

Beyond Survival: Tips for Surviving and Thriving in Hard Times



Canadian Bar Association
Business Basics in Changing Times
Friday, November 18, 2011
Westin Harbour Castle, Toronto, Ontario

Dan Pinnington
Director, practicePRO
Lawyers' Professional Indemnity Company

Business Plan



Start with a budget and business plan

Create a marketing
plan and take time to
market every day



Mix traditional and new media

- Social media and traditional marketing can work together
- See Social Media Issue of LAWPRO Magazine

The Facebook logo, consisting of the word "facebook" in white lowercase letters on a dark blue rectangular background.

facebook

The Twitter logo, consisting of the word "twitter" in a light blue, lowercase, sans-serif font.

twitter

The LinkedIn logo, consisting of the word "Linked" in black lowercase letters and "in" in white lowercase letters inside a dark blue square, followed by a registered trademark symbol.

LinkedIn



Animals **Attorney**

Published by

Law Office of Dane E. Johnson

Toll Free

(800) 714-3204

Pick an area of law you are passionate about. Specialize.

Don't dabble



Keep clients happy



Risks in a soft economy

- Unhappy clients looking for
 - Someone to blame
 - Someone to pay
 - A way to delay things
 - A way out
- Ambiguous retainers
- Ambiguous language in documents
- Poor communication
- Missed deadlines/delay
- Unanticipated scenarios or circumstances
- Unexpected results
- Conflicts of interest



Risky lawyer behaviour in a soft economy

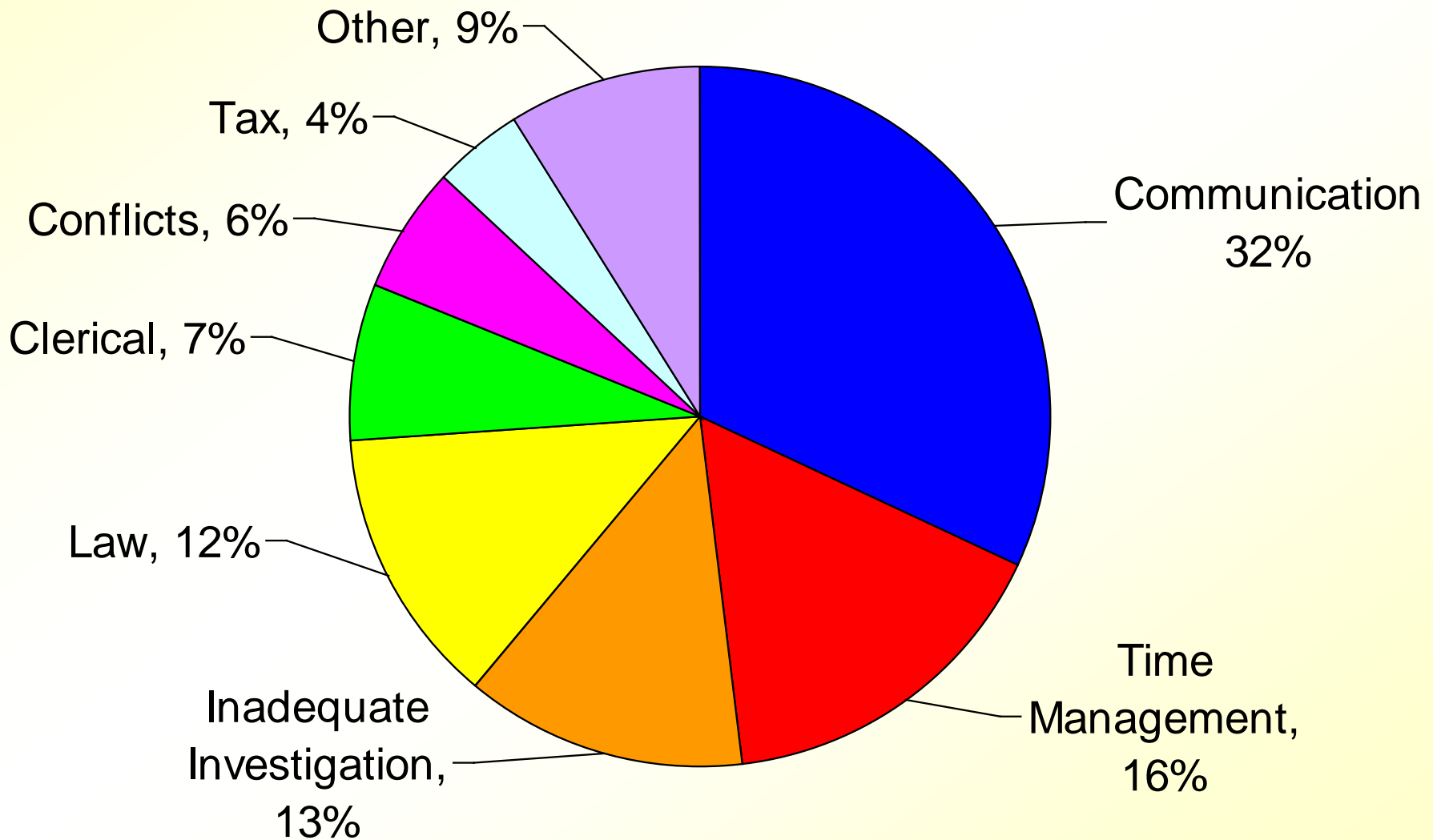
- Poor client selection
- Rushing/taking shortcuts
- Bending the rules
- Dabblers
 - Helping existing client, family or friends
 - Switching to “growth” area
- Suing for fees





Learn to listen

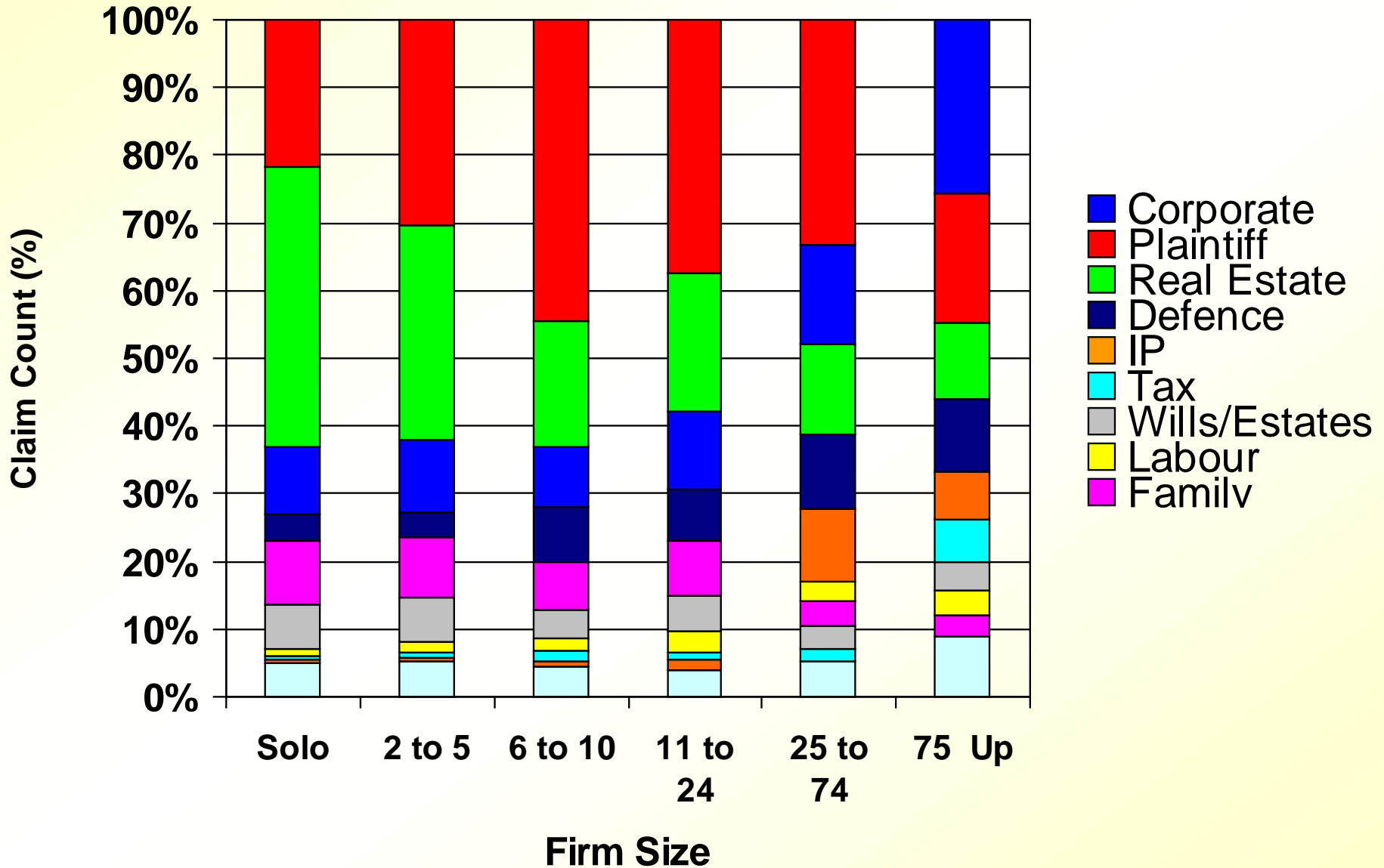
Claims Count % by Description of Loss





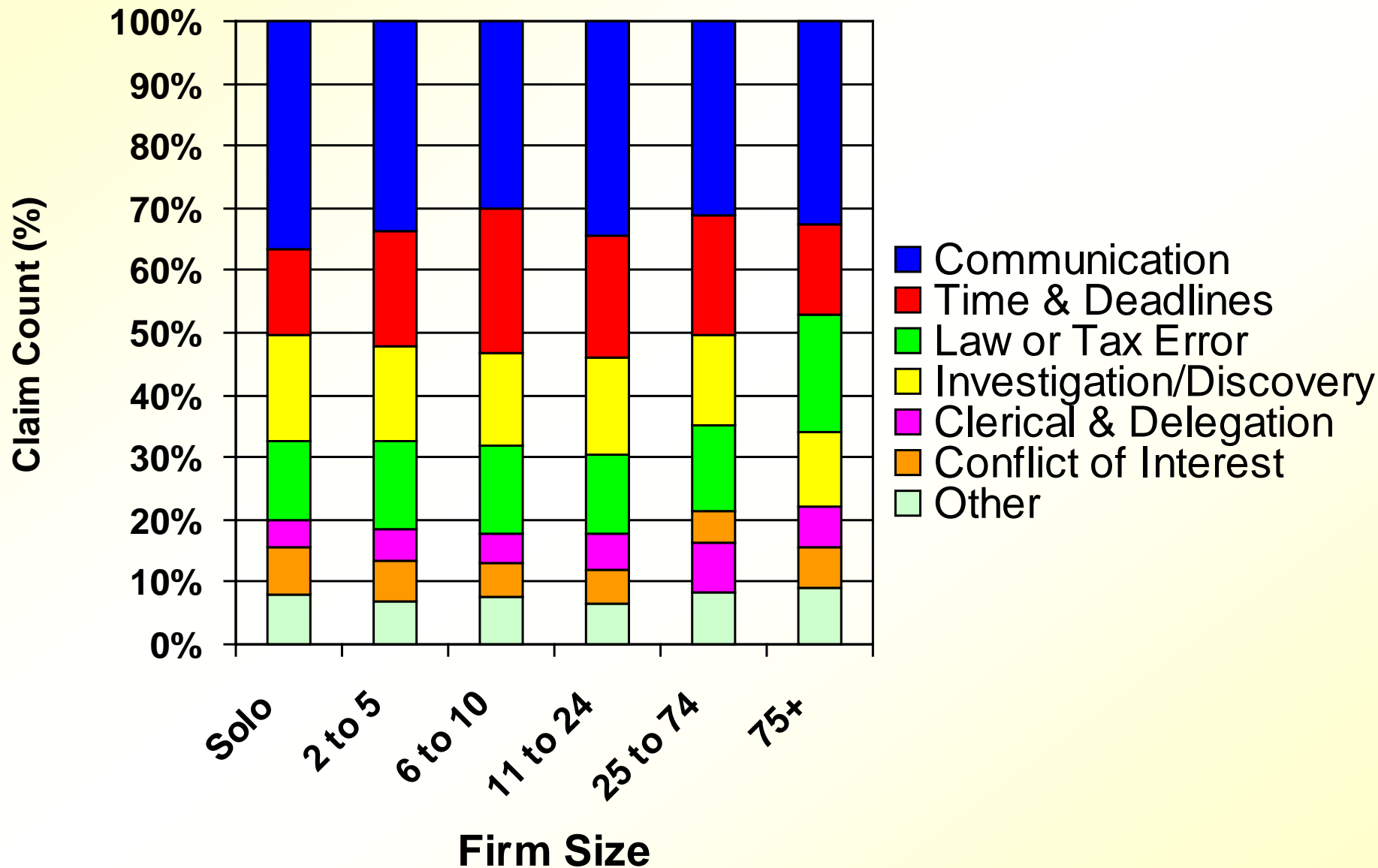
Are big firms really
that different?

