1964	USA	CUMYN ADAM PETER FRANCIS	1977	UNITED KINGDOM
BERNSTEIN JOHANNA RUTH	1989	BELGIUM	CUTLER JOYCE MARIE ANTONI	1975	MISSISSAUGA ON
BERNSTEIN MILTON JOSEPH	1964	NORTH YORK ON	DAIGLE JOSEPH CHRISTOPHE GILLES	1990	NEPEAN ON
BERNSTEIN STEPHEN RAYMOND	1993	TORONTO ON	DANIELS LUCIENNE	1992	KINGSTON ON
BEST MICHAEL ROY GEOFFREY	1980	HYDE PARK ON	DAVIS CATHERINE MARY	1992	PORT PERRY ON
BITTER DONALD HARRY	1958	TORONTO ON	DE WILDE LISA JUDITH MURRAY	1982	TORONTO ON
BOAKE LOLA NATALIE	1968	TORONTO ON	DEACON WARREN HAROLD	1992	KAMLOOPS BC
BOCSKA ROSE MARIA	1991	TORONTO ON	DEAN LLOYD CLAYTON	1992	LEAMINGTON ON
BODDEZ CATHERINE AMANDA	1993	VANCOUVER BC	DEFRANCO LORENZO ANTONIO	1975	NEPEAN ON
BOMBERRY LONNY CORBETT	1979	OHSWEKEN ON	DEKLERK JACOB	1983	TORONTO ON
BORON ROBERT PETER	1990	OXFORD NS	DELISLE RONALD JOSEPH	1968	KINGSTON ON
BORTNICK THOMAS JOHN	1975	USA	DELLO DAVID JEFFREY	1981	ETOBICOKE ON
BOVELL DOUGLAS HOWARD	1977	MEAFORD ON	DELOREY ANNE MARIE MARGARET	1989	NEPEAN ON
BOWLES KAREN JESSIE	1987	TORONTO ON	DEMPSTER BRADLEY GEORGE	1985	WATERLOO ON
BRAITHWAITE STEPHEN DENNIS JAMES	1972	MISSISSAUGA ON	DERBAWKA PETER THEODORE	1994	SASKATOON SK
BRAND CARL ARTHUR	1981	TORONTO ON	DERRY PETER GORDON	1973	TORONTO ON
BREAULT DOUGLAS ALEXANDER	1979	TORONTO ON	DIPIETRANTONIO ROBERTO MARIO	1990	WINDSOR ON
BRISEBOIS DANIEL	1992	HAWKESBURY ON	DIXON SUSAN TERRY	1986	LONDON ON
BROOKS SYDNEY	1970	TIMMINS ON	DOAN HAROLD JOHN	1967	TORONTO ON
BROPHEY THOMAS REGINALD JR	1958	WINDSOR ON	DOBBS ERIC JAMES	1993	WINDSOR ON
BROWELL AMELIA ADAMS	1983	OTTAWA ON	DOHERTY DAVID ARTHUR	1990	TORONTO ON
BROWN DARRELL LLOYD	1989	ALCONA ON	DOLISZNY BENJAMIN WALTER	1957	ST CATHARINES ON
BROWN DAVID WILFRID	1991	OTTAWA ON	DOLLAR STEVEN CHARLES	1989	WINNIPEG MB
BROWN JERRY WARREN	1991	VANCOUVER BC	DONOHUE RAYMOND VINCENT	1956	SARNIA ON
BROWN JOHN PATRICK	1993	TORONTO ON	DONOVAN RONALD GEORGE	1988	OTTAWA ON
BROWN SHANE BOYD	1984	EGBERT ON	DOUCET MARK JOSEPH	1992	ST JOHN NB
BRYANS WENDY ELIZABETH	1981	USA	DOXTDATOR DARRELL GORDON	1991	OHSWEKEN ON
BUCHAN MARGARET LYNNE	1993	TORONTO ON	DOYLE JOSEPH PAUL ROBERT	1983	ORLEANS ON
BURSEY DAVID WAYNE	1984	VANCOUVER BC	DROZDOSKI PATRICIA ANNE	1970	WELLAND ON
			DUCAS LAWRENCE CHARISSIOS	1982	SCARBOROUGH ON
