

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

B E T W E E N :

**IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT* ,
R.S.C. 1985, c. C-36, AS AMENDED**

**AND IN THE MATTER OF A PLAN OF COMPROMISE OF ARRANGEMENT OF
UNIVERSAL SETTLEMENTS INTERNATIONAL INC.**

Applicant

**MOTION RECORD
(before Justice H. Wilton-Siegel returnable December 18, 2008)**

December 15, 2008

OGILVY RENAULT LLP
Royal Bank Plaza, South Tower
3800 - 200 Bay Street
Toronto, ON M5J 2Z4

William McNamara (LSUC#: 23153S)
Tel: (416) 216-3906
Fax: (416) 216-3930

Lawyers for the Applicant

TO: **ORMSTON LIST FRAWLEY LLP**
40 University Avenue
Suite 720
Toronto, ON M5J 1T1

John P. Ormston, Esq.
Tel: (416) 594-0791
Fax: (416) 594-9690

Lawyers for Gilbert Pereira, Rino Bilfolchi and CAJUBI
(Caja Paraguaya de Jubilaciones y Pensiones)

AND TO: **BLAKE, CASSELS & GRAYDON LLP**
199 Bay Street
Suite 2800, Commerce Court West
Toronto, ON M5L 1A9

Susan M. Grundy
Tel: (416) 863-2572
Fax: (416) 863-2653

Lawyers for the Monitor, Ernst & Young Inc.

INDEX

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

BETWEEN:

**IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*,
R.S.C. 1985, c. C-36, AS AMENDED**

**AND IN THE MATTER OF A PLAN OF COMPROMISE OF ARRANGEMENT OF
UNIVERSAL SETTLEMENTS INTERNATIONAL INC.**

Applicant

INDEX

TAB	EXHIBIT	DOCUMENT	PAGE
1.		Notice of Motion returnable December 18, 2008	1-6
2.		Affidavit of Christopher Halas, sworn December 16, 2008 and exhibits	7-32
	A	Initial Order dated December 2, 2008	14-27
	B	Letter from Mills Potoczak & Company to Ogilvy Renault LLP dated December 15, 2008	28-29
	C	Revised Projected Cash Flow Statement dated December 15, 2008	30
	D	Further Revised Projected Cash Flow Statement dated December 15, 2008	31

TAB 1

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

**IN THE MATTER OF THE
COMPANIES' CREDITORS ARRANGEMENT ACT, R.S.C. 1985, c. C-36,
AS AMENDED**

**AND IN THE MATTER OF A PLAN OF COMPROMISE OF ARRANGEMENT
OF UNIVERSAL SETTLEMENTS INTERNATIONAL INC.**

Applicant

**NOTICE OF MOTION
(before Justice Wilton-Siegel returnable December 18, 2008)**

THE APPLICANT will bring a motion before Justice Wilton-Siegel of the Commercial List on Thursday, December 18, 2008 at 10:00 a.m., or as soon after that time as the motion can be heard at 330 University Avenue, Toronto, Ontario.

PROPOSED METHOD OF HEARING: The motion is to be heard

- ☐ in writing under subrule 37.12.1(1) because it is on consent or unopposed or made without notice;
- ☐ in writing as an opposed motion under subrule 37.12.1(4)
- ☒ orally.

THE MOTION IS FOR:

- (a) an Order extending the Stay Period as defined in paragraph 10 of the Initial Order from December 31, 2008 to January 31, 2009;
- (b) an Order authorizing the release to USI of the additional sum of (US)\$605,033 from the funds held in escrow by Ogilvy Renault LLP, to be used by USI for the purpose of funding its ongoing operations; and
- (c) such further and other relief as counsel may request and this Honourable Court deem just.

THE GROUNDS FOR THE MOTION ARE:

- (d) On December 2, 2008, USI commenced proceedings and was granted an Initial Order pursuant to Section 11.(2) of the *Companies' Creditors Arrangement Act* ("CCAA") by the Ontario Superior Court of Justice;
- (e) The Initial Order provided for, among other things,
 - (i) a stay of proceedings against USI until and including December 31, 2008;
 - (ii) the release of certain funds initially held in escrow by Ogilvy Renault LLP to USI, for the purpose of funding its ongoing operations; and
 - (iii) the appointment of Ernst & Young Inc. as monitor (the "Monitor") to oversee the management of USI on a day-to-day basis;

- (f) Since December 2, 2008, USI has been working diligently with the Monitor to thoroughly assess its financial situation and develop a Plan of Arrangement for its creditors;
- (g) Despite best efforts, a substantial amount of work remains before USI can submit a Plan of Arrangement to its creditors;
- (h) In order to continue its work unfettered by the threat of litigation, USI requires an extension of the Stay Period granted in the Initial Order to and including January 31, 2009;
- (i) USI held certain policies and funds in a bare trust in the United States (the "US Trust"), of which the Cleveland, Ohio CPA firm of Mills, Potoczak & Company ("Mills") was the bare trustee;
- (j) On November 26, 2008, USI directed Mills to remit all of the funds it held to Ogilvy Renault LLP in escrow pending further Order of this Court;
- (k) Mills remitted the funds as requested on November 26, 2008, save for (US) \$300,000 which Mills required for immediate premium payments and related expenses;
- (l) Since November 26, 2008, Mills has had the opportunity to further reconcile its accounts and has determined to date, that an additional (US) \$605,033 of the funds remitted to Ogilvy Renault LLP on November 26, 2008 were not held in respect of premiums but, in fact, belong to USI;

- (m) USI wishes to have these funds transferred to it, so that it may use them to finance its ongoing operations (including premium payment obligations) and, accordingly, seeks an Order of this Court permitting the release of the funds to it for that purpose; and
- (n) Such further and other grounds as counsel may advise and this Honourable Court permit.