LAWPRO Claims *Count* by Area of Law 1997 to 2007



LAWPRO Claims *Count* by Error Type

1997 to 2007



Beware of difficult clients



Categories of difficult clients

- Angry/hostile
- Vengeful/with a mission
- Over-Involved/obsessive
- Dependant
- Secretive/deceitful/dishonest
- Depressed
- Mentally Ill
- The difficult client with the difficult case
- Client unwilling to accept, follow or believe lawyer's advice



How to deal with difficult clients

- Set expectations at the start
 - Continually manage expectations
 - Be firm and consistent
 - Don't tolerate inappropriate behaviour
 - Know when to say goodbye
-
- See paper by Justice Carole Curtis and client billing and administrative information precedents
 - www.practicepro.ca/difficultclients



The 2/3 Rule

All your clients/matters should do at least two of these three things:

- Interesting and challenging matters
- People you enjoy
- Pay you

2/3

Tasks and time management



The different types of tasks

Urgent and
important

Important but
not urgent

1

2

3

4

Urgent but
not important

Not urgent and
not important

- Motion today
- Court filing due tomorrow
- Real estate closing

1

2

- LAWPRO premium due next month
- Employee issues
- Collecting ARs
- Marketing
- Exercise/time off

3

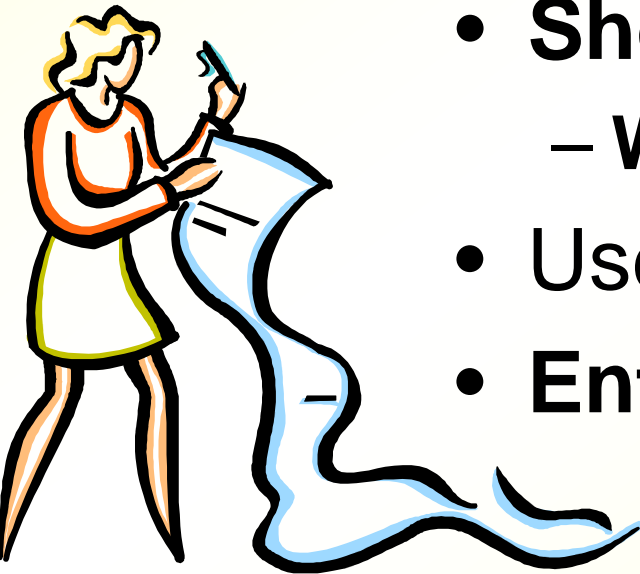
4

- Calls/emails
- Most interruptions
- Other people imposing on your time

- Trade press
- Television
- Did the Leafs win?
- Facebook updates

Getting things done with a **daily to do list**

- Use it every day
- Write it out
- Have only one list
- Make it at beginning/end of day
- **Show priorities**
 - What are the top 3 or 5
- Use standard form
- **Enter bigger tasks in calendar**

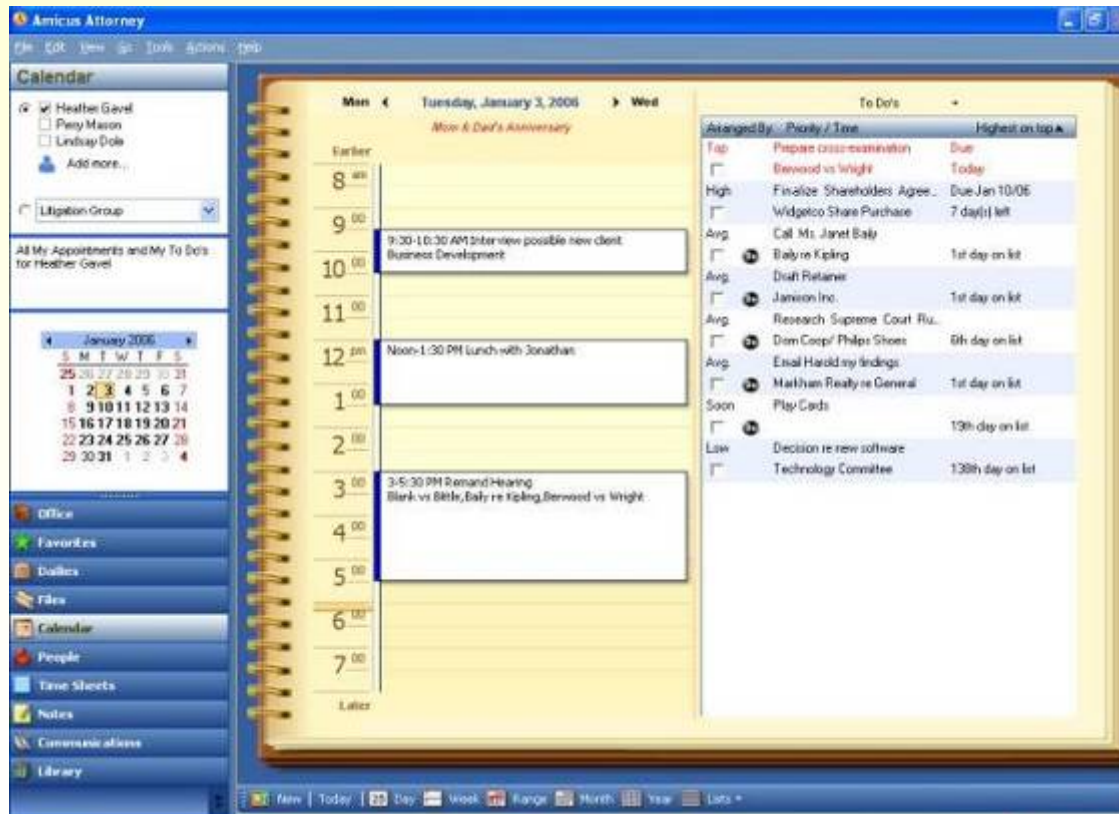


Ways to capture smaller tasks or reminders

- Send email to yourself
- Create a new email message
- Save draft message in email drafts folder
- Dedicated to do or reminder sub-folders in Inbox



Practice management software



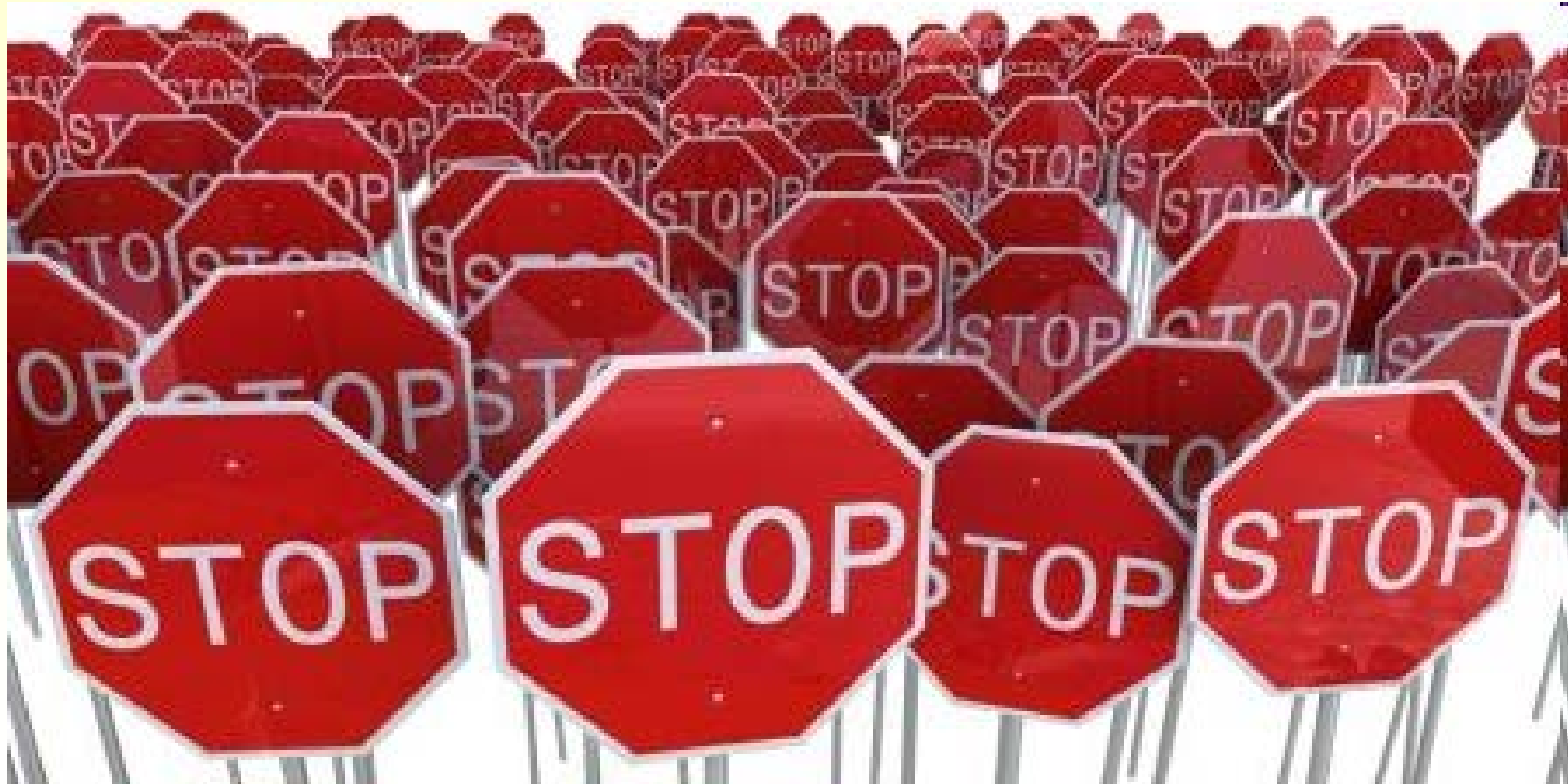
- Amicus Attorney
- TimeMatters
- Credenza
- CLIO
- Rocket Matter

Get sufficient retainer at start

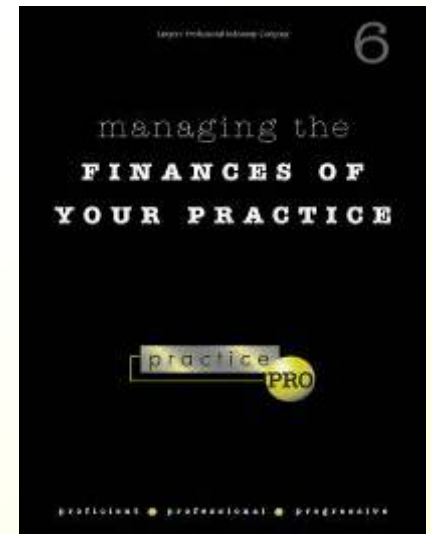


Replenish retainer when it runs out

If clients don't replenish retainer or pay outstanding accounts...