			DUGGAN STEPHEN GREGORY	1976	GLOUCESTER ON

DUGUAY ROBERT MARC	1992	SAINT BRUNO PQ	HERMAN MURRAY	1965	THORNHILL ON
DUGUID NAOMI HILARY	1981	TORONTO ON	HERMAN ROBERT JOSHUA	1978	TORONTO ON
DUNLOP JAMES DUNCAN	1988	TORONTO ON	HICKS THOMAS MICHEL	1990	TORONTO ON
DUNN ROBERT DANIEL	1987	BEDFORD NS	HIER RONALD NORMAN	1982	WILLOWDALE ON
EARNSHAW SHANNON KELLY	1990	CAMBRIDGE ON	HIGGINS DAVID GEOFFREY	1980	TORONTO ON
ECCLESTONE GORDON WILFRED	1953	TORONTO ON	HILL MARGARET ELIZABETH	1994	RICHMOND ON
EHRlich STANLEY CHARLES	1985	NORTH YORK ON	HITZIG SUSAN AMY	1990	TORONTO ON
EISEN LEWIS SHERWOOD	1983	OTTAWA ON	HOCKIN DAVID GORDON	1971	SARNIA ON
ELLIOTT STEPHEN DOUGLAS	1978	BAHAMAS	HOFFMANN ELISABETH MARGARETE	1992	LONDON ON
ELLIS CLINTON VERNOL	1982	NORTH YORK ON	HOPKINS EDWARD PELTON	1972	WINDSOR ON
ENGELS ROSEMARY	1985	TORONTO ON	HORDO MICHAEL JOHN CLAYTON	1989	WILLOWDALE ON
ENGLAND KATHERINE ANNE	1991	TORONTO ON	HOYES BRIAN CHARLES	1980	WILLOWDALE ON
EPSTEIN MAX HARRIS	1987	TORONTO ON	HULME BARBARA JEAN	1994	VANCOUVER BC
ERIKSON GLEN HENRYK	1979	TORONTO ON	ILNYCKYJ-REIVE MOTRIA SOPHIA O.	1989	OTTAWA ON
ETKIN RENA	1989	TORONTO ON	ISTL DANIELLE CLAIRE	1991	WINDSOR ON
EVANS CATHERINE ANNE JANE	1986	TORONTO ON	IVANY JOHN WILLIAM	1970	VERNON BC
EVANS CHARLES JOHN	1981	TORONTO ON	JAFFEY JOHN MOWAT	1975	TORONTO ON
EVANS DAVID GRAHAM	1957	LONDON ON	JAMES EDWARD BRIAN	1990	VANCOUVER BC
FAIETA NICHOLAS ENZO	1980	TORONTO ON	JANJUA MOEEN MAHMOOD AHMAD	1976	MISSISSAUGA ON
FALLIS ROBERT KIRK	1993	MISSISSAUGA ON	JARVALT JOHANNES	1980	TORONTO ON
FALZONE LUIGI MICHAEL	1985	TORONTO ON	JEFFREY ALISON ROBIN	1986	EDMONTON AB
FESTERYGA AUDREY MARIE	1987	LEAMINGTON ON	JENKINS WILLIAM KEITH	1983	CALGARY AB
FITCH GREGORY JAMES	1987	N. VANCOUVER BC	JENKINSON MICHAEL GEORGE	1987	DOONSVIEW ON
FLAM SHELLEY ROSLYN	1992	TORONTO ON	JENNESS CRAIG ANDREW	1988	OSGOODE ON
FLEMING MARY ANN HAWKRIGG	1988	NORTH YORK ON	JOHNSTON JANICE DIANE	1981	TORONTO ON
FLOROFF CHRIS DOUGLAS	1983	SCARBOROUGH ON	JOHNSTON PHILIP WILLIAM	1971	TURKS/CAICOS BWI
FLUMIAN GEORGE	1982	OTTAWA ON	JOHNSTON WILLIAM ALAN	1974	TORONTO ON
FORRESTER JAMES	1974	BRAMALEA ON	JONES HEATHER LYNN	1993	TORONTO ON
FORRESTER MICHAEL GREGORY	1986	WILLOWDALE ON	JORDAN JAMES CAMPBELL	1989	OTTAWA ON