THE FOLLOWING DOCUMENTARY EVIDENCE will be used at the hearing of the motion:

- (o) The Affidavit of Christopher Halas sworn December 16, 2008 and exhibits thereto; and
- (p) Such further and other materials as counsel may advise and this Honourable Court permit.

December 15, 2008

OGILVY RENAULT LLP
Suite 3800
Royal Bank Plaza, South Tower
200 Bay Street
P.O. Box 84
Toronto, Ontario M5J 2Z4

William McNamara (LSUC#: 23153S)
Tel: (416) 216-3906
Fax: (416) 216-3930

Lawyers for the Applicant

TO: **ORMSTON LIST FRAWLEY LLP**
40 University Avenue
Suite 720
Toronto, ON M5J 1T1

John P. Ormston, Esq.
Tel: (416) 594-0791
Fax: (416) 594-9690

Lawyers for Gilbert Pereira, Rino Bilfolchi and CAJUBI
(Caja Paraguaya de Jubilaciones y Pensiones)

AND TO: **BLAKE, CASSELS & GRAYDON LLP**
199 Bay Street
Suite 2800, Commerce Court West
Toronto, ON M5L 1A9

Susan M. Grundy
Tel: (416) 863-2572
Fax: (416) 863-2653

Lawyers for the Monitor, Ernst & Young Inc.

IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT,
R.S.C. 1985, c. C-36, AS AMENDED
AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF UNIVERSAL
SETTLEMENTS INTERNATIONAL INC.

Court File No.: 08-CL-7878

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

Proceeding commenced at Toronto

NOTICE OF MOTION
(before Justice H. Wilton-Siegel
returnable December 18, 2008)

OGILVY RENAULT LLP
Royal Bank Plaza, South Tower
3800 - 200 Bay Street
Toronto ON M5J 2Z4

William McNamara (LSUC#: 23153S)
Tel: (416) 216-3906
Fax: (416) 216-3930

Lawyers for the Applicant

TAB 2

Court File No.: 08-CL-7878

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

**IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*,
R.S.C. 1985, c. C-36, AS AMENDED**

**AND IN THE MATTER OF A PLAN OF COMPROMISE OF ARRANGEMENT OF
UNIVERSAL SETTLEMENTS INTERNATIONAL INC.**

Applicant

**AFFIDAVIT OF CHRISTOPHER HALAS
(sworn December 16, 2008)**

I, CHRISTOPHER HALAS, of the City of Mississauga, Province of Ontario, MAKE
OATH AND SAY AS FOLLOWS:

1. I am the Vice-President and Secretary of Universal Settlements International Inc. ("USI"); I have been Vice-President since January 2002 and Secretary since January 2007. I have personal knowledge of the matters to which I depose in this Affidavit. Where I do not possess personal knowledge, I have stated the sources of my information and, in all such cases, believe it to be true.

Overview

2. I swear this affidavit further to my first affidavit in this proceeding sworn December 2, 2008 (the "December 2 Affidavit"), and in support of USI's motion for an Order:

- (a) extending the Stay Period (as defined in paragraph 10 of the Initial Order referenced herein) from December 31, 2008 to January 31, 2009; and
- (b) authorizing the release to USI of (US) \$605,033 from the funds held in escrow by Ogilvy Renault LLP (as described in greater detail below), to be used by USI for the purpose of funding its ongoing operations.

3. On December 2, 2008, USI was granted an Initial Order pursuant to Section 11.(2) of the *Companies' Creditors Arrangement Act* ("CCAA") by the Ontario Superior Court of Justice. A copy of the Initial Order is attached hereto as Exhibit "A".

4. The Initial Order provided for, among other things, a stay of all proceedings against USI, its officers and directors, to December 31, 2008; a moratorium on the payment of monies to creditors; and the appointment of Ernst & Young Inc. as Monitor (the "Monitor") to oversee the management of USI on a day-to-day basis.

USI's activities since the Initial Order

5. Since December 2, 2008, USI has been working diligently with the Monitor to thoroughly assess its financial situation.

6. Without limiting the generality of the foregoing, USI, in consultation with the Monitor, has taken, and continues to take, the following steps in furtherance of the CCAA proceedings:

- (a) reviewing, categorizing and, where required, obtaining translations of the more than 3700 Purchase Agreements between USI and its creditors;
- (b) meeting or communicating with and responding to questions received from Purchasers and/or their agents concerning USI's status and intentions in these proceedings;
- (c) continuing negotiations with respect to the possible sale of the remainder of the TPI Portfolio of Policies owned by USI, as previously deposed in my December 2 Affidavit;
- (d) analyzing the Premium Load and expected maturity dates of the Policies in order to assess their future costs and realizable benefits;
- (e) developing a structure for the payment of premiums and operating costs which will maximize returns;
- (f) attending to the preparation of up-to-date financial statements;
- (g) pursuing the preparation of a Plan of Arrangement; and
- (h) instructing counsel with respect to the ongoing arbitration proceedings described in paras. 49 to 55 of the December 2 Affidavit.

7. These activities are complex and arduous. For example, as noted above, USI has over 3700 Purchase Agreements, a number of which are written in German. Counsel to USI is in the process of reviewing each Purchase Agreement to confirm the purchasers' entitlement under same.