Bill something every week



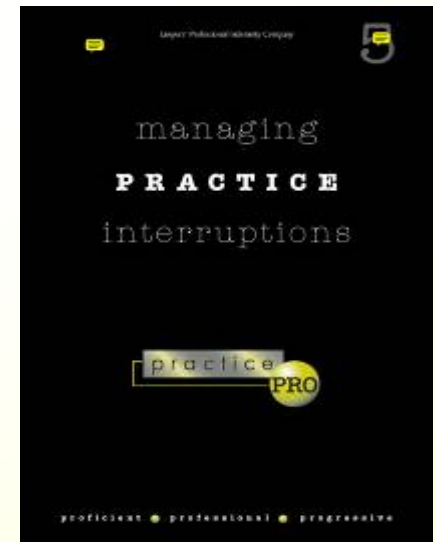
Bill matters at milestones

Bring clients to your office door asking to pay their bills

Give clients automatic discount if bill is paid within a specified short period of time after receipt of the bill by the client

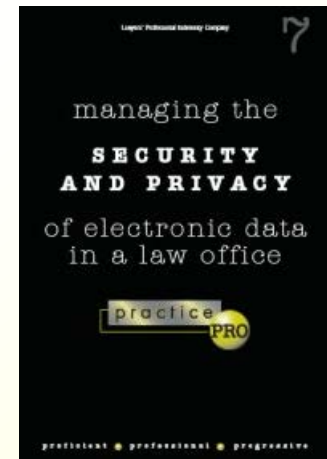


Be prepared for unexpected things



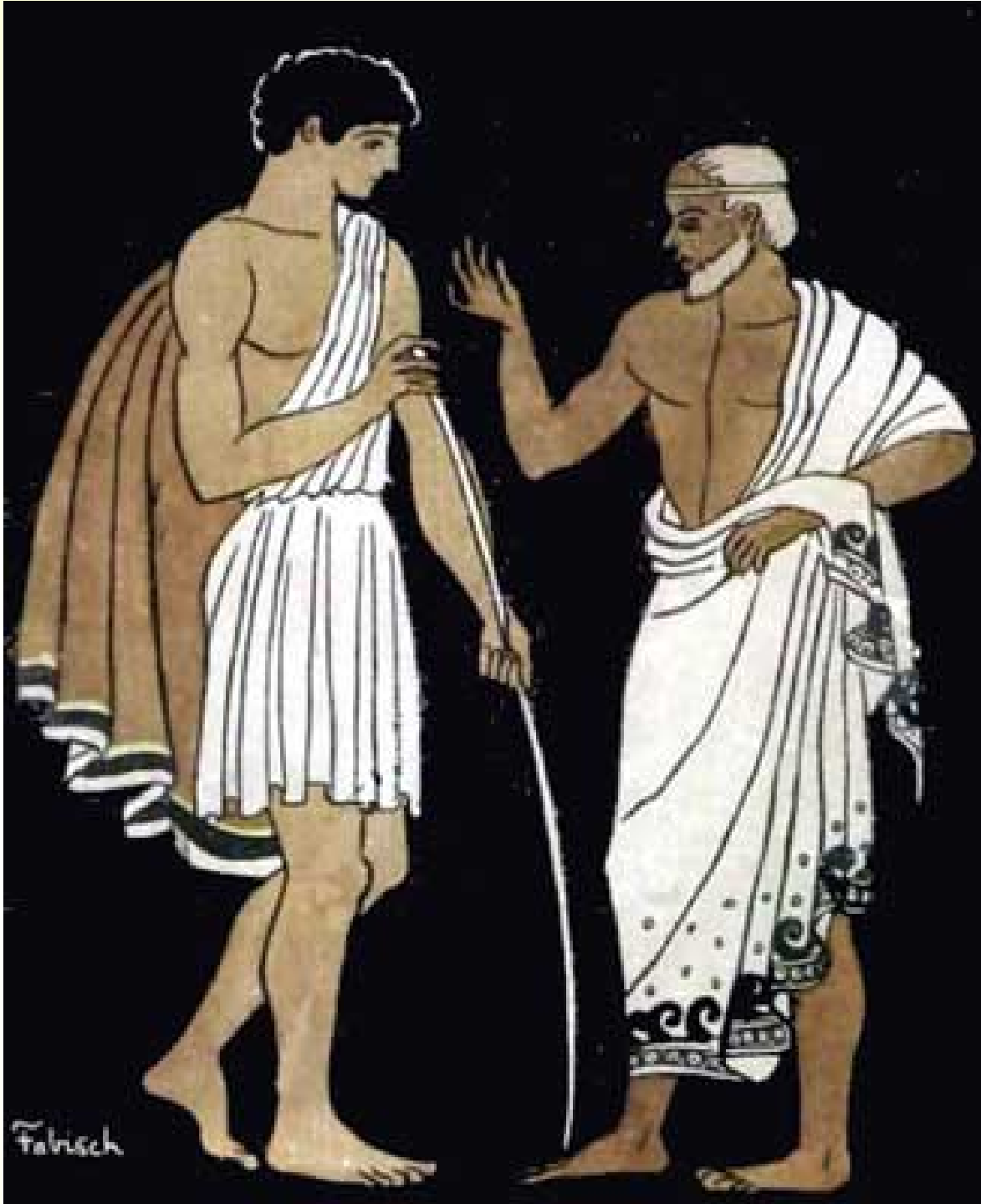
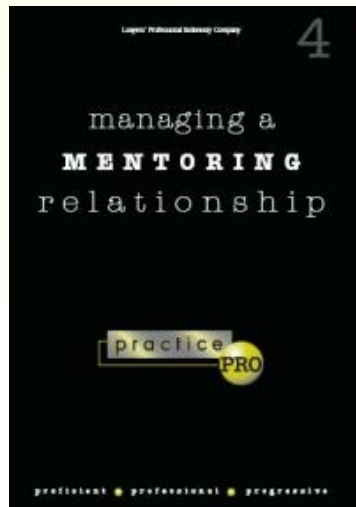
Prepare a disaster plan

Technology is essential



See top legal technologies paper

Get a mentor



Connect with peers by joining CBA or local law association




What goes around comes around:
So be nice!



Take care of
yourself



Ontario Lawyers' Assistance Program
Programme d'aide aux avocats d'ontario



Have a life
outside law

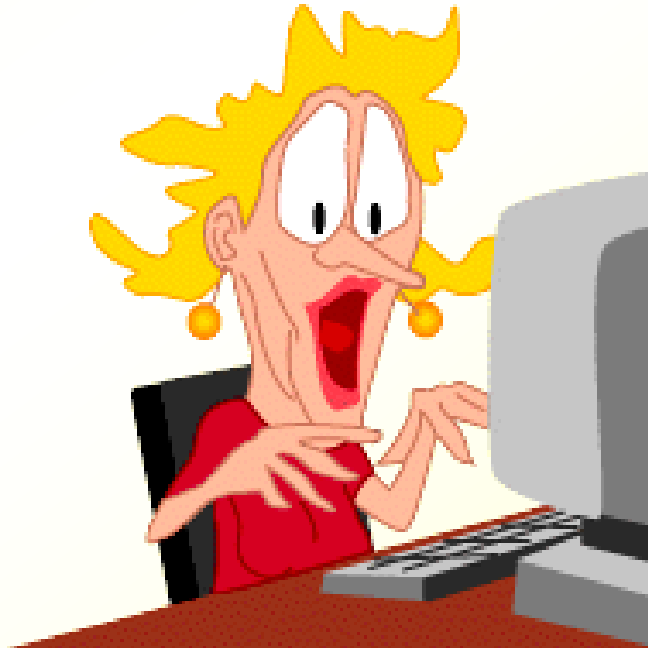
Create a
strategic plan



Trust your
instincts.



Tips for doing things better and fewer interruptions



New Mail!



You have new mail!

OK



Turn off new e-mail pop-up and beep

Go for fewer interruptions by:

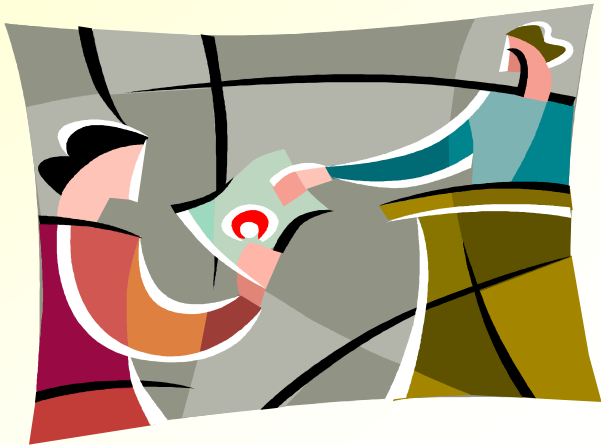
- Turn off the pop-up
- Turn off the beep
- Set check for new messages to lower frequency
- Enable new mail icon on task bar



Control your boundaries and space

- Daily/weekly meetings for routine issues
- **Set aside your best time in the day to do work**
- **Don't bug me protocol**
 - **Close your door; phone to voicemail**
- Work in a war room
- Consider call display
- Have people send email, not voicemail
- Used detailed voicemail messages
- Learn to say “NO”

Delegation



- Getting the job done through others
- **Basic principle: work ought to be pushed down to the lowest capable level**
- Consistently doing tasks that lower level lawyers/staff can do wastes your time and your money

Why lawyers do not delegate

- Don't want to give up control
- Fear it will not be done properly
- Can complete it better, faster
- Not enough time to delegate
- The tyranny of the urgent
 - The emergency never ends

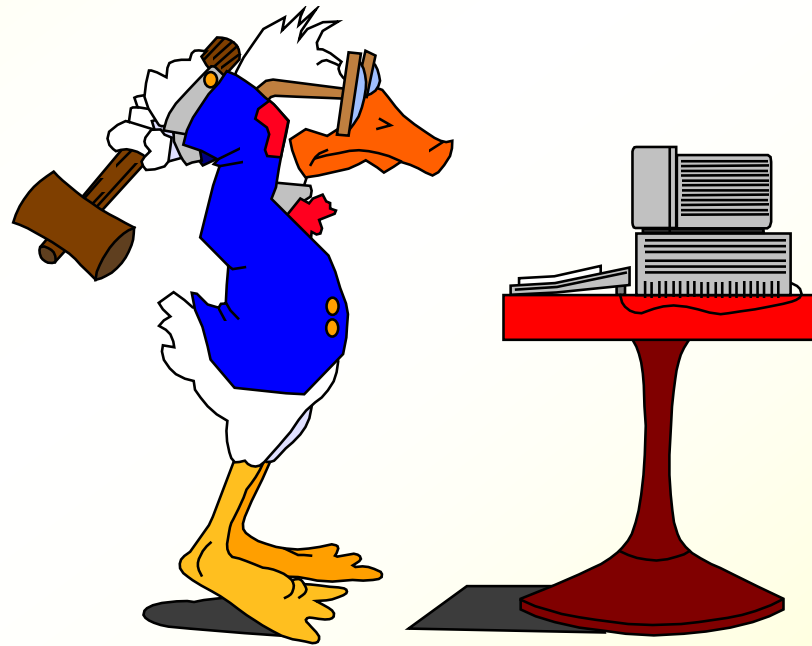


Better delegation

- Right person for the task
- No talking down
- Give clear instructions and all information
- Explain any parameters
- Realistic deadlines
- Reporting mechanism
- Confirm instructions were understood
- Give feedback



Time saving technology tips



Telephone headsets

- Once you try one, you'll never go back
- Models
 - Over the head
 - Over the ear
 - In the ear
- Prices - \$50-\$350
- Consider dual phone/computer type
 - Voice recognition software
 - Virtual meetings



BlackBerry tips

- Keyboard shortcuts
- Helpful features and settings
- [BlackBerry 101](#) article in Winter 08/09 issue LawPRO Magazine



Essential Mac and iPhone resources

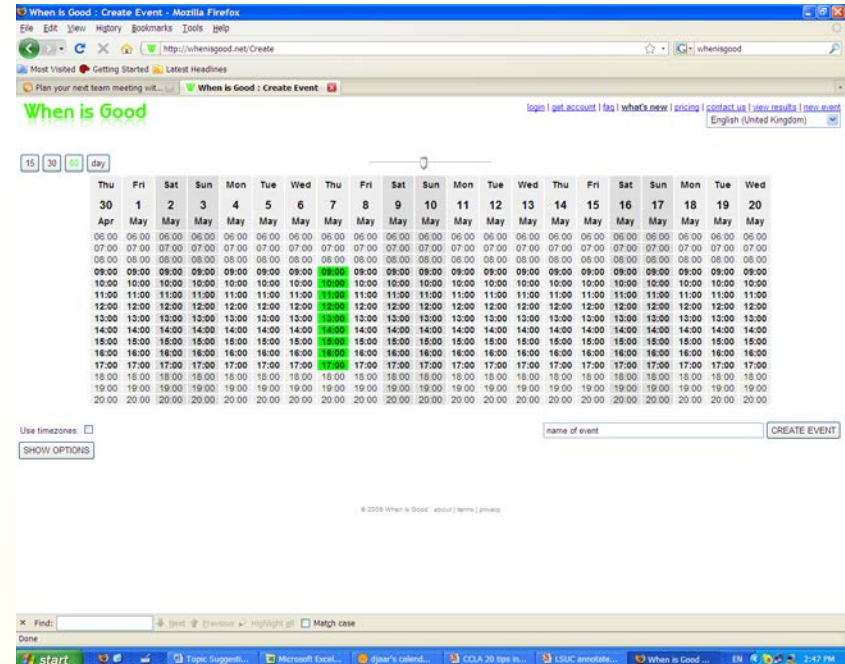
- iPhoneJD
 - www.iphonejd.com
- The Mac Lawyer
 - www.themaclawyer.com
- ABA Techshow 60 iPad and iPhone Apps in 60 Minutes
 - www.ReidMyBlog.com



Can we meet next Tuesday?