FORTE ANGELINA	1985	OTTAWA ON	KALISKY HOWARD	1985	LACHINE PQ
FOSTER DELAINE SUSAN	1985	SURREY BC	KANG JOO SUNG	1991	TORONTO ON
FRANK RONALD THEODORE	1986	WOODBIDGE ON	KANJI NASRULLA	1988	DOONSVIEW ON
FRASER EUGENE HECTOR	1993	COQUITLAM BC	KANTER MICHAEL LESLIE	1985	TORONTO ON
FREEDMAN CHAIM DAVID	1990	TORONTO ON	KARDASH DAVID	1974	OTTAWA ON
FROlick LARRY GEORGE	1975	TORONTO ON	KARN KATHY LOUISE	1994	TORONTO ON
FUR NICHOLAS NELSON	1978	BURLINGTON ON	KARP EREZ	1986	THORNHILL ON
GARVEY JOSEPH JAMES	1991	TORONTO ON	KAUFMAN ELLIOT NORMAN	1987	BRAMPTON ON
GASPAR DORIS BOTSFORD	1979	WINDSOR ON	KAVANAGH TERENCE MICHAEL	1980	TORONTO ON
GAUKRODGER DAVID WILLIAM	1993	USA	KELLY BARBARA LYNN	1991	OTTAWA ON
GEE DIANE LYNN	1988	TORONTO ON	KELLY THOMAS ALAN	1981	NORTH YORK ON
GERSTL ALLEN CARL	1977	TORONTO ON	KELLY WILLIAM FOSTER	1991	OSHAWA ON
GIDEON SAMUEL	1982	SCARBOROUGH ON	KENNARD ALLAN BEATTY	1988	TORONTO ON
GILLEN RANDOLPH JAMES	1976	ST CATHARINES ON	KENNEDY STEPHEN JOHN	1979	MISSISSAUGA ON
GILLESPIE JANICE MARIE	1988	KINGSTON ON	KENWELL FREDRICK BLAKE	1991	WOODBIDGE ON
GLICK MARILYNN PAMELA	1975	TORONTO ON	KINAHAN BLAKE FRANCIS	1980	TORONTO ON
GLOVER JOANNE KATHLEEN	1992	N. VANCOUVER BC	KINDIAK RAYMOND THOMAS	1989	TORONTO ON
GODDARD ANDREW GUY EDWARD	1993	TORONTO ON	KING ANDREW GEORGE ROBIN PRIOR	1982	TORONTO ON
GODDARD MARGARET ELIZABETH	1983	TORONTO ON	KING DAVID ALLAN	1989	DON MILLS ON
GOLD JORAM	1977	TORONTO ON	KINGWELL BRIAN GORDON	1993	VANCOUVER BC
GOLDMAN PHILIP	1990	KINGSTON ON	KINNAIRD TIMOTHY MICHAEL	1990	AJAX ON
GOLDSTAUB DANNY RALPH	1981	TORONTO ON	KIT STEPHEN NESTOR	1993	MISSISSAUGA ON
GORA JOHN LEONARD ZIGMUND	1957	TORONTO ON	KNUTSON THOMAS GARFIELD JOSEPH	1985	ST THOMAS ON
GOULDEN LISA LOUISE	1994	LONDON ON	KORMOS PETER ERIC	1980	TORONTO ON
GRAHAM DOROTHY GWETHALYN	1994	TORONTO ON	KOVAC CAROLYN ELIZABETH	1989	TORONTO ON
GRAHAM DUNCAN ALAN	1993	HARROW ON	KOVACS JEROME ALEXANDER FRANCIS	1988	TORONTO ON
GRANT LAWNIA VELMA A. SHEPPARD	1989	USA	KOZAKAVICH DOUGLAS ANDREW	1992	WESTON ON
GREEN LYNDASAY MAY	1992	VANCOUVER BC	KOZIAR ANDREW	1980	OSHAWA ON
GREEN WELDON FREDERICK	1958	TORONTO ON	KREPAKEVICH STEPHEN	1946	ISLINGTON ON
GREENE SHEILA HELEN	1989	ST JOHN'S NF	KREUTZER TIMOTHY JOHN	1976	TORONTO ON