Release of Funds held by Ogilvy Renault LLP

8. As described in paragraphs 31 to 34 of the December 2 Affidavit, USI held certain policies and funds in a bare trust in the United States (the "US Trust"), of which the Cleveland, Ohio CPA firm of Mills, Potoczak & Company ("Mills") was the bare trustee.

9. In anticipation of these proceedings, USI directed Mills to remit all of the funds it held to Ogilvy Renault LLP in escrow pending further Order of this Court.

10. Mills remitted the funds as requested on November 26, 2008, save for (US) \$300,000 which Mills required for immediate premium payments and related expenses.

11. Since November 26, 2008, Mills has had the opportunity to further reconcile its accounts and has determined to date, that an additional (US) \$605,033 of the funds remitted to Ogilvy Renault LLP on November 26, 2008 were not held in respect of premiums but, in fact, belong to USI. A copy of a letter from Mills dated December 15, 2008, in this regard is attached hereto as Exhibit "B".

12. USI wishes to have these funds transferred to it, so that it may use them to finance its ongoing operations (including premium payment obligations) and, accordingly, seeks an Order of this Court permitting the release of the funds to it for that purpose.

Current cash flow situation

13. USI has prepared a Revised Projected Cash Flow Statement dated December 15, 2008, a copy of which is attached hereto as Exhibit "C". As appears from Exhibit "C", without additional funding, USI will be unable to pay premiums or maintain ongoing operations beyond the middle of January, 2009.

14. USI has also prepared a Further Revised Projected Cash Flow Statement which reflects USI's anticipated use of its operating funds on the basis that the transfer to USI of the funds referred to in paras. 8 to 12 above is authorized by the Court. A copy of the Further Revised Projected Cash Flow Statement is attached as Exhibit "D" hereto.

15. As appears from the Further Revised Projected Cash Flow Statement, Exhibit "D", USI currently anticipates that, with the transfer to it of the funds referred to in paras. 8 to 12 above, it will be able to pay premiums and maintain ongoing operations until the beginning of February, 2009.

Debtor in Possession (DIP) Financing

16. It appears that, absent some other source of funding such as the sale of corporately owned policies or other value in the policies that might be realized, DIP financing facility may be required to ensure that USI can continue to pay premiums on Policies that represent substantial value to USI and its stakeholders. As a result, USI is currently in negotiations with several potential DIP lenders for the purpose of obtaining a term sheet outlining acceptable financing available to it while it remains under CCAA protection.

Sale of corporate owned Policies

17. USI continues to negotiate the sale of the remaining corporately owned Policies in the TPI Portfolio.

Proposed Plan of Arrangement

18. USI contemplates a Plan which will provide for the continued payment of premiums in order to preserve Policy value, and an orderly distribution scheme. The general intent of a Plan of Arrangement will be to collect maturities and other funds for ultimate distribution to creditors in a Court-approved manner.

19. A great deal of work is required to be completed before USI can submit a completed Plan of Arrangement to its creditors or this Court. However, USI continues to work diligently in this regard and expects that it will be able to submit the Plan of Arrangement by January 31, 2009.

Claims determination and Claims bar

20. In anticipation of submitting a Plan of Arrangement, USI will wish to seek a Claims Procedure Order that will establish the process for dealing with claims, with a view to (i) giving notice to all known creditors that they must submit their claims to the Monitor, and that these claims will be subject to the terms of the Plan of Arrangement to be approved by the Court, (ii) establishing a deadline by which claims must be submitted (a Claims Bar Date), failing which the claim is forever barred and extinguished, and (iii) establishing a procedure for the determination of the amount and nature of each claim.

21. USI proposes to return to the Court in the very near future in order to propose the terms of a Claims Procedure Order which, if approved by this Court, will enable the initiation of the claims determination process.

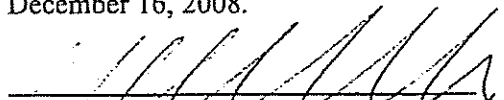
Extension of Stay

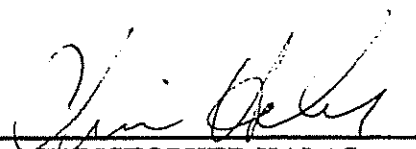
22. The stay of proceedings granted in paragraph 10 of the Initial Order prohibits the commencement or continuation of any proceedings or enforcement process in any court or tribunal against USI until and including December 31, 2008 (the "Stay Period").

23. USI seeks an extension of the Stay Period until January 31, 2009. This will be a sufficient period to permit USI, with the assistance of the Monitor, to finalize its Plan of Arrangement. USI also anticipates that it will re-attend before this Court before the expiry of this date to set a schedule to submit the Plan of Arrangement to its creditors for approval.

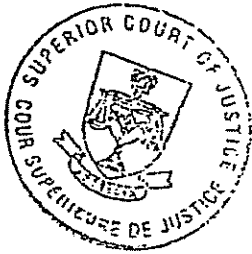
24. I make this affidavit in support of USI's motion for an extension of the Stay Period and the release of funds held by the US Trust and for no other or improper purpose.

SWORN BEFORE ME at the City of
Toronto, in the Province of Ontario, on
December 16, 2008.