Use online scheduling tools:

- GatherGrid
- Tungle
- WhenIsGood
- Doodle
- SAM: SetaMeeting
- MeetingWizard



Instant ad hoc virtual meetings

- Share your desktop via a web browser with 1-20 other people
- Can look at other person's computer too
- Also IM and document sharing
- \$50/month
- [GoToMeeting](#) or [WebEx](#)

GoToMeeting[®]

- [Mikogo](#) (free)



ADOBE[®] ACROBAT[®] CONNECT[™] PRO

Google Docs

The screenshot shows a Windows Internet Explorer browser window displaying a Google Docs document. The browser's address bar shows the URL: http://docs.google.com/Doc?docid=dfpbz55_of6jzx58hl=en. The document title is "Finding and keeping good lawyers" and it was edited on May 17, 2007, at 3:36 PM by Mrtechtips. The document content includes a title, an introduction, and several paragraphs of text, some of which are attributed to individuals like Kirby, Lorene, Mary, and Harold. The browser's taskbar at the bottom shows several open applications, including "New Memo - L...", "Microsoft Exc...", "New Lawyer ...", "Microsoft Pow...", "Gmail - Inbox ...", and "Google Docs - ...". The system clock in the bottom right corner indicates the time is 9:49 AM.

Finding and keeping good lawyers edited on May 17, 2007 3:36 PM by Mrtechtips

File Edit Insert Format Tools Table

Sans Serif 14pt B I U A Link

Finding and keeping good lawyers

By any measure, the most valuable asset at every law firm is its lawyers. All successful and thriving firms have excelled at finding, recruiting, integrating and keeping excellent lawyers. For greater insight into what your firm can do to build a top-notch legal team, and how you can navigate the path to becoming a valued partner, LAWPRO has assembled a panel of people who have dealt with firm recruitment and retention issues from both inside and outside law firms.

We have asked them to address several questions: Why do lawyers leave? How do you keep good lawyers? What can firms do to keep more women lawyers? How do you integrate a new hire? How do you get and stay on the partnership track. Read on for greater insights on how you can build a better legal team at your firm.

LAWPRO: Why do associates and partners leave firms they have worked so long and hard for?

Kirby: I think that the answers are somewhat different for partners and associates. As law firms get more focussed on the bottom line, partners whose practices have failed to grow and who are not delegating lots of work to associates may be asked to leave. As well, some partners are looking for a change and hear the siren call of business and will go off to join a client often in a legal or non-legal role. Associates move for different reasons -- they feel they have lots of choice and will not put up with a situation in which they feel they are not being offered interesting work in a congenial workplace that offers good training and professional development.

Lorene: I agree that partners leave firms for different reasons than associates. Partners may leave because a different platform is a better one on which to build their practices or they may have developed a practice in an area that is not supported / valued by their firm. It also may be that they are 'blocked' by a partner above and see an opportunity for further potential growth at another firm. I've also met other partners who want a different challenge (usually with a corporation) or want more control over their hours.

With respect to associates, they leave firms for a number of reasons. They tell us that they want a better work/life balance, better control /predictability over their lives, they don't feel they are part of the team, and/or they don't feel they have connected with their practice group. Some associates look to the partners and tell us that they don't want to have the partner lifestyle - i.e. if they knew it was going to get better as they became more senior, it would be different, but they see that the partners work just as hard, or harder, than the associates. Some female associates have also told me that they don't have role models they can look to who have a family and a successful practice.

Mary: While I agree that most partners leave firms because they believe that their practices will thrive more in a different firm, I do think that partners and associates who leave private practice to go to corporations and government, do so for similar reasons. One of the challenges of private practice is that one's performance is measured in large part by time, whereas in other environments, performance may be measured less by time and more by output. Both partners and associates are motivated to leave because they want more control over when they work. It is not that lawyers aren't prepared to work hard - it is the lack of predictability of the hours that makes it difficult. The other factor that is impacting the retention of younger lawyers is that more families are dual income and that makes it easier for lawyers to accept positions with lower compensation. The other thing law firms are facing is competition for associate lawyers from other jurisdictions. Associate lawyers are attracted to both London and New York. The attraction to London is very strong since the opportunities to travel are so great.

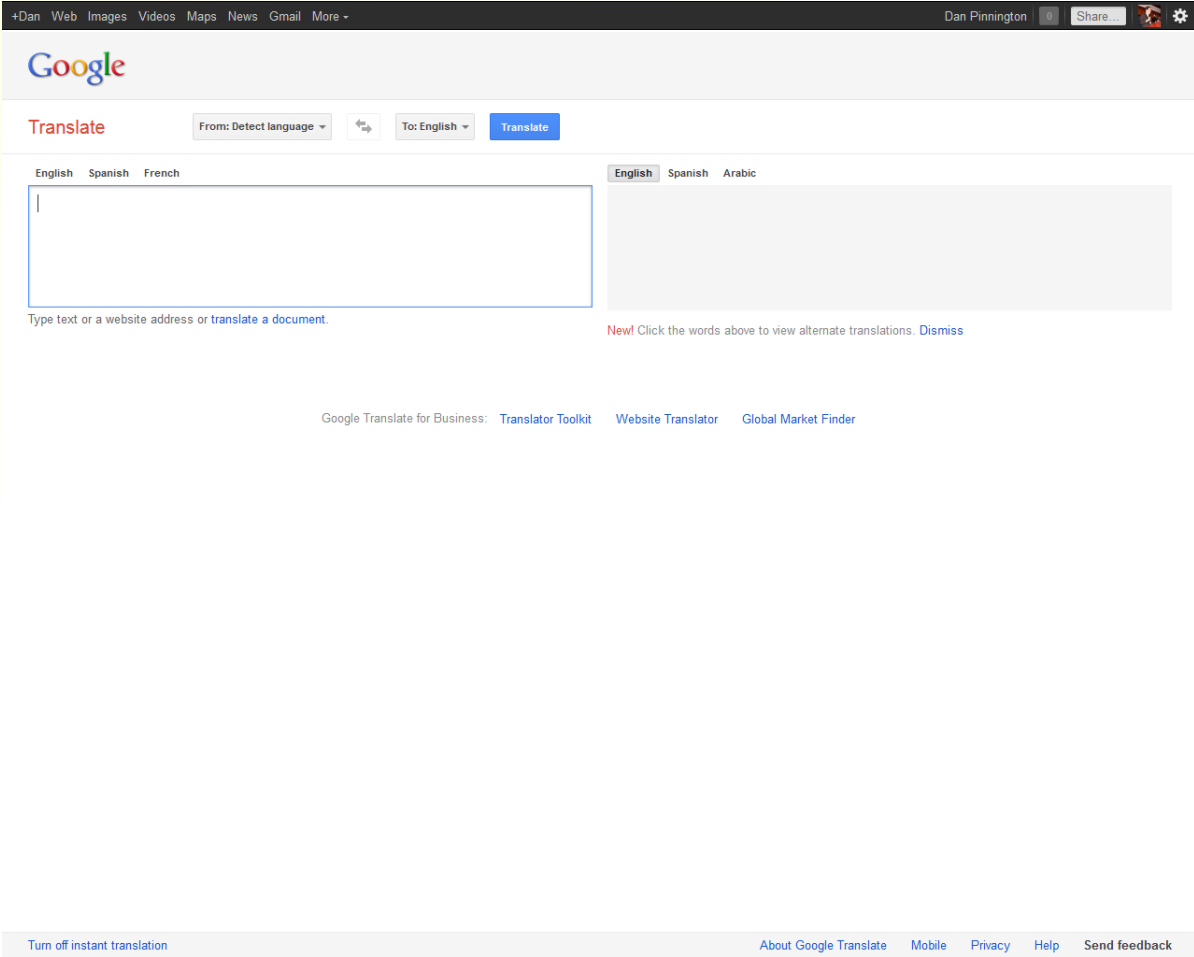
Harold: There are many different reasons why lawyers leave. Sometimes it is the result of pure economics and the perception of greater opportunities elsewhere. Ultimately, in most cases, it comes down to connection. Does the lawyer feel connected to the firm, the people they work with, the city? If the answer is no, then the lawyer will be looking for opportunities to move.

LAWPRO: Now that we have a better idea of why people leave, what can firms do to work towards greater retention of the people they really want to keep?

Mary: Given our discussion of why lawyers are leaving, it is clear that firms need to be better at determining staffing needs and managing and distributing workloads so that we provide lawyers with more work-life balance. While there are lawyers who have flexible work arrangements in private practice, their numbers are quite small. We also need to provide coaching to lawyers on ways to enhance their productivity so that they have more control in their lives. E-mail and blackberries have made lawyers lives more difficult. There is a huge volume of communication that requires quick responses. This adds pressure and takes away focused work-time during the work-day. Many lawyers try to cope with this by working in the evening and weekends. Coaching and training on productivity may help lawyers have more personal time. Obviously we have to make efforts to ensure that people feel valued. We have to constantly remind ourselves that small gestures to colleagues can make a great difference - whether that means saying "thank you" more often, showing consideration during important events in people's lives, or offering tickets so a lawyer can take her daughter to a ball game. You will find in large law firms that there are always lawyers who never have any problems finding people to work with them no matter how busy they are. They understand the importance of people and are naturally empathetic. In terms of programs, obviously firms have to provide support systems that help partners and associates with their busy lives. The more services we can provide to people that can be easily accessed, help people take less time to manage aspects of their lives - from childcare services to providing food services to access to medical services.

Kirby: I agree with Mary that simply treating people better is an important step. In addition to the things she mentions, we need to provide challenging interesting work, ongoing CLE and other

Google Translator



Google Account security best practices

- Use a strong password
- Enable Google account recovery options
- Set-up two step authentication
- Check application access
- See post on Rick Klau's blog
 - <http://tins.rklau.com>

The image shows the Google logo in its multi-colored font (blue, red, yellow, green, blue) followed by the word "accounts" in a blue, sans-serif font. The text is partially cut off on the right side.

Dual monitors



- Working screen and reading screen
- Less jumping around to different screens
- Easier cut/paste/edit
- Less printing!!!