GREENSTEIN MARK ANTHONY	1991	WILLOWDALE ON	KRUEGER ALAN DAVID	1991	DENFIELD ON
GRIEVES WILLIAM HEDLEY	1976	MILTON ON	KUCHTA MARY ELIZABETH	1980	CHATHAM ON
GROSBERG CAREY HOWARD	1976	THORNHILL ON	KURATA MARY CHRISTINA FRANCES	1984	TORONTO ON
GROSS CATHERINE LOUISE	1983	GRIMSBY ON	KVIESIS AIVAR	1972	TORONTO ON
GRUSHKA ISAK	1975	TORONTO ON	L'HEUREUX WILLARD JOHN	1973	CALGARY AB
GUPTA ARPITA	1990	USA	LA TRAVERSE AGNES ANNE MARIE	1985	TORONTO ON
HAMILTON DAVID ALEXANDER ELGIE	1990	TORONTO ON	LAHEY KATHLEEN ANN	1989	KINGSTON ON
HAMMOND JOHN FREDERICK	1989	HAMILTON ON	LAIRD BRUCE KEITH	1973	NORTH YORK ON
HANLEY MICHAEL JAMES	1991	TORONTO ON	LAITMAN MIKE SOL	1988	TORONTO ON
HANLEY SIOBHAN ANN	1991	GUELPH ON	LANGLEBEN ANNA	1985	SCARBOROUGH ON
HARRIS LESLEY ELLEN	1987	OTTAWA ON	LAPOWICH JERRY ALLAN	1969	THORNHILL ON
HART CHRISTINE ELLEN	1975	TORONTO ON	LASH JOHN ROGER MILLER	1965	TORONTO ON
HARTLEY STEPHEN ERNEST	1978	TORONTO ON	LAWFORD HUGH JOHN	1962	KINGSTON ON
HARVARD JOHN MILTON	1974	STRATHROY ON	LAYEFSKY PAUL	1982	TORONTO ON
HASSAN MUHAMMAD ASSAF	1979	LONDON ON	LEARMONTH PATRICIA LOUISE	1980	USA
HEELEY DAVID GEORGE	1981	PETERBOROUGH ON	LECLAIR MARK JOSEPH ALBERT	1990	OTTAWA ON
HERLE DAVID PETER	1993	OTTAWA ON	LEEFE JOHN PARKER	1991	OTTAWA ON

LENDE STEPHEN JEROME	1966	TORONTO ON	MULLANEY JESSLYN MARIE	1990	NEPEAN ON
LERNER YALE HOWARD	1987	WINNIPEG MB	MURPHY PAUL JOSEPH	1982	USA
LESLIE JOAN GLADYS	1984	OTTAWA ON	MURPHY WILLIAM HUGH	1984	MONCTON NB
LESTER SHIRA	1994	TORONTO ON	MUSTOS WILLIAM LOUIS	1986	TORONTO ON
LEVASSEUR JOSEPH LEO GILLES	1994	OTTAWA ON	MYRVOLD BARRY KIM	1984	UNITED KINGDOM
LEVY HAROLD JOSEPH	1970	TORONTO ON	NAPIER BARRY DENNIS	1985	TORONTO ON
LEVY RHONDA BONNIE	1987	TORONTO ON	NAYDUK DERRICK GEORGE	1993	TORONTO ON
LLOYD GEORGE EDWARD	1974	KINGSTON ON	NAYLOR WILLIAM ERNEST MACLEAN	1970	TORONTO ON
LO FASO GAETANO	1975	CP 44100 MEXICO	NEMNI-LAURION COLETTE AUDREY	1987	AURORA ON
LOKASH PAUL EUGENE	1968	USA	NEUBAUER PETER JOSEPH	1975	TORONTO ON
LOSIER ANTHONY JOSEPH	1990	OTTAWA ON	NEWMAN DAVID HERBERT	1969	TORONTO ON
LOVAS SIDNEY IRVING	1977	TORONTO ON	NICHOLSON DAVID EDWARD	1960	NEPEAN ON
LUCAS DAVID IVAN	1983	MONTREAL PQ	NICHOLSON JOHN WILLIAM	1952	HAMILTON ON