Commissioner for Taking Affidavits


CHRISTOPHER HALAS

TAB A



Court File No. 08-CL-7878

ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST

THE HONOURABLE	)	TUESDAY, THE 2 nd
	)	
JUSTICE H. WILTON-SIEGEL	)	DAY OF DECEMBER, 2008

IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C.
1985, c. C-36, AS AMENDED

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF
UNIVERSAL SETTLEMENTS INTERNATIONAL INC. (the "Applicant")

INITIAL ORDER

THIS APPLICATION, made by the Applicant, pursuant to the *Companies' Creditors Arrangement Act*, R.S.C. 1985, c. C-36, as amended (the "CCAA") was heard this day at 330 University Avenue, Toronto, Ontario.

ON READING the affidavit of Christopher Halas sworn December 2, 2008 (the "Halas Affidavit") and the Exhibits thereto and on hearing the submissions of counsel for the Applicant, and on reading the consent of Ernst & Young to act as the Monitor,

SERVICE

1. THIS COURT ORDERS that the time for service of the Notice of Application and the Application Record is hereby abridged so that this Application is properly returnable today and hereby dispenses with further service thereof.

This is Exhibit "A" referred to in the
affidavit of Christopher Halas
sworn before me, this 16th
day of December 2008.

A COMMISSIONER FOR TAKING AFFIDAVITS

APPLICATION

2. THIS COURT ORDERS AND DECLARES that the Applicant is a company to which the CCAA applies.

FURTHER HEARING

3. THIS COURT ORDERS that a further hearing in this Application shall be made on notice to investors and held on December 18, 2008 or such alternate date as this Court may fix, at which time this Order may be supplemented or otherwise varied, and the Stay Period (as herein defined) extended or terminated. The Applicant and the Monitor shall serve their materials for this further hearing on all parties who serve a Notice of Appearance on the Applicant and the Monitor, such materials to be served by no later than 3 days prior to the date scheduled for the further hearing.

POSSESSION OF PROPERTY AND OPERATIONS

4. THIS COURT ORDERS that the Applicant shall remain in possession and control of its current and future assets, undertakings and properties of every nature and kind whatsoever, and wherever situate including all proceeds thereof (the "Property"). Subject to further Order of this Court, the Applicant shall continue to carry on business in a manner consistent with the preservation of its business (the "Business") and Property. The Applicant shall be authorized and empowered to continue to retain and employ the employees, consultants, agents, experts, accountants, counsel and such other persons (collectively "Assistants") currently retained or employed by it, with liberty to retain such further Assistants as it deems reasonably necessary or desirable in the ordinary course of business or for the carrying out of the terms of this Order.

5. THIS COURT ORDERS that the Applicant shall have the right to pursue the sale of its TPI Portfolio (as defined in the Halas Affidavit), in whole or part, subject to prior approval of any sale being obtained on further motion before this Court.

6. THIS COURT ORDERS that the Applicant shall be entitled but not required to pay the following expenses whether incurred prior to or after this Order:

- (a) all outstanding and future wages, salaries, employee and pension benefits, vacation pay, bonuses and expenses payable on or after the date of this Order, in each case incurred in the ordinary course of business and consistent with existing compensation policies and arrangements; and
- (b) the fees and disbursements of any Assistants retained or employed by the Applicant in respect of these proceedings, at their standard rates and charges.

7. THIS COURT ORDERS that, except as otherwise provided to the contrary herein, the Applicant shall be entitled but not required to pay all reasonable expenses incurred by the Applicant in carrying on the Business in the ordinary course after this Order, and in carrying out the provisions of this Order, which expenses shall include, without limitation:

- (a) all expenses and capital expenditures reasonably necessary for the preservation of the Property or the Business including, without limitation, payments on account of insurance (including directors and officers insurance), maintenance and security services; and
- (b) payment for goods or services actually supplied to the Applicant following the date of this Order.

8. THIS COURT ORDERS that the Applicant shall remit, in accordance with legal requirements, or pay:

- (a) any statutory deemed trust amounts in favour of the Crown in right of Canada or of any Province thereof or any other taxation authority which are required to be deducted from employees' wages, including, without limitation, amounts in respect of (i) employment insurance, (ii) Canada Pension Plan, (iii) Quebec Pension Plan, and (iv) income taxes;
- (b) all goods and services or other applicable sales taxes (collectively, "Sales Taxes") required to be remitted by the Applicant in connection with the sale of goods and

services by the Applicant, but only where such Sales Taxes are accrued or collected after the date of this Order, or where such Sales Taxes were accrued or collected prior to the date of this Order but not required to be remitted until on or after the date of this Order, and

- (c) any amount payable to the Crown in right of Canada or of any Province thereof or any political subdivision thereof or any other taxation authority in respect of municipal realty, municipal business or other taxes, assessments or levies of any nature or kind which are entitled at law to be paid in priority to claims of secured creditors and which are attributable to or in respect of the carrying on of the Business by the Applicant.

9. THIS COURT ORDERS that, except as specifically permitted herein, the Applicant is hereby directed, until further Order of this Court: (a) to make no payments of principal, interest thereon or otherwise on account of amounts owing by the Applicant to any of its creditors as of this date; (b) to grant no security interests, trust, liens, charges or encumbrances upon or in respect of any of its Property; (c) to not grant credit or incur liabilities except in the ordinary course of the Business; (d) to make no payments of Death Benefits to investors; and (e) to hold Death Benefits received in the interim in an interest bearing trust account (the "Death Benefits Account").