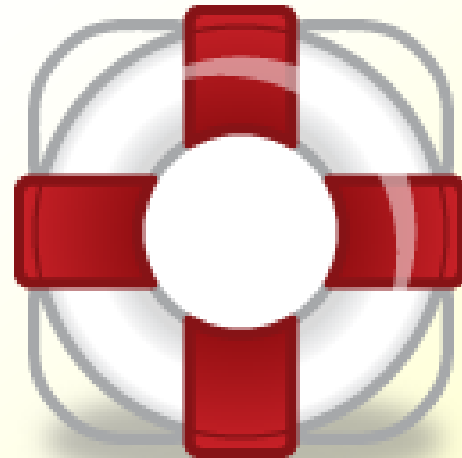
Clean up a mess with the miraculous Undo or Ctrl+z

- To undo changes press **Ctrl+z**, **Alt+Backspace**, or click the **Undo button**
- To redo undone changes press **Ctrl+y** or click the **Redo button**
- You can do this multiple times
- Works in all MS Office apps, and many other programs



Save your work

- Press Ctrl+s to save your work
- Works in most applications
- In most email programs will save copy of current message in Drafts folder



Essential word processing shortcuts

- To turn on/off; or change selected text:

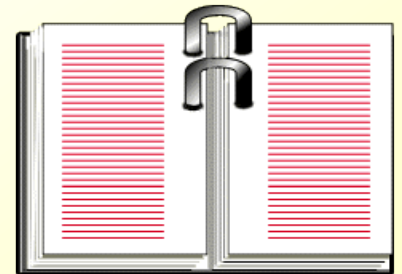
- **Ctrl+B** = **bold**
- **Ctrl+U** = underline
- **Ctrl+I** = *italics*



- **Ctrl+A** = ***selects all text in a document***

Essential Outlook keyboard shortcuts

- **Ctrl+M** = new E-Mail message
- **Ctrl+Enter** = to send an email message
- **Ctrl+T** = new Task
- **Ctrl+N** = new Note
- **F7** to spell check
- **Ctrl+B** = open Address Book



Keep calendar open while using other parts of Outlook

- Open Calendar in new window
- Right-click on **Calendar** and select **Open in New Window**



SimplyFile

- Amazing Outlook add-on
- “Guesses” which folder e-mails go to
- Unbelievably accurate!!
- US\$40/user
- www.techhit.com/SimplyFile



Where did I store that document?

- Don't waste time looking for electronic copies of documents
- Use the same folder structure on your computer hard drive and in your email Inbox sub-folders



Your one stop travel shop

- Searches all other travel sites
- Flights and hotels
- You filter results to find what you want
- www.kayak.com
- Also www.tripadvisor.com



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- [Modify or start search over](#)
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- [Select departure leg first](#)
- [Share results - LIVE](#)

Toronto, ON, Canada to Vancouver, BC, Canada Thu Oct 1 2009 – Sat Oct 3 2009

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www.FlightNetwork.com/Vancouver

446 of 446 roundtrips shown [show matrix](#) « Prev – Next »

Price* ▲	Airline	Takeoff	Landing	Stops (Duration)
\$486 USD select ▼	Air Canada	YYZ 10:30p → YVR 12:32a YVR 6:00a → YYZ 1:23p		0 (5h 02m) 0 (4h 23m)
4 sites details remember				
\$486 USD select ▼	Air Canada	YYZ 10:30p → YVR 12:32a YVR 4:15p → YYZ 11:38p		0 (5h 02m) 0 (4h 23m)
4 sites details remember				
\$486 USD select ▼	Air Canada	YYZ 10:30p → YVR 12:32a YVR 1:30p → YYZ 8:53p		0 (5h 02m) 0 (4h 23m)
4 sites details remember				
\$497 USD select ▼	Air Canada	YYZ 8:00a → YVR 10:02a YVR 4:15p → YYZ 11:38p		0 (5h 02m) 0 (4h 23m)

Stops Best Fare

- nonstop **\$486**
- 1 stop **\$507**
- 2+ stops **\$507**

Flight Times

Departure Return Flight

Takeoff (Departure) [show all](#)

Thu 6:00a - 11:00p

Landing (Departure) [show all](#)

Thu 9:00a - Fri 12:00p

Airlines Best Fare

- All **\$486**
- Air Canada *only* **\$486**
- American Airlines *only* **\$1130**
- Multiple Airlines *only* **\$1236**

[Star Alliance](#) [SkyTeam](#) [oneworld](#)

Airline fees

Airports Best Fare

- [Budget Rent A Car](#) ads
 Online specials are at Budget.com!
 Save on your rental today.
www.Budget.ca
- [Vancouver Cheap Flights](#)
 Cheap flights! Save up to 70% on Airfare & more at Shermans Travel.
www.ShermansTravel.com
- [Cheap Flights - 65% Off](#)
 Exclusive Special Discount Flights From Top Airlines. Save Up to 65%.
www.TripMama.com/Flights
- [Hot Concerts For Less](#)
 Rogers Wireless customer? Buy your tickets now. 0 service charges.
tickets.urmusic.ca
- [Vancouver Cheap Flights](#)
 Search for Low Prices from 000s of Airlines. Book Now at Expedia.ca
www.expedia.ca
- [DISCOUNT FLIGHT](#)
 SkyAuction Offers Great Deals On Flights. Bid, Win & Save Online!
SkyAuction.com/Flights

[Advertise Here](#)

Adobe Acrobat X Professional



- Create/Edit .pdf files
- OCR
- Portfolios
- Security
- Forms
- Email archiving

Dealing with a chatty caller



Sorry Gotta Go.com When you Absolutely
Get

Business Office

<i>Someone's at the door</i>	<i>There's my conference call</i>
My ride is here (honking horn)	Fire drill !!
Can't hear you - (jets)	My pager just went off
Can't hear you - (street)	<i>My cell phone is ringing</i>
Can't hear you (talk)	I have a customer

- Need help to get off the phone?
- www.sorrygottago.com can help



Bad cheque fraud

How bad cheque frauds work



- Contrived legal matter
- Basic goal: have you run fraudulent certified cheque through your trust account
- You disburse funds on the bad cheque
- Fraudster gets real money
- You get shortfall

Common types

- Bad debt collection
- Spousal support collection
 - “Collaborative law participation agreement”
- Business loan
- Inventory purchase loan
- Refund of retainer/deposit





AAUGH!



RETAINER FOR LEGAL SERVICES

I, **GEORGE GRAHAM**, hereby employ [redacted] to prosecute any legal action that I may have for various actions and generally to take such action and to conduct such investigation and proceedings as you may consider necessary or proper on my behalf, and for doing, this shall be your good and sufficient authority.

In the course of acting for me, you are hereby authorized to employ such counsel, agents or experts as you deem necessary, and I authorize you to incur such disbursements in that regard.

In further consideration for the execution of this Retainer by [redacted] deposit with [redacted] the sum of \$ 3,000.00, which sum shall be placed in trust and used only to defray fees and disbursements incurred and related solely to the subject matter of this Retainer.

I acknowledge that I will be jointly and severally responsible to pay your accounts concerning services performed on my behalf as they are rendered unless other terms of payment are agreed upon.

I understand that the fee accounts of [redacted] rendered to me will be based on hourly rates, time spent, the complexity of the case, the risks taken by [redacted] and the quality of the results achieved. I acknowledge that the hourly rates of those likely to work on this file are as follows:

[redacted] - counsel \$425.00
Law Clerk \$120.00

I acknowledge that the fee schedule may change from time to time. I understand that disbursements will be payable in addition to fees, and that I am responsible for payment of disbursements when they are incurred, unless other arrangements are agreed.

I acknowledge receipt of a duplicate copy of this Retainer, signed by [redacted] LLP and myself.

Dated at Belleville, ONTARIO this 19th day of July 2011.

Willie King
Witness

[Signature]

Witness

[Redacted Signature]

Telephone attendances and record thereof.	Minimum 2 per hour - no maximum
Correspondence received or delivered including e-mail and record thereof.	Minimum 2 per hour - no maximum
All lawyer out of office services, including out of office meetings, research, case conferences, motions, appearances before any board, tribunal, or court, attendances at discovery or other examination, hearings, pre-trials and mediations.	Minimum \$2,500.00 for each day, \$2,000.00 for each half day or part thereof. Subject to such higher rate for services after 6:00 pm, and as outside or additional counsel may require.

* Consultants and preparation of documentation, as well as preparation for and attendance at discoveries, motions, case conferences, mediation, pre-trial, or trial may in the sole discretion of [redacted] require the assistance of a legal assistant, and I we agree to pay for all such charges at the rate of \$110.00 per hour.

**An additional charge of \$150.00 per hour will apply to rush services, as well as evening (after 6:00 pm) or weekend services rendered. All fees are exclusive of applicable HST, court costs, travel and other disbursements including a miscellaneous charge for fax, photocopy, printing, and postage which shall be charged as disbursements.

It is hereby acknowledged and agreed that all accounts of [redacted] shall payable as at the date thereof and shall bear interest at the rate of 1.5% per month, 18% per annum commencing one month from the date of such account.

I we further agree that failure to deliver clear instructions or any information requested, or to respond to correspondence or telephone calls, or to deliver any sum claimed by way on an account or requested by way of further or refreshed retainer shall entitle [redacted] to discontinue their services and to take no further proceedings including otherwise necessary attendances at scheduled events including mediations, discovery, motions, conferences, pre-trial or trial, and [redacted] shall be at liberty to remove themselves as my/our lawyer of record.

The undersigned acknowledges receipt of a copy of this Retainer/Engagement letter and promises to forthwith deliver to [redacted] an initial retainer of \$3,390.00, and such further retainer as may be requested from time to time.

DATED this 20th day of July, 2011

Jointly and Severally:

[Signature]
Fred Williams

GSX Technology Solutions
Per:
FRED WILLIAMS
Name:
Title: MANAGING DIRECTOR
I have authority to bind the corporation

Client Initials: FW



Ontario

Driver's Licence
Permis de conduire



NUMBER / NUMERO

M7139-40566-90512

MASON
LARRY

129 ROWNTREE DAIRY RD
WOODBIDGE, ON
L4L6C9

CLASS / CATEGORIE

G

COND. / REST.

END. / AUT.

DATE OF BIRTH / DATE DE NAISSANCE

1969 • 05 • 12

SEX / SEXE

M

HT / TAILLE

162

2970375 CANADA



Ontario

Driver's Licence
Permis de conduire



NUMBER / NUMERO

L3870-74856-70506

LAWSON,
DAVID

600 HYDE PARK RD APT 105
LONDON, ON
N6H 5W8

CLASS / CATEGORIE

G

COND. / REST.

END. / AUT.

DATE OF BIRTH / DATE DE NAISSANCE

1967 • 05 • 06

SEX / SEXE

M

HT / TAILLE

178

6489374 CANADA

SOUTH CAROLINA
DEPARTMENT OF MOTOR VEHICLES
DRIVER'S LICENSE


GILLIARD, JAMES D
948 MYRTLE CT
MOUNT PLEASANT SC 294644526

DL#: 011370588
Expires: 01-02-2013

Class: DM Hgt: 6-00 Wgt: 250
Sex: M DOB: 01-02-1937
Issued: 12-12-2007 10065 M 2

James D. Gilliard

Restrictions: A None
Endorsements: None



Pennsylvania visitPA.com



DRIVER'S LICENSE

No: 12 353 599 Dups: 00
DOB: 08/25/1947 Sex: M
Class: CM Eyes: HAZ
Endorse: --- Height: 6'03"
Com/Med Rstr: *
Issued: 02/09/2010
Expires: 04/19/2014

ORGAN DONOR

Ralph Chaplic

RALPH CHAPLIC
1800 TIOGA ST T 10
COAL TOWNSHIP PA 17866

DL

MISSOURI
DRIVER LICENSE

Class E

License Number T213309013

Tim Hunt

BROCK WILLIAM ARTHUR
2925 E 28TH ST
KANSAS CITY, MO 64128

Birthdate: 11-03-1954 Expiration Date: 11-03-2013
Male 6'02 205 lbs Brown Eyes
Restrictions: A Endorsements:

William A. Brock



2종무봉

자동차운전면허증 (Driver's License)