LUND RONALD ERIC	1976	ISLINGTON ON	NICHOLSON MARY JO ANDERSON	1977	TORONTO ON
LUTZ BRIAN HUTCHINGS	1993	CAYUGA ON	NISBET WILLIAM PAUL	1970	BELGIUM
LYON JENNIE HATFIELD	1985	TORONTO ON	NOBLE PETER ROBERT JOHN	1973	LONDON ON
MACDONALD ERIC ARSENE	1992	MONTREAL PQ	NOWAK MARK THADDEUS	1977	KITCHENER ON
MACDONALD JOHN DUNCAN CLAUDE	1987	ETOBICOKE ON	NUGENT JOHN ALLEN	1976	BARBADOS WI
MACGREGOR RODERICK GRANT	1979	BOWMANVILLE ON	NUTTALL GREGORY ACE	1992	TORONTO ON
MACLEOD DEBORAH LYNN	1988	USA	O'BRIEN DAVID MICHAEL	1986	WILLOWDALE ON
MACLEOD PAUL ALEXANDER	1983	GRIMSBY ON	O'DONNELL JOHN VICTOR PATRICK	1970	MISSISSAUGA ON
MAIN NANCY CAROLE	1990	TORONTO ON	O'NEIL KATHLEEN GEORGINA	1979	TORONTO ON
MAKUCH ZENNEN ANDREW	1991	UNITED KINGDOM	OLIVIER ANNE RENEE	1990	CANTLEY PQ
MANTHA HUBERT ERNEST	1971	TORONTO ON	ORENSTEIN RONALD ISAAC	1985	TORONTO ON
MARCH MICHAEL GERARD	1992	OTTAWA ON	ORKISH NANCY MARY	1992	SYDNEY NS
MARGOLIS JARED RICHARD	1984	HONG KONG	ORTIZ STEFFI URSULA GOEHLICH	1990	OTTAWA ON
MARK LONNY WAYNE	1978	AURORA ON	OUNAPUU TOOMAS	1973	MISSISSAUGA ON
MARKIN JOSEPH	1974	DOWNSVIEW ON	PALETTA FRANCO	1982	HAMILTON ON
MARTIN PETER GUY	1990	TORONTO ON	PALMER EARL EDWARD	1962	BRANTFORD ON
MARTIN ROBERT IVAN	1978	LONDON ON	PANICALI MASSIMO	1982	MAPLE ON
MARTIN STEWART NEILL	1968	TORONTO ON	PARK RICHARD RONALD	1983	MARKHAM ON
MASON MARGARET ELIZABETH	1986	BELLEVILLE ON	PARKINSON KATHERINE ELLEN	1971	TORONTO ON
MASON MARGARET JEAN	1977	KANATA ON	PATTERSON CAROL AUGUSTA MARY	1984	TORONTO ON
MATHERS WILLIAM SUTHERLAND	1986	KINCARDINE ON	PEPE MICHAEL FRANCIS GERRARD	1981	USA
MATUSIAK NORMAN GERALD	1964	ETOBICOKE ON	PERDUE RICHARD RUTLAND	1971	WASHAGO ON
MCALLISTER EDWARD MICHAEL JOHN	1989	TORONTO ON	PETERSON JAMES SCOTT	1966	OTTAWA ON
MCCONKEY ROBERT WARREN	1985	AURORA ON	PHILP MICHAEL WESLEY	1989	MISSISSAUGA ON
MCCUTCHEON FREDERICK WALLACE	1989	TORONTO ON	PISCELLI GABRIEL JOSEPH	1978	TORONTO ON
MCDONALD WILLIAM MARK	1993	WHISTLER BC	POLLOCK ELAINE DIANE	1986	OTTAWA ON
MCENIRY MURRAY RONALD	1973	HAMILTON ON	POON SIDNEY SZE-LIM	1970	TORONTO ON
MCIVER PATRICIA MAUREEN	1983	USA	POTHIER JENNIFER LYNNE ELIZABETH	1990	OTTAWA ON
MCKAY CAREY ANN	1988	TORONTO ON	POWELL KAREN LEONA	1988	VANCOUVER BC