NO PROCEEDINGS AGAINST THE APPLICANT OR THE PROPERTY

10. THIS COURT ORDERS that until and including December 31, 2008, or such later date as this Court may order (the "Stay Period"), no proceeding or enforcement process in any court or tribunal (each, a "Proceeding") shall be commenced or continued against or in respect of the Applicant or the Monitor, or affecting the Business or the Property, except with the written consent of the Applicant and the Monitor, or with leave of this Court, and any and all Proceedings currently under way against or in respect of the Applicant or affecting the Business or the Property are hereby stayed and suspended pending further Order of this Court.

**APPLICANT ENTITLED TO CONTINUE ITS OUTSTANDING LITIGATION AND
ARBITRATION PROCEEDINGS**

11. THIS COURT ORDERS that the Applicant shall be entitled to continue its outstanding litigation and arbitration proceedings, and pay all reasonable expenses incurred as a result thereof and as are in accordance the Projected Cash Flow Statement attached as Exhibit "D" to the Halas Affidavit, as follows:

- (a) *Universal Settlements Inc. v. James Torchia, Marc Celello and National Viaticals Inc.*; and
- (b) *Universal Settlements Inc. v. Antonio Duscio.*

NO EXERCISE OF RIGHTS OR REMEDIES

12. THIS COURT ORDERS that during the Stay Period, all rights and remedies of any individual, firm, corporation, governmental body or agency, or any other entities (all of the foregoing, collectively being "Persons" and each being a "Person") against or in respect of the Applicant or the Monitor, or affecting the Business or the Property, are hereby stayed and suspended except with the written consent of the Applicant and the Monitor, or leave of this Court, provided that nothing in this Order shall (i) empower the Applicant to carry on any business which the Applicant is not lawfully entitled to carry on, (ii) exempt the Applicant from compliance with statutory or regulatory provisions relating to health, safety or the environment, (iii) prevent the filing of any registration to preserve or perfect a security interest, or (iv) prevent the registration of a claim for lien.

NO INTERFERENCE WITH RIGHTS

13. THIS COURT ORDERS that during the Stay Period, no Person shall discontinue, fail to honour, alter, interfere with, repudiate, terminate or cease to perform any right, renewal right, contract, agreement, licence or permit in favour of or held by the Applicant, except with the written consent of the Applicant and the Monitor, or leave of this Court.

CONTINUATION OF SERVICES

14. THIS COURT ORDERS that during the Stay Period, all Persons having oral or written agreements with the Applicant or statutory or regulatory mandates for the supply of goods and/or services, including without limitation all computer software, communication and other data services, centralized banking services, payroll services, insurance, transportation, services, utility or other services to the Business or the Applicant, are hereby restrained until further Order of this Court from discontinuing, altering, interfering with or terminating the supply of such goods or services as may be required by the Applicant, and that the Applicant shall be entitled to the continued use of its current premises, telephone numbers, facsimile numbers, internet addresses and domain names, provided in each case that the normal prices or charges for all such goods or services received after the date of this Order are paid by the Applicant in accordance with normal payment practices of the Applicant or such other practices as may be agreed upon by the supplier or service provider and each of the Applicant and the Monitor, or as may be ordered by this Court.

NON-DEROGATION OF RIGHTS

15. THIS COURT ORDERS that, notwithstanding anything else contained herein, no creditor of the Applicant shall be under any obligation after the making of this Order to advance or re-advance any monies or otherwise extend any credit to the Applicant. Nothing in this Order shall derogate from the rights conferred and obligations imposed by the CCAA.

PROCEEDINGS AGAINST DIRECTORS AND OFFICERS

16. THIS COURT ORDERS that during the Stay Period, and except as permitted by subsection 11.5(2) of the CCAA, no Proceeding may be commenced or continued against any of the former, current or future directors or officers of the Applicant with respect to any claim against the directors or officers that arose before the date hereof and that relates to any obligations of the Applicant whereby the directors or officers are alleged under any law to be liable in their capacity as directors or officers for the payment or performance of such obligations, until a compromise or arrangement in respect of the Applicant, if one is filed, is sanctioned by this Court or is refused by the creditors of the Applicant or this Court.

DIRECTORS' AND OFFICERS' INDEMNIFICATION AND CHARGE

17. THIS COURT ORDERS that the Applicant shall indemnify its directors and officers from all claims, costs, charges and expenses relating to the failure of the Applicants, after the date hereof, to make payments of the nature referred to in subparagraphs [6(a)], [8(a)], [8(b)] and [8(c)] of this Order which they sustain or incur by reason of or in relation to their respective capacities as directors and/or officers of the Applicants except to the extent that, with respect to any officer or director, such officer or director has actively participated in the breach of any related fiduciary duties or has been grossly negligent or guilty of wilful misconduct.

18. THIS COURT ORDERS that the directors and officers of the Applicant shall be entitled to the benefit of and are hereby granted a charge (the "Directors' Charge") on the Property, which charge shall not exceed an aggregate amount of \$1 million, as security for the indemnity provided in paragraph [17] of this Order. The Directors' Charge shall have the priority set out in paragraphs [31] and [33] herein.

19. THIS COURT ORDERS that, notwithstanding any language in any applicable insurance policy to the contrary, (a) no insurer shall be entitled to be subrogated to or claim the benefit of the Directors' Charge, and (b) the Applicant's directors and officers shall only be entitled to the benefit of the Directors' Charge to the extent that they do not have coverage under any directors' and officers' insurance policy, or to the extent that such coverage is insufficient to pay amounts indemnified in accordance with paragraph [17] of this Order.