경기 10-657203-10

성명 CRYSTAL MASARU
790627-6102895

주소 : 경기 성남 분당 이매
97-4 정민빌딩 4층

면허증 2019.10.26
갱신기간 : ~ 2020.04.25

8271XA

2010.10.26 경기지방경찰청장



姓名 王英格

性别 男 民族 汉族

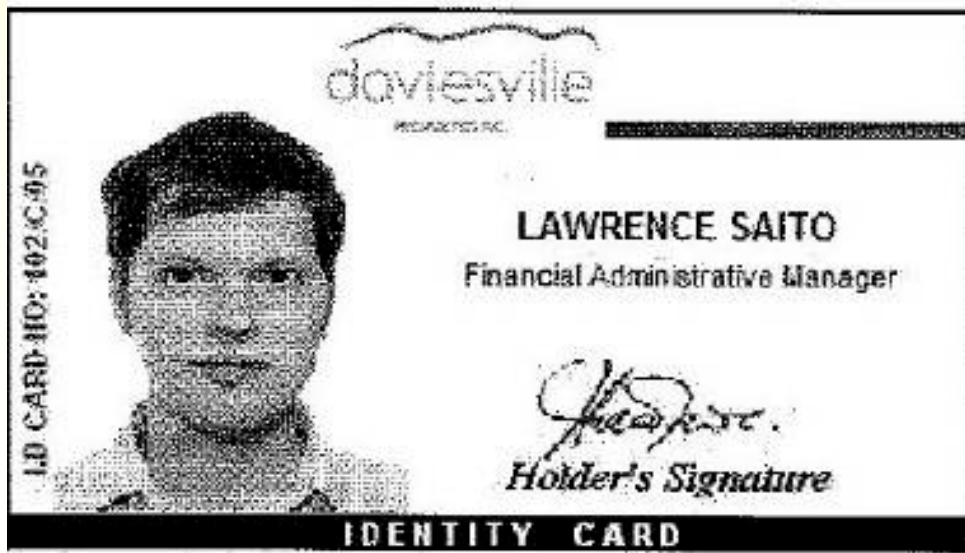
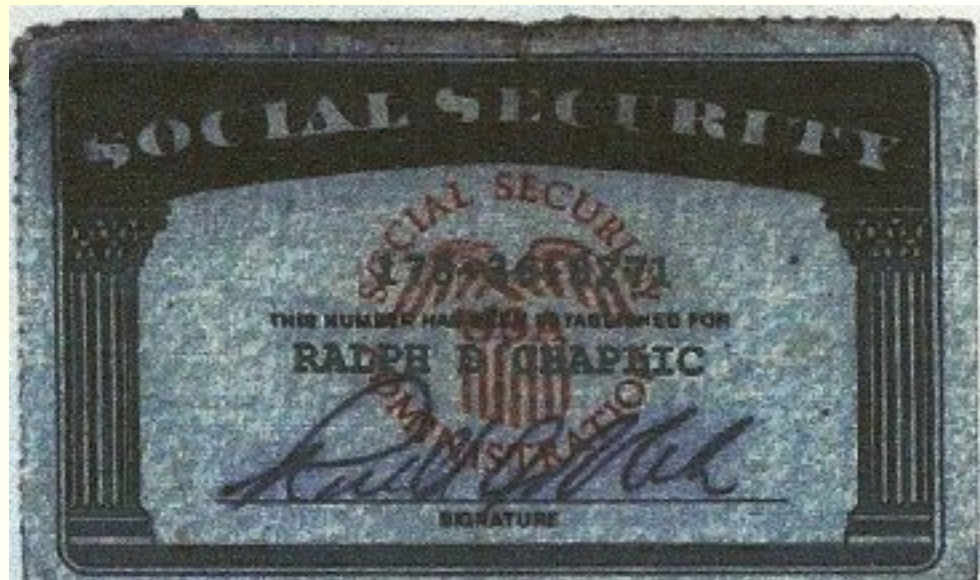
出生 1944年 6月 21日

住址 广东省惠州市惠城区
惠州大学宿舍 3-3
02

2015年3月15日签发有效期限 长期

编号 441302193306214518





DLC SOLICITORS LTD.

38 Railway Road, Darwen,
Lancashire, BB3 2RJ, United Kingdom.
Office: (44)-702-405-3696
Fax: (44)-844-774-8720



Ref: YINAGEWANG (MR).....

Date: 9/9/10.....

RE: VERIFICATION OF IDENTITY

I, Matthew Swanne, Esq......, of the above named Law Corporation affirm/swear that I am the Legal Counsel to the above named person and that in lieu of photocopying his Driver's License and his International Passport of the People's Republic of China, I have duly verified his Identity by personally viewing these Identification Documents.

That I have also taken the following information from such Identification Cards

Name: YINAGEWANG.....

Sex: MALE.....

Passport Number: G1549813.....

Country of Birth: CHINA (PEOPLES' REPUBLIC).....

Date of Birth: 21/6/44.....

Present Residential Address: 29 SHOREDITCH HIGH STR, ENGLAND.

With the below Seal and Signature, I hereby confirm that the above information is true of my client and that all the necessary support should be rendered him for the purpose of purchasing a property in Canada.

MATTHEW SWANNE (ESQ)

Name

[Signature]

Signature

9/9/10

Date





LANKom Electronics Co. Ltd.

7F, No.5, Lane 345, Yang Guang Street,
Neihu, Taipei 114, Taiwan R.O.C
Tel:(886)-2-8605-9777 Fax:(886)-2-2658-3030

POWER of ATTORNEY

LANK/TRANS/XBH/FIL/09312/09/11

September 26th, 2011

The company LANKom ECTRONICS Co, Ltd. with the seat at 7F, No.5 Lane 345, Yang Guang Street, Neihu, Taipei 114, Taiwan R.C.O., represented by its Chairman Mr. Albert Liu, gives hereby the power of attorney to Cynthia L. Spry of Babin Barristers LLP with the seat at 65 Front St. E, Suite 101 Toronto, ON MSE 1B5 Canada, to acts and deal on behalf of the above said company. authority has been given Babin Barristers LLP to collect debt owe to LANKom Electronics Co Ltd from Arthur Electric Inc with the seat at 44 East House Crescent Cobougrg, Ontario K9A 5K3 Canada

Invoice description of goods supplied will be sent to our legal firm as we have authorized his firm to contact your company for necessary action.

Yours truly,

Albert Liu

Chairman/CEO

LANKom Electronics Co Ltd

CC:LANKom Electronics Co Ltd

CC: Babin Barristers LLP

CC:Arthur Electric Inc



Board of Directors: David Su, George Ho, Albert Liu, Adam Rossi



**CERTIFICATE OF INCORPORATION
OF A PRIVATE LIMITED COMPANY**

Company No. 5913370

The Registrar of Companies for England and Wales hereby certifies that
DVT TRADING LIMITED

is this day incorporated under the Companies Act 1985 as a private
company and that the company is limited.

And that the said company is authorised to transact its business subject
to all UK laws applicable to the company and its business

Given at Companies House, Cardiff, the 6th March 1998

E. P. Owen

MRS. E. P. OWEN
For the Registrar of Companies



COMPANIES HOUSE

HC0028

CERTIFICATE OF REGISTRATION

of

DVT TRADING LIMITED

Registration Number: 5913370

I hereby certify that the above company incorporated on 6th
March 1998 has today been registered at Companies House
for the Companies Act 2006, implemented 1st October 2009.

PARTICULARS:

I. GENERAL NATURE OF BUSINESS === General trading,
Third party agency, commodity brokerage, sales and purchase
representation e.t.c ===

II. ADDRESS OF THE PRINCIPAL PLACE OF BUSINESS:
17 Bridge Street Halesworth Suffolk IP19 8AB

Chief Executive and Registrar of
Companies for England and Wales
16/10/2009

Gareth Jones OBE

BIS Department for
Business Innovation & Skills



Companies House
— for the record —



JEFFEBY LIVN ESQ.
Wills, Trusts, Real Estate & Loans.

1-519-722-1564, Email: jeff@lin398.ca www.lawyers.com



BY THIS DEED, commencing on April 14th, 2008 and terminating on April 15th, 2010 (24 Months) the parties mutually agree to be bound by the Terms and Conditions of Agreement:

Principal Loan Amount: \$ 485,000 U.S
Undersigned Cumulative Payments: \$ 530,169.64
Undersigned Monthly Payment : \$ 22,050.40
Due for first payment after 5 months.

FOR THE VALUE TO BE RECEIVED, Mr. Roger Bayda (Borrower) Toronto, Ontario, acknowledges himself indebted to Mr. Mark Rudic (Lender) of Branford, Ontario. The borrower promises to pay back to the order of lender or as otherwise directed in writing the sum of \$ 485,000 U.S (Four Hundred and Eighty Five Thousand Dollars) With interest hereupon at rate 8.70% Per Annum calculated monthly, not in advance but before demand and mutually until paid off.

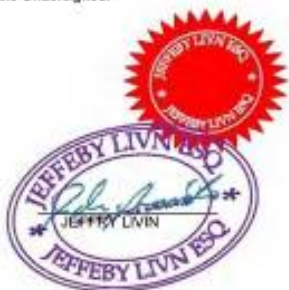
The lender may assign all of its rights, title and interest herein, to and under of this promissory note. All payments required to be made hereunder shall be made by the Borrower without any right of set off or counterclaim.

GUARANTEE OF PAYMENT:

The under signed, hereby unconditionally guarantee (s) the payment of this promissory note and all extensions or renewals thereof. The under sign further agree (s) to pay for the cost of collection which is the bank transfer charges often required by the transferring agency and also charges incidental to the enforcement of right under the security given for this note: All with notice to or consent of any the undersigned and without affecting liability of the undersigned hereunder, any of whom maybe sued by the holder with or without joining of the other endorsers or makers of this note and without first or contemporaneously suing such other person.

Given Under the hand and seal of the Undersigned.


MARK RUDIC




ROGER BAYDA



SHEARN DELAMORE & CO.
NO.42, JALAN SULTAN AHMAD SHAH
PENANG 10500
MALAYSIA.
TEL:603 6272 8878 FAX:603 2116 5999



BY THIS DEED; commencing on the 22nd August, 2008 and termination on Feb 21, 2011 the parties mutually agree to be bound by the Terms and condition of the Agreement;

FOR THE VALUE TO BE RECEIVED, MR Gary Wong (Borrower) of Block 43b Jalan PJ 10 Bander Bukit Kempong, Penang 10520, Malaysia; here by acknowledge himself indebted to Mr Izadin Aris (Lender) Of No.07 apartment harmony, jalan damasar, Penang 10508, Malaysia; The borrower promise to pay back to the order of the lender or as otherwise directed in writing the sum of \$450,000 USD (Four hundred and fifty thousand dollars) with interest hereupon at the rate of 28% for the period of 30 Months, not in advance but before demand and mutually until paid off.

The lender may assign all of its right, title and interest herein, to and under of this promissory Note; All payments required to be made hereunder shall be made by the borrower without any right of sett of or counterclaim.

GUARANTEE OF PAYMENT:

The undersigned, hereby unconditionally guarantee (s) the payment of the promissory note and all extensions or renewals thereof; The undersigned further agree (s) to pay for the cost of the collection which is the bank charges and also charges incidental to the enforcement of the right under the security given for this notes; All with notice to or consent of any of the undersigned without affecting the liability of the undersigned hereunder, any of whom may be sue by the holder with or without joining of the other endorsers or makers of this notes.

GIVING UNDER HAND AND SEAL OF THE UNDERSIGNED.


Izuddin Bin Aris




Annad Hawar


Gary Wong

JOHN HILTO, INC.



BLIND TRUST

Dear [REDACTED]

We were instructed by IRAS JAO to make this payment to your trust. Due to fact that this is a large sum, we request that you confirm the receipt of this cheque immediately. Failure to do so will result in cancellation of this cheque or payment being stopped. This is a security measure, to protect against fraud and unauthorized checks. This financial instrument is not to be cashed or deposited into any account, unless you are prepared to present the actual instruction to credit/deposit into your account. We know that this is a joint payment, so we as the beneficiary confirmed that funds are available to the payment before we will be remitted A\$1.

NOTE: For security measures and to help to assist all parties, you are to inform us of any developments regarding this payment as well as when the funds have been cleared and made available to you. Further information follow below forth. This is our company policy, as well as enabling us to assist you in resolving this transaction at all times.

If you have any questions or concerns, please contact us at 1-901-999-5018, our hours of operation are 9:00am to 5:00pm eastern standard time, Monday to Friday.

Thank you for your attention.