MCLISTER ROBERT GARY	1982	WINDSOR ON	PREFONTAINE NICOLE M. MARIE-FRANCE	1991	FRANCE
MCMAHON DONALD JAMES	1992	EDMONTON AB	PRESTON-MCKEE KAY	1992	WILLOWDALE ON
MCMURRAY DAVID JOHN	1987	KINGSTON ON	PREWAL PRETAM KAUR	1991	MISSISSAUGA ON
MCMURRAY LINDA DIANNE	1987	OTTAWA ON	PRIAL RICHARD LEON	1988	TORONTO ON
MCOUAT DARLENE MAE	1991	TORONTO ON	PROBERT HEATHER MARION	1979	WILLOWDALE ON
MCWHINNIE JILL ELOISE	1981	STOUFFVILLE ON	PURVIS DAVID GEORGE AARVIK	1972	COBOURG ON
MEAGHER JANE BENNETT	1979	MONTREAL PQ	RACTUNAS ZENONAS	1977	RICHMOND HILL ON
MEDLAND DAVID HOWARD	1974	TORONTO ON	RAFTOPOULOS ANGELOS	1981	SCARBOROUGH ON
MERCER PETER PHILIP	1981	LONDON ON	RAYNER GEORGE COLIN	1964	BURLINGTON ON
MERNER DAVID ROBERT	1991	OTTAWA ON	RAZA ARIF	1980	SCARBOROUGH ON
MERRIMAN CHRISTINE LEIGH	1994	VANCOUVER BC	RECZULSKI TADEK GEORGE	1982	OSHAWA ON
MESZAROS CHRISTOPHER ANTHONY	1993	NAVAN ON	REINHART MARSHALL IAN	1985	TORONTO ON
MEZEI MICHAEL STEVEN JACOB	1987	TORONTO ON	REINSTEIN PHILIP	1974	DOWNSVIEW ON
MILLS ALLAN VINCENT	1978	HAMILTON ON	RICCIO ANDREA MARIO FELICE	1990	CALGARY AB
MINARD RICHARD PAUL	1979	OTTAWA ON	RIDDELL MERVIN LORNE	1975	ST THOMAS ON
MINNEMA TIMOTHY PAUL	1989	KINGSTON ON	RILEY JAMES THORNTON	1973	NORTH YORK ON
MISIR AMARNATH VIVASWAT	1982	MISSISSAUGA ON	ROBERTS GARTH SHELTON	1975	ST CATHARINES ON
MISKINIS JOANA GRAZINA	1984	WINDSOR ON	ROBINS HARTLEY	1956	TORONTO ON
MITCHELL HEATHER ELIZABETH	1994	USA	ROLLO DOUGLAS EDWARD	1956	TORONTO ON
MITCHELL MILTON DONALD	1983	BROOKLIN ON	ROMKEY ABHA TOMAR	1991	KITCHENER ON
MOGAN PETER JOHN CHARLES	1978	VANCOUVER BC	ROONEY PATRICK EDWARD	1987	FORT SASK. AB
MOHIDEEN ALAWI KHAYYAM	1979	SCARBOROUGH ON	ROSE ROBERT ANDREW	1991	TORONTO ON
MOLL DAVID JACK	1975	TORONTO ON	ROSS NORMAN ALFRED JOSEPH	1971	TORONTO ON
MONDROW IAN AARON	1991	TORONTO ON	ROTENBERG CHARLES MYER	1980	OTTAWA ON
MONTURE-OKANEE PATRICIA ANNE	1994	OTTAWA ON	ROY BERNADETTE KELLY	1989	LITTLE CURRENT ON
MOORE MICHELE MARIE	1994	VICTORIA BC	ROZEN SHEILA DIANE	1985	VANCOUVER BC
MORAND DENIS GERARD JOSEPH	1982	WINDSOR ON	RUMBLE WAYNE ALLEN	1974	SURREY BC
MORGAN PHILIP WILLIAM	1993	KINGSTON ON	RUSSELL DEAN DOUGLAS	1978	LONDON ON
MORRA SANDRA	1993	BOLTON ON	RUSSELL PAUL ALLEN	1988	TORONTO ON