PROCEEDINGS AGAINST TRUSTEES

20. THIS COURT ORDERS that during the Stay Period no Proceeding may be commenced or continued against the Applicant's former trustees Christopher Halas and William Potoczak (the "Trustees") with respect to any claim against the Trustees that arose before the date hereof and that relates to any obligations of the Applicant whereby the Trustees are alleged under any law to be liable in their capacity as Trustees for the payment or performance of such obligations, until a compromise or arrangement in respect of the Applicant, if one is filed, is sanctioned by this Court or is refused by the creditors of the Applicant or this Court.

TRUST FUNDS

21. THIS COURT ORDERS that the trustee William Potoczak is entitled to use the US\$300,000, which he holds in escrow in the ordinary course to fund the payment of premiums as they fall due and in accordance with specific insurance policies to which the funds have been designated, with such use to be monitored by the Monitor (as defined below).

22. THIS COURT ORDERS that Ogilvy Renault LLP is entitled to release US\$778,000 out of the funds it holds in escrow for the Applicant, to the Applicant for the purposes of funding its operations.

23. THIS COURT ORDERS that Ogilvy Renault LLP is entitled to release the balance of the funds it holds in escrow for the Applicant, to the Applicant for the purposes of establishing an account from which premium payments can be made (the "Premium Reserve Account"), as they fall due and in accordance with specific insurance policies to which the funds have been designated, with such payments to be monitored by the Monitor (as defined below).

APPOINTMENT OF MONITOR

24. THIS COURT ORDERS that Ernst & Young Inc. is hereby appointed pursuant to the CCAA as the Monitor, an officer of this Court, to monitor the Property and the Applicant's conduct of the Business with the powers and obligations set out in the CCAA or set forth herein and that the Applicant and its shareholders, officers, directors, and Assistants shall advise the Monitor of all material steps taken by the Applicant pursuant to this Order, and shall co-operate fully with the Monitor in the exercise of its powers and discharge of its obligations.

25. THIS COURT ORDERS that the Monitor, in addition to its prescribed rights and obligations under the CCAA, is hereby directed and empowered to:

- (a) send notice of the Order, within three (3) days, to every known creditor of the Applicant as of the date of this Order, advising that such creditor may obtain a copy of the Order on the internet at the website of the Monitor at www.ey.com/ca/UniversalSettlements (the "Website") or, failing that, from the

Monitor and the Monitor shall provide it. Such notice shall be sufficient in accordance with Subsection 11(5) of the CCAA;

- (b) monitor the Applicant's receipts and disbursements, including without limitation the oversight of the Death Benefits Account and the Premium Reserves Account;
- (c) report to this Court at such times and intervals as the Monitor may deem appropriate with respect to matters relating to the Property, the Business, and such other matters as may be relevant to the proceedings herein;
- (d) advise the Applicant in its development of the Plan and any amendments to the Plan;
- (e) advise the Applicant in its preparation of the Applicant's cash flow statements and report to the Court on the compilation;
- (f) assist the Applicant, to the extent required by the Applicant, with the holding and administering of creditors' or shareholders' meetings for voting on the Plan;
- (g) have full and complete access to the books, records and management, employees and advisors of the Applicant and to the Business and the Property to the extent required to perform its duties arising under this Order;
- (h) be at liberty to engage independent legal counsel or such other persons as the Monitor deems necessary or advisable respecting the exercise of its powers and performance of its obligations under this Order; and
- (i) perform such other duties as are required by this Order or by this Court from time to time.

26. THIS COURT ORDERS that the Monitor shall not take possession of the Property and shall take no part whatsoever in the management or supervision of the management of the Business and shall not, by fulfilling its obligations hereunder, be deemed to have taken or maintained possession or control of the Business or Property, or any part thereof.

27. THIS COURT ORDERS that, in addition to the rights and protections afforded the Monitor under the CCAA or as an officer of this Court, the Monitor shall incur no liability or obligation as a result of its appointment or the carrying out of the provisions of this Order, save and except for any gross negligence or wilful misconduct on its part. Nothing in this Order shall derogate from the protections afforded the Monitor by the CCAA or any applicable legislation.

28. THIS COURT ORDERS that the Monitor, counsel to the Monitor and counsel to the Applicant shall be paid their reasonable fees and disbursements, in each case at their standard rates and charges, by the Applicant as part of the costs of these proceedings. The Applicant is hereby authorized and directed to pay the accounts of the Monitor, counsel for the Monitor and counsel for the Applicant on a weekly basis and, in addition, the Applicant is hereby authorized to pay to the Monitor, counsel to the Monitor, and counsel to the Applicant, retainers in the amounts of \$100,000, \$50,000, and \$50,000, respectively, to be held by them as security for payment of their respective fees and disbursements outstanding from time to time.

29. THIS COURT ORDERS that the Monitor and its legal counsel shall pass their accounts from time to time, and for this purpose the accounts of the Monitor and its legal counsel are hereby referred to a judge of the Commercial List of the Ontario Superior Court of Justice.

30. THIS COURT ORDERS that the Monitor, counsel to the Monitor, and the Applicant's counsel shall be entitled to the benefit of and are hereby granted a charge (the "Administration Charge") on the Property, which charge shall not exceed an aggregate amount of \$1 million, as security for their professional fees and disbursements incurred at the standard rates and charges of the Monitor and such counsel, both before and after the making of this Order in respect of these proceedings. The Administration Charge shall have the priority set out in paragraphs [31] and [33] hereof.