Credit and Finance Department

John Hilto
941 Corporate Center Dr.
Riverside, CA 91788
Tel: + 1-909-999-5018
Fax: 1-909-521-1233
E-mail: John.Hilto@gnia.com

GSX TECHNOLOGY SOLUTIONS

1801 Le St. Markham, ON L3R 0V9
Tel: 1-905-889-8227
Fax: 1-905-813-8215

BILL TO: TRIVAN SYSTEMS

Sales Invoice# 021676

Invoice Date: November 05, 2007

Customer# RY018550

ADDRESS: ONT L1

LINE	QTY	UNIT	DESCRIPTION	PRICE	TAX	TOTAL
1	1	EA	Cisco Catalyst 3750	111,000.00	1752.00	112,752.00
2	1	EA	Cisco Catalyst 4500	11,000.00	1752.00	12,752.00
3	1	EA	IBM 14 Port Digital Ethernet Switching Module	11,000.00	1752.00	12,752.00
4	1	EA	IBM 6 Port 10 Gigabit Ethernet Switching Module	11,000.00	1752.00	12,752.00

*Please check to make sure the amount and credit card info is correct.

Shipping/Handling: 0.00
Tax: 0.00
Sub Total: 112,752.00
AMOUNT DUE: 112,752.00



LANKom Electronics Co. Ltd.

7F, No.5, Lane 345, Yong Guang Street,
Neihu, Taipei 114, Taiwan R.O.C.

Client: Arthur Electric Inc. Invoice #: 1090
44 East House Crescent, Cobourg, Ontario K9A 5K3 Date: 10/26/2008

INVOICE

DUPLICATE

Description
ITEM: Switch DESCRIPTION: hard-hold electronic, max range +/- 24K, 1.5V batteries not included Mfr's Part#: IZD10-410 Alt'd SKW: 499-2130 PRICE: \$443.00 QUANTITY: 400 TOTAL: \$182,000
ITEM: Litzier DESCRIPTION: energy saving illumination module, 2PW output, 3/4 in fitting Mfr's Part#: IZ140-030C7 Alt'd SKW: 499-2312 PRICE: \$425 QUANTITY: 400 TOTAL: \$170,000
ITEM: Bracket DESCRIPTION: swing type, for IZ140 litzier Mfr's Part#: IZ512-3900P-B Alt'd SKW: 499-1960 PRICE: \$58 QUANTITY: 3,000 TOTAL: \$174,000
GRAND TOTAL: \$426,000

Amount in words: Four Hundred and Seventeen Thousand Two Hundred US Dollars only.

Arthur Electric Inc.
For: Client Signature

LANKOM ELECTRONICS CO. LTD.
For: LANKOM ELECTRONICS CO. LTD.

ORDER CONTROL NO: 47528004

INVOICE

DATE	04/10/2008
TIME	10:17:00 AM
USER	1011

INTERNET CORPORATION
4417 20th Street Road 1
Darien, IL 60551

ATTENTION: [REDACTED]

DATE	QTY	UNIT	DESCRIPTION	PRICE	TAX	TOTAL
04/10/2008	200	EA	PAYMENT TO [REDACTED] YOUR CLIENT'S BUSINESS DEBT SETTLEMENT RECEIVED FROM COMPANY [REDACTED]			\$14,000.00
DEBT SETTLEMENT						
TOTAL:						\$14,000.00

RECEIVED
10/27/2008

INTERNET CORPORATION

REMITTANCE ADVICE

Collaborative Law
Participation Agreement
(If Children are included, include III)

KANAKO YUJI

and

JOHN YUJI

"the Parties"

and their lawyers:

KENNETH I. HARDISON

and

DEBRA ARMBRUSTER

"the Lawyers"

have chosen to enter into this Agreement to use the principles of the Collaborative Law Process to settle the issues arising from the dissolution of their relationship.

I. Purpose

The primary goal of the Collaborative Law Process is to settle the outstanding issues in a non-adversarial manner. The Parties aim to minimize, if not eliminate, the negative economic, social and emotional consequences of protracted litigation to themselves and their family. The Parties have retained Collaborative lawyers to assist them in reaching this goal.

II. Communication

The Parties intend to effectively communicate with each other to efficiently and economically settle the dissolution of their relationship. Written and verbal communications will be respectful and constructive and will not make accusations or claims not based in fact. It is agreed that communication during settlement meetings will be focused on the economic and parenting issues in the dissolution and the constructive resolution of those issues. The Parties are encouraged to discuss and explore the interests they have in achieving a mutually agreeable settlement, and each is encouraged to speak freely and express his or her needs, desires, and options without criticism or judgement by the other. Although the Parties should be informed by their lawyers about, and may discuss with each other, the litigation alternatives and the outcomes they might attain, neither Party nor their lawyers will use the threat to withdraw from the process or to go to court as a means of achieving a desired outcome or forcing a settlement.

III. Children's Issues

In resolving issues about sharing the enjoyment of and responsibility for any children, the Parties Agree to make every effort to reach amicable solutions that promote the children's best interests. The Parties agree to act quickly to mediate and resolve differences related to the children to Promote a caring, loving and involved relationship between the children and both parents. The Parties acknowledge that inappropriate communications regarding their dissolution can be harmful to their children. They agree that settlement issues will not be discussed in the presence of their children, or that communication with the children regarding these issues will occur only if it is appropriate and done by mutual agreement, or with the advice of a child specialist. The Parties agree not to make any changes to the residence of the children without first obtaining the written agreement of the other Party.

IV. Participation with Integrity

Each participant shall uphold a high standard of integrity, and shall not take advantage of inconsistencies or miscalculations of the other, but shall disclose them and seek to have them corrected.

is obliged by law to report to the Superintendent of Family and Child Services information arising out of the collaborative process which gives the party or Collaborative Professional reasonable grounds to believe that a child may be in need of protection.

XV. Rights and Obligations of Settlement

Although the parties have agreed to work outside the court system, the parties agree that:

- A. neither Party will dispose of any assets except by an agreement in writing.
- B. neither Party may harass the other Party; and
- C. all available insurance coverage must be maintained and continued without change in coverage or beneficiary designation.
- D. it is further agreed that JOHN YUJI is to pay KANAKO YUJI the sum of \$648,450 USD (Six Hundred and Forty Eight Thousand Four Hundred and Fifty Dollars) for the period date April 14th, 2010 to October 14th, 2010.

XVI. Enforceability of Agreements

In the event that the Parties require a temporary agreement during the Collaborative Law Process, the agreement will be put in writing and signed by the Parties and their lawyers. If either Party withdraws from the Collaborative Law Process, the written agreement is enforceable and may be presented to the court as a basis for an Order, which the Court may make retroactive to the date of the written agreement. Similarly, once a final agreement is signed, if a Party should refuse to honour it, the final agreement may be presented to the Court in any subsequent action.

XVII. Acknowledgment

Both Parties and their lawyers acknowledge that they have read this Agreement, understand its terms and conditions, and agree to abide by them. The parties have chosen the Collaborative Law Process to reduce emotional and financial costs, and to generate a final agreement that addresses their concerns. They agree to work in good faith to achieve these goals.

Dated: 24/3/2010



JOHN YUJI



KENNETH I. HARDISON
Lawyer for JOHN YUJI

Dated: 24/3/2010



KANAKO YUJI



DEBRA ARMBRUSTER
Lawyer for KANAKO YUJI

ENTITLEMENT SETTLEMENT AGREEMENT

Mr. Cheng Kaidence (hereinafter "Cheng") and **Mrs. Jaclyn Kaidence**. (hereinafter "Jaclyn")

agree as follows:

- 1) **Mr. Cheng Kaidence** owes **Mrs. Jaclyn Kaidence** the sum of \$950,500.00 USD ("the Debt"):
- 2) **Mr. Cheng Kaidence** has paid the sum of \$251,500.00 USD to **Mrs. Jaclyn Kaidence** from a total debt \$950,500.00 USD on this day July 01, 2009, on account of the debt.
- 3) **Mr. Cheng Kaidence** is to pay the remaining balance of \$699,000.00 in three monthly installments
of \$233,000.00, \$233,000.00, \$233,000.00 to **Mrs. Jaclyn Kaidence** on or before May 12, 2010, June 7, 2010, July 28, 2010 as stated below.

The sum of \$233,000.00 shall be paid on or before May 12, 2010

The sum of \$233,000.00 shall be paid on or before June 7, 2010

The sum of \$233,000.00 shall be paid on or before July 28, 2010

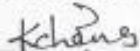
4) The unpaid principal balance will accrue 10% simple interest until the Debt is paid in full and interest accrued will be added to each such payment.

5) All such payments will be made by either:

a. Certified or cashier's check payable to **Mrs. Jaclyn Kaidence** or any individual/person/attorney

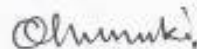
as required by **Mrs. Jaclyn Kaidence**.

6) If any such payment is not made on time, **Mrs. Jaclyn Kaidence** shall be entitled to declare to **Mr. Cheng Kaidence** that the entire Entitlement is due and payable and to immediately enter judgement against **Mr. Cheng Kaidence** for the unpaid amount of the Entitlement plus accrued interest in any court having jurisdiction.



Mr. Cheng Kaidence

Date: 25/8/2009



Kensuke Ohnuki Esq.



Mrs. Jaclyn Kaidence

Date: 25/8/2009



Masayuki Honda Esq.

Aug 12th, 2011

Dear [REDACTED]

The purpose of this is to convey to you our sincere apologies for any inconvenience you might have experienced in respect to the remittance of due loan we owed William Brock.

We are not disputing this claim. Consequently, we have directed our financial institution to draft a payment to you which is attached to this letter, and we plead that this case is handled without resulting to any form of litigation. Because of this serious oversight, and as a testament for our appreciation for his kindness to the company, we are going to provide you with the utmost ability to have remainder of the funds owed, remitted ASAP.

Sincerely,

Roy Legan ??
Trimar Steel
3002 Broadway Street
R.R. #1
Elkhart, IN 46538 223

(519) 664 3682.

Snock . issues cheques



St. Christopher House

248 OSSINGTON AVENUE
TORONTO, ONTARIO M6J 3A2

CANADIAN IMPERIAL BANK OF COMMERCE

235 OSSINGTON AVENUE
TORONTO, ONTARIO M6J 2Z8

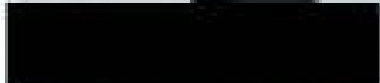
50657

PAY *****ONE HUNDRED FOURTY FIVE THOUSAND AND 00/100

August 31ST, 2010

\$*****145,000.00

TO THE
ORDER
OF



THE ST. CHRISTOPHER HOUSE MAINTENANCE ACCOUNT



PER

PER

⑆050657⑆ ⑆07102⑆010⑆ 88⑆02211⑆

InsuranceCentres

the Whole CRPC of it

210 - 811 Island Highway
Campbell River, B. C. V9W 2G2

BANK OF MONTREAL

305 England Ave
Courtenay, BC

075831

CHEQUE DATE MO/DD/YYYY
09/20/2010

PAY SIXTY THOUSAND EIGHT HUNDRED DOLLARS AND 00/100 CENTS

\$***60,800.00

TO THE
ORDER
OF



VANCOUVER ISLAND INSURANCECENTRES INC.

PER

AUTHORIZED SIGNATURE

PER

AUTHORIZED SIGNATURE

⑆075831⑆ ⑆07140⑆001⑆ 1058⑆558⑆



RESPONSIBLE ET CUREUX DE VOTRE DROIT DE CHANGE EN CANADA
RESPONSABLE EN COURAGE ACHETER EN VIGILANCE SUR DROITS A VUE POUR LE CANADA
INTERNATIONAL BANK DRAFT / TRAITE DE BANQUE

4234 4030 8

27-43248

08222 MEADOWVALE TOWN CENTRE
MISSISSAUGA ON

DATE 2009-11-09

DAVID LAWSON

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO
N° D'IDENTIFICATION

BRANCH
CENTRE BANCAIRE

Y/A M/M D/J

PAY TO THE
ORDER OF
PAYEZ A
L'ORDRE DE

SAMUEL P DUBOIS*****

CAD *****380,000.00

THE SUM OF
LA SOMME DE

*****THREE HUNDRED EIGHTY THOUSAND 00/100

AMOUNT IN WORDS MONMANT EN LETTRES

AMOUNT IN FIGURES
MONTANT EN CHIFFRES
CANADIAN DOLLARS
DOLLARS CANADIENS

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPERIALE DE COMMERCE

William Bird
Kim F. ...