MORRIS DAVID FREDERICK	1992	TORONTO ON	RYAN LISA	1981	OAKVILLE ON
MORTON CYNTHIA NAN	1983	VICTORIA BC	SAAD CAROL-LYNNE	1989	OTTAWA ON
MOSSMAN RONALD FINLAY	1970	MISSISSAUGA ON	SAKHNO MARINA	1991	JAMAICA WI
MOUSLEY DONNA JEAN	1989	OTTAWA ON	SALGO KARL JOSEPH	1988	ORLEANS ON
MUCHA STEVEN MICHAEL	1979	TORONTO ON	SCARFE JOHN JEREMY MACNAIR	1992	TORONTO ON

SCHOLLAR SHARON LEE	1977	OTTAWA ON
SCOTT STUART BEVERLEY	1964	TORONTO ON
SCOTT WILLIAM EDWARD ROSS	1981	OTTAWA ON
SEIDENFELD GARRY WARREN	1984	TORONTO ON
SEMPLE ALEXANDER JAMES	1990	LONDON ON
SHADDY LINDSAY KATHRYN	1986	ETOBICOKE ON
SHAPERO ROBERT HASKELL	1987	TORONTO ON
SHARMA VIKAS	1991	TORONTO ON
SHAUL JEFFREY CHARLES	1983	TORONTO ON
SHEINER JANICE IVY	1987	WATERLOO ON
SHEINER LLOYD-STEPHEN	1987	MONTREAL PQ
SHEPHERD WILLIAM JAY CHARLES	1980	TORONTO ON
SHEPHERDSON CHERYL BETH	1989	OTTAWA ON
SHERMAN BRIAN ALLEN	1977	RICHMOND HILL ON
SHIBLEY JEROME THOMAS	1966	MARKHAM ON
SHINDER JEFFREY ISAAC	1993	USA
SHINYA WAYNE MASUO	1981	OTTAWA ON
SHORTILL THOMAS DAVID STAPLETON	1970	TORONTO ON
SHUKEN BARRY ALAN	1970	TORONTO ON
SHULMAN JEFFRIE DAVID	1979	TORONTO ON
SIEGEL MARVIN DAVID	1960	TORONTO ON
SILVERSTONE MARCUS JACK	1982	MONTREAL PQ
SINNIGE CASPER LAURENTIUS	1993	TORONTO ON
SMITH CATHERINE ANNE	1980	TORONTO ON
SMITH HENRY ANTHONY	1965	CALGARY AB
SMOLYNEC NATALIA	1986	OTTAWA ON
SOLNICKI VICTOR	1963	TORONTO ON
SOMER BRUCE PHILIP	1993	TORONTO ON
SOO RICHARD KAI DAK	1994	TORONTO ON
SOULE JOHN ALEXANDER	1975	HAMILTON ON
SPENCER KATHI JANE	1979	ANDORRA
SPIEGEL SHELLEY MERRILL	1982	TORONTO ON
SPRACKMAN PAUL JONATHAN	1992	VANCOUVER BC
SPRATT ROBERT WILLIAM	1949	TORONTO ON
STANBROOK RALPH JOEL	1963	WILLOWDALE ON
STANISLAWSKI SHEILA JOY	1983	NEPEAN ON
STERLING HELEN MARION	1992	BRAMPTON ON
STEVENSON MARK LEONARD	1985	VICTORIA BC
STEWART JULIE ANN	1990	OTTAWA ON
STEWART ROSS CHARLES	1990	OTTAWA ON
STRANAK-ST-GEORGES BARBARA ANNE	1986	ST LAURENT PQ
STRUTT BRIAN WESTLEY	1987	WATERDOWN ON
SUGG BRIAN KEITH	1993	SURREY BC
SUMMERS WILLIAM JAMES FRASER	1971	MISSISSAUGA ON
SUN MARGARET PING	1990	USA 80220
SUNDERJI SALMI NAZERALI	1983	TORONTO ON
SWANBOROUGH REGINALD JAY	1991	CHISWICK LONDON
SWIFT JOANNE MARGARET	1981	OAKVILLE ON
SYER ROBERT MARVEN	1970	TORONTO ON
SYKES WARD ALAN	1988	TORONTO ON