VALIDITY AND PRIORITY OF CHARGES CREATED BY THIS ORDER

31. THIS COURT ORDERS that the priorities of the Directors' Charge and the Administration Charge, as between them, shall be as follows:

First – Administration Charge (to the maximum amount of \$1 million); and

Second – Directors' Charge (to the maximum amount of \$1 million).

32. THIS COURT ORDERS that the filing, registration or perfection of the Directors' Charge and the Administration Charge (collectively, the "Charges") shall not be required, and that the Charges shall be valid and enforceable for all purposes, including as against any right, title or interest filed, registered, recorded or perfected subsequent to the Charges coming into existence, notwithstanding any such failure to file, register, record or perfect.
33. THIS COURT ORDERS that each of the Directors' Charge and the Administration Charge (all as constituted and defined herein) shall constitute a charge on the Property and such Charges shall rank in priority to all other security interests, trusts, liens, charges and encumbrances, statutory or otherwise (collectively, "Encumbrances") in favour of any Person.
34. THIS COURT ORDERS that except as otherwise expressly provided for herein, or as may be approved by this Court, the Applicant shall not grant any Encumbrances over any Property that rank in priority to, or *pari passu* with, any of the Directors' Charge or the Administration Charge, unless the Applicant also obtains the prior written consent of the Monitor, and the beneficiaries of the Directors' Charge and the Administration Charge, or further Order of this Court.
35. THIS COURT ORDERS that the Directors' Charge and the Administration Charge, shall not be rendered invalid or unenforceable and the rights and remedies of the chargees entitled to the benefit of the Charges thereunder shall not otherwise be limited or impaired in any way by (a) the pendency of these proceedings and the declarations of insolvency made herein; (b) any application(s) for bankruptcy order(s) issued pursuant to BIA, or any bankruptcy order made pursuant to such applications; (c) the filing of any assignments for the general benefit of creditors made pursuant to the BIA; (d) the provisions of any federal or provincial statutes; or (e) any negative covenants, prohibitions or other similar provisions with respect to borrowings, incurring debt or the creation of Encumbrances, contained in any existing loan documents, lease, sublease, offer to lease or other agreement (collectively, an "Agreement") which binds the Applicant, and notwithstanding any provision to the contrary in any Agreement:

- (a) none of the Chargees shall have any liability to any Person whatsoever as a result of any breach of any Agreement caused by or resulting from the creation of the Charges; and
- (b) the payments made by the Applicant pursuant to this Order and the granting of the Charges, do not and will not constitute fraudulent preferences, fraudulent conveyances, oppressive conduct, settlements or other challengeable, voidable or reviewable transactions under any applicable law.

SERVICE AND NOTICE

36. THIS COURT ORDERS that the Applicant and the Monitor be at liberty to serve this Order, any other materials and orders in these proceedings, any notices or other correspondence, by forwarding true copies thereof by prepaid ordinary mail, courier, personal delivery or electronic transmission to the Applicant's creditors or other interested parties at their respective addresses as last shown on the records of the Applicant and that any such service or notice by courier, personal delivery or electronic transmission shall be deemed to be received on the next business day following the date of forwarding thereof, or if sent by ordinary mail, on the third business day after mailing.

37. THIS COURT ORDERS that the Applicant, the Monitor, and any party who has filed a Notice of Appearance may serve any court materials in these proceedings by e-mailing a PDF or other electronic copy of such materials to counsels' or any party's email addresses as recorded on the Service List from time to time, in accordance with the E-filing protocol of the Commercial List to the extent practicable, and the Monitor may post a copy of any or all such materials on the Website. Any party filing a Notice of Appearance or otherwise intending to participate in these proceedings shall provide to the Applicant and the Monitor an email address for purposes of service.

GENERAL

38. THIS COURT ORDERS that the Applicant or the Monitor may from time to time apply to this Court for advice and directions in the discharge of its powers and duties hereunder.

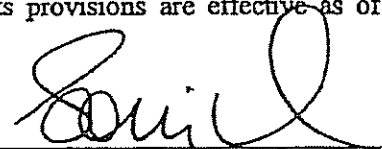
39. THIS COURT ORDERS that nothing in this Order shall prevent the Monitor from acting as an interim receiver, a receiver, a receiver and manager, or a trustee in bankruptcy of the Applicant, the Business or the Property.

40. THIS COURT HEREBY REQUESTS the aid and recognition of any court, tribunal, regulatory or administrative body having jurisdiction in Canada, the United States or any other foreign jurisdiction to give effect to this Order and to assist the Applicant, the Monitor and their respective agents in carrying out the terms of this Order. All courts, tribunals, regulatory and administrative bodies are hereby respectfully requested to make such orders and to provide such assistance to the Applicant and to the Monitor, as an officer of this Court, as may be necessary or desirable to give effect to this Order, to grant representative status to the Monitor in any foreign proceeding, or to assist the Applicant and the Monitor and their respective agents in carrying out the terms of this Order.

41. THIS COURT ORDERS that each of the Applicant and the Monitor be at liberty and is hereby authorized and empowered to apply to any court, tribunal, regulatory or administrative body, wherever located, for the recognition of this Order and for assistance in carrying out the terms of this Order.

42. THIS COURT ORDERS that any interested party (including the Applicant and the Monitor) may apply to this Court to vary or amend this Order on not less than seven (7) days notice to any other party or parties likely to be affected by the order sought or upon such other notice, if any, as this Court may order.

43. THIS COURT ORDERS that this Order and all of its provisions are effective as of 12:01 a.m. Eastern Standard Time on the date of this Order.