TO
TIRE:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

THIS INSTRUMENT IS VALID ONLY IF USED WITH CIBC DEBIT CARDS
CET INSTRUMENT EST VALABLE SEULEMENT AVEC LES CARTE DE DEBIT CIBC

⑆423440308⑆ ⑆09502⑆0101⑆ 08222⑆2743248⑆

U.S. DOLLAR BANK DRAFT . TRAITE EN DOLLARS U.S.

66-4070-10

26987263

9-402



Royal Bank of Canada
Banque Royale du Canada
TORONTO, ON

To JPMorgan Chase Bank, N.A.
Syacuse, NY 13206

DATE 2011 / 07 / 12

Y/A M/M D/J

PAY TO THE ORDER OF
PAYEZ A L'ORDRE DE

[REDACTED]

\$ 479,846.00

EXACTLY 479846 DOLS 00 CTS

U.S. DOLLARS U.S.

LARRY MASON

PURCHASER NAME

ACHETEUR

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

Victoria Proctor
SIGNATURE
IMPRIMERIE DE LA SIGNATURE

⑆26987263⑆ ⑆021309379⑆ 601⑆2⑆53008⑆

THIS CHECK IS MADE WITHOUT A COLORED BORDER AND BACKGROUND PLUS A KNIGHT & FINGERPRINT WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

Bank of America 

Cashier's Check

No. 430969950

Banking Plaza Rancho Del Oro

Date MAY 02, 2011

11-353210

Center

0001797 0000 00000001

NCA

Bank Name
Remitter (Purchased By)

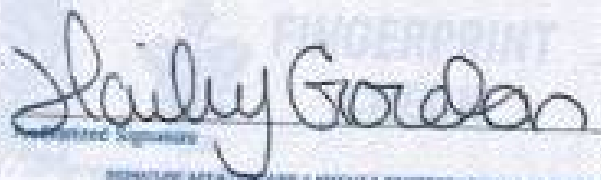
10-11-2010 01-2010

Pay **** THREE HUNDRED FIFTY THOUSAND NINE HUNDRED EIGHTY DOLLARS AND 00 CENTS****

\$**350,980.90**

To
The
Order
Of

[Redacted Name]


Authorized Signature

Bank of America, N.A.
San Francisco, CA

VOID AFTER 90 DAYS

SIGNATURE AREA TO HAVE A PRINT & FINGERPRINT CHECK WATERMARK
IT'S PROTECTING YOUR MONEY. SIGNATURE STRIPS, VOIDABLE ACCOUNT

⑆430969950⑆ ⑆1121000358⑆ ⑆13970⑈85076⑈

RESIDENCE OF FINE U.S. PATENT NUMBER UNDER SIGNATURE INDICATES CHECK IS FRAUDULENT. PATENT NUMBERS ARE PRINTED WITH HEAT SENSITIVE INK & WILL DISAPPEAR WHEN BLOWING OR RUBBING

Bank of America 

Cashier's Check

No. 2368974

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This Check should be negotiated within 90 days.

Date JUNE 24, 2011

30-1/1140

0002368974*****\$289,650.00

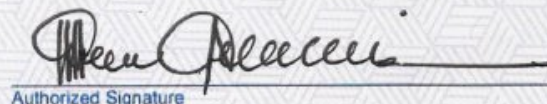
ALLEN HOSHIKO
Remitter (Purchased By)

\$ **289,650.00**

Pay ****TWO HUNDRED EIGHTY NINE THOUSAND SIX HUNDRED FIFTY DOLLARS AND 00 CENTS****

To
The
Order
Of

[Redacted Name]


Authorized Signature

Bank of America, N.A.

VOID AFTER 90 DAYS

21-14-3774B 06-2005

⑆2368974⑆ ⑆1114000019⑆ ⑆13970⑈85076⑈

HOLD DOCUMENT TO THE LIGHT TO VIEW TRUE WATERMARK

HOLD DOCUMENT TO THE LIGHT TO VIEW TRUE WATERMARK



Cashier's Check

No. 2368974

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This Check should be negotiated within 90 days.

Date JUNE 24, 2011

30-1/1140

0002368974*****\$289,650.00

ALLEN HOSHIKO
Remitter (Purchased By)

\$ **289,650.00**

21-14-3774B 06-2005

Pay **TWO HUNDRED EIGHTY NINE THOUSAND SIX HUNDRED FIFTY DOLLARS AND 00 CENTS**

To
The
Order
Of

[Redacted Name]

Allen Hosiko
Authorized Signature

Bank of America, N.A.

VOID AFTER 90 DAYS

⑈ 2368974 ⑈ ⑆ 114000019 ⑆ 13970⑈85076⑈

HOLD DOCUMENT TO THE LIGHT TO VIEW TRUE WATERMARK



CASHIER'S CHECK

9049302603 25-3
440

Remitter DAVID M. BAKER

Date 08/26/2010

Pay: ONE HUNDRED FORTY FIVE THOUSAND DOLLARS AND 00 CENTS \$ *****145,000.00 ***

Pay To The
Order Of

[Redacted Name]

Drawn: JPMORGAN CHASE BANK, N.A.

Michael Andrews
Senior Vice President
JPMorgan Chase Bank, N.A.
Columbus, OH

⑈ 9049302603 ⑈ ⑆ 044000037 ⑆ 758661425 ⑈



CASHIER'S CHECK
CHEQUE DE CAJA

400530381

PAY
TO THE
ORDER OF

[Redacted Name]

Date/Fecha: 08/31/2011

61-118820

Pague por este cheque a lo orden de

*****\$389,900.00*****

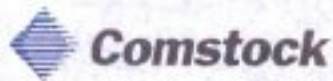
THREE HUNDRED EIGHTY NINE THOUSAND NINE HUNDRED DOLLARS AND 00 CENTS

Remitter/Remitente: JOHN HILTON
Description/Descripcion: JOHN HILTON, INC.
Drawn: Compass Bank
Birmingham, AL 35233

Raymond Jones
AUTHORIZED SIGNATURE / FIRMA AUTORIZADA

⑈ 400530381 ⑈ ⑆ 062001866 ⑆ 15156112 ⑈

BEFORE ACCEPTING CHECK, PLEASE EXAMINE FOR ALL SECURITY FEATURES AS NOTED ON REVERSE



An EMCOR Company

Bank of Montreal 00022-001
100 King St. W.
Toronto, ON M5X 1A1

T/0002

007436

GENERAL ACCOUNT
Comstock Canada Ltd

20111027
Date: Y Y Y Y M M D D

Pay *****95,000 DOLLARS AND 00 CENTS ***

\$95,000.00

To
The
Order
Of



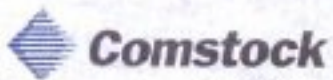
Per *Paul Jensen*

Per *ZMMA*

** THIS CHECK CONTAINS SECURITY FEATURES **

⑈0000007436⑈ ⑆81086⑆001⑆ 1247⑆298⑈

BEFORE ACCEPTING CHECK, PLEASE EXAMINE FOR ALL SECURITY FEATURES AS NOTED ON REVERSE



An EMCOR Company

Bank of Montreal 00022-001
100 King St. W.
Toronto, ON M5X 1A1

T/0002

007437

GENERAL ACCOUNT
Comstock Canada Ltd

20111027
Date: Y Y Y Y M M D D

Pay *****2,500 DOLLARS AND 00 CENTS ***

\$2,500.00

To
The
Order
Of



Per *Paul Jensen*

Per *ZMMA*

** THIS CHECK CONTAINS SECURITY FEATURES **



AAUGH!



Don't let your guard down



- Getting very sophisticated!
- Watch for red flags
- Dig deeper if things don't add up
- Cross-check facts
- Terminate retainer if not sure
- **Only** wired funds via LVTS are irrevocable!!

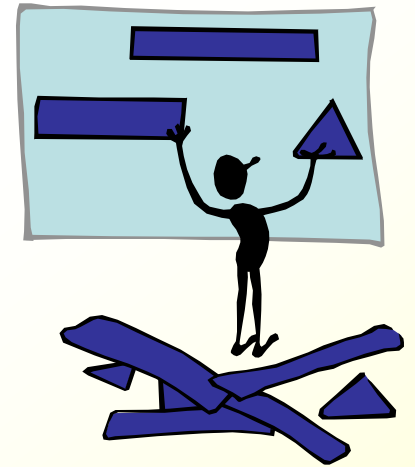
More info on fraud prevention

- www.AvoidAClaim.com blog
- LAWPRO Fraud Fact sheet
- Report suspicious matters to fraudinfo@lawpro.ca
- CALL FOR HELP
- www.practicepro.ca/fraud



Implementing all this Stuff!!

- Resolve to make changes
- But not all at once
 - Baby steps will get you there
- Pick the things that will help you
- Put them on your calendar or to do list
 - Immediately; next week; next month; 6 months



A green chalkboard with a wooden frame. The text "Places to learn more:" is written in white on the board.

Places to learn more:



www.practicepro.ca

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Lawyers' Professional Indemnity Company

www.lawpro.ca



Where claims happen
 Why claims happen
 And what you can do to
 avoid a claim happening to you

"Avoid A Claim" Blog

practicePRO's blog helps you avoid legal malpractice claims



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Collaborative law agreement scam by Jennifer Wong

February 08, 2011 By: [Fraudinfo](#) Category: [Confirmed frauds](#)

Through late January and early February several Ontario lawyers have reported receiving the below message from the purported Jennifer Wong.

--- Original Message ---

From: Jennifer Wong
 To: mmmrrrssjjbbb@att.net
 Sent: Monday, February 07, 2011 2:04 PM
 Subject: Divorce Settlement

Dear Counsel,

My name is Jennifer Wong. I am contacting your law firm with regards to a divorce settlement with my ex husband Richard Wong who reside in you jurisdiction. We had an out of court agreement for him to pay me the amount of \$550,450.00 at this time have only received the amount of 44,000.00. I am seeking the help of your law firm to collect the balance from him as he has agreed to pay me the money, but have been inconsistent with the date. I believe that with the help of your law firm he will be willing to pay in order to avoid litigation.

I look forward to your response on this matter.

*Thanks,
 Jennifer Wong.*

This appears to be a bad cheque scam (for details on how these work [see this earlier AvoidAClaim post](#))

If you have been targeted by this fraud, please forward any of the emails you have received to fraudinfo@lawpro.ca.

Call LAWPRO (if you are an Ontario lawyer) at 1-800-410-1013 (416-598-5899) if you suspect you are acting on a matter that appears like it might be a fraud. We will talk you through the common fraud scenarios we are seeing and help you spot red flags that may indicate you are being duped. This will help you ask appropriate questions of your



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- ★ Amazing Firms, Amazing Practices by Gerry Riskin
- ★ DennisKennedy.com
- ★ Jim Calloway's Law Practice Tips Blog
- ★ Law Office Management Assistance Program by Rodney Dowell and Jared Correia
- ★ Law Practice Management blog by Freedman Consulting
- ★ Law Practice Matters by Erik Mazzone
- ★ Law Practice Matters by Dan

practicePRO Lending Library

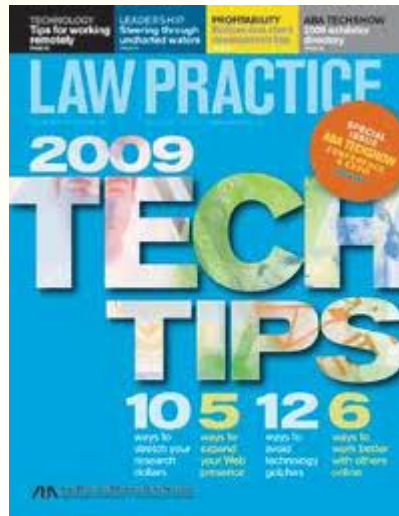




LSUC/OBA Solo & Small Firm Conference

May 31 - June 1, 2011

ABA Law Practice Magazine



Thanks and questions please!!



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Contact Info

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dan.pinnington@lawpro.ca

www.practicepro.ca and www.lawpro.ca

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