TAIT ALEXANDER PETER	1994	KAMLOOPS BC
TALLIM RIAD KHAYYAM	1988	OTTAWA ON
TAYLOR DANIEL GORDON	1984	VANCOUVER BC
TENSUDA PETER	1986	BRAMPTON ON
THACKRAY ANNE CAROLINE	1979	ENGLAND
THIND INDRA	1988	BURNABY BC
TILLSON EDWIN VAN NORMAN	1959	TILLSONBURG ON
TITUS DOUGLAS LESLIE	1977	NORTH YORK ON
TREVOR-DEUTSCH BURLEIGH B. DAVIS	1987	OTTAWA ON
TRIVETT WILFRID LEONARD SAMUEL	1956	ORILLIA ON
TROTTIER JAMES RICHARD	1982	OTTAWA ON
TROWER CYNTHIA LOUISE ANNE	1992	TORONTO ON
TURK NOEL WARREN	1970	TORONTO ON
UHL DEIRDRE MARY	1989	TORONTO ON
USHER JONATHAN DAVID	1965	TORONTO ON
VAN GINKEL EDWARD ANTHONY	1980	OAKVILLE ON
WADDELL JAMES LORNE	1980	GREELEY ON
WALKER JACK ALLEN	1967	TORONTO ON
WALL BRICKFORD	1990	USA
WALLACE CLAYTON JAMES	1987	BURLINGTON ON
WALSH ROBERT RUMLEY	1987	OTTAWA ON
WAPPEL THOMAS WILLIAM	1976	SCARBOROUGH ON
WARNER JOHN PAUL SALEM	1988	TORONTO ON
WATANABE AKIRA GARRY	1991	OTTAWA ON
WEINSTEIN JEFFREY	1978	MISSISSAUGA ON
WEIR ALEXANDER WILLIAM	1991	CALGARY AB

WEIR LEA SUSANNE	1994	TORONTO ON
WEISS GERALD LESLIE	1985	DON MILLS ON
WERRY BYRON GEORGE	1994	SASKAATON SK
WILLOUGHBY SAMUEL ISAAC	1977	TORONTO ON
WILSON BOIS PETER	1987	TORONTO ON
WILSON JOHN DAVID	1986	WINDSOR ON
WINTER ALAN DAVID	1980	N. VANCOUVER BC
WINTER MARK	1976	TORONTO ON
WOODMAN FREDERICK G. RANDALL	1991	WINNIPEG MB
WYSE ROGER JOSEPH DAVID	1994	TORONTO ON
YAFFE GARY MICHAEL	1993	TORONTO ON
YORMAK JUDITH LEIGH BAIRD	1979	LONDON ON
YORMAK STEVEN ROBERT	1981	LONDON ON
ZELKOVITZ EVAN BARRY	1994	NEPEAN ON
ZIFKIN DAVID LOUIS	1975	TORONTO ON
ZIMMERMAN MICHAEL ARTHUR	1973	NORTH YORK ON
ZIVIC ALEKSANDAR	1994	THORNHILL ON
ZNIDAR-MARTEL BEVERLEY ANN	1981	ERIN ON

ANNUAL FILINGS SUSPENSIONS

The following members were suspended on September 23, 1994, for the non-payment of late filing fees:

BINDER LOUISE DIANE	1975	WILLOWDALE, ON
DAPUETO FORD BRIAN	1969	LONDON, ON
HOUSTON MARK TERRENCE	1992	CALGARY, AB
PALAMAR WILLIAM, Q.C.	1953	TORONTO, ON
PAYNE SUSAN MARGARET LAW	1987	ENGLAND
RICHARDS JAMES RAYMOND	1988	MILTON, MA., USA

ANNUAL FEES REINSTATEMENTS

BROMM WILLIAM SCOTT	1989	TORONTO, ON
MORGAN BRENDAN JAMES	1990	TORONTO, ON

E&O LEVY REINSTATEMENTS

LINDZON RALPH ERIC	1988	HONG KONG
PETTIFER KAREN LOUISE	1988	MARKHAM, ON