JUSTICE H. WILTON SIEGEL

ENTERED AT / INSCRIT A TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO.:

DEC 02 2008

PER / PAR TV

Toni Vecchiola
Registrar, Superior Court of Justice

IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT, R.S.C. 1985, c. C-36, AS
AMENDED
AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF UNIVERSAL
SETTLEMENTS INTERNATIONAL INC.

Court File No.: 08-CL-7878

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

Proceeding commenced at Toronto

INITIAL ORDER

OGILVY RENAULT LLP
Royal Bank Plaza, South Tower
3800 - 200 Bay Street
Toronto ON M5J 2Z4

William McNamara (LSUC#: 23153S)
Tel: (416) 216-3906
Fax: (416) 216-3930

Lawyers for the Applicant

TAB B

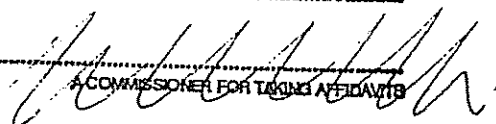
Mark G. Mills
William M. Potoczak

December 15, 2008

VIA E-MAIL

Mr. William McNamara
Ogilvy Renault LLP
Royal Bank Plaza, South Tower, Suite 3800
200 Bay Street
P.O. Box 84
Toronto, Ontario M5J 2Z4
Canada

This is Exhibit "B" referred to in the
affidavit of Christopher Helas
sworn before me, this 15th
day of December 2008


A COMMISSIONER FOR TAKING AFFIDAVITS

Dear Mr. McNamara:

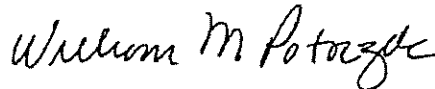
I write with respect to the US Trust and the assets which I held therein as Trustee for Universal Settlements International Inc. ("USI") until November 26, 2008, when USI directed that I transfer the assets back to it (the "Direction"). Specifically, I write with respect to the funds which I was directed to transfer to Ogilvy Renault LLP ("OR"), and which are held by OR in trust pending a Court Order (the "Trust Funds").

Pursuant to the Direction, I transferred all of the funds held in the US Trust to OR, save for US\$300,000 which is being used by the US Trust to make premium payments. Given that the Direction was made on short notice, I was unable to review the US Trust accounts prior to the transfer and advise with respect to how the Trust Funds were to be segregated.

As a result, OR was asked to hold the entire amount in trust pending a Court Order. I have reviewed the US Trust accounts since my letter to you dated December 2, 2008, and can confirm that an additional US\$605,033 of the Trust Funds were escrowed for USI. The remaining funds are for premium payments and other obligations of the Trust. A schedule detailing the nature of the wires sent to you on November 26, 2008 is attached.

Very truly,

MILLS, POTOCZAK & COMPANY



by: William M. Potoczak
Principal

E:\clients\UNIV\CCAA filing\mcnamara w trust fund update 121508.doc

Sender's e-mail address: wpotoczak@mpccpa.com
Sender's direct dial phone number: 216-682-0849

US Trust
Wire reconciliation
November 26, 2008

Escrow	Total	Released via letter dated 12/2/08	Balance	Balance that can be released	Comments
Wire 11/26/08	\$927,754	\$778,851	\$148,904		Payable to D. Zieger of \$86,465 can be release when settlement agreement is received.
				\$62,439	Can release balance of \$62,439 as excess premium funding
				<u>\$62,439</u>	
Premium					Premium funds allocated to policies of \$3,880,113
Wire 11/26/08	\$3,940,937		\$3,940,937		Can release balance of unallocated premiums funds of \$60,824
				\$60,824	Annuity contracts of \$481,770 to fund premiums to be assigned to USI
				<u>481,770</u>	
				<u>\$542,594</u>	
Grand total				<u>\$605,033</u>	

TAB C

sworn before me, this 16
day of December, 2008

A COMMISSIONER FOR TAKING AFFIDAVITS

UNIVERSAL OPTIMUMS INC. PROJECTED WEEKLY CASH FLOW

Q37006-HDM

60127 MAY 2 1959

— On the following day
 23-11-2008

संस्कृत-संज्ञा-संग्रहः

1. All balances are in Canadian dollars. USD are converted at \$0.96.
2. Non-Paid/ Audited Forecast Summaries summarizing US\$ Inc. Overriding Cash Account, the Expense Payment Account and the Previews Expense Account.
3. Principles:
- (a) Due to uncertainty of timing of collection, receivable payments are forecasted in cash receipts.
 - (b) Total receivable balances are 1,000,000 payments are made due from insurance companies for death benefits to be collected and paid out to investors; payable and payments not included in cash flow due to insurance companies; receivable not included in cash flow due to insurance company.
 - (c) Trade Payables (Accounts): 1,000,000 balances of US\$ are liabilities owed by US\$ still awaiting collection from the insurance companies.
 - (d) Accounts receivable are not subtracted debts.
 - (e) Payroll is not a subtracted debt.
 - (f) Customer accounts are forecasted based on historical rates.
 - (g) Insurance companies are forecasted based on historical rates.
 - (h) Insurance companies are forecasted based on historical rates.
 - (i) Insurance companies are forecasted based on historical rates.
 - (j) Insurance companies are forecasted based on historical rates.
 - (k) Insurance companies are forecasted based on historical rates.
 - (l) Insurance companies are forecasted based on historical rates.
 - (m) Insurance companies are forecasted based on historical rates.
 - (n) Insurance companies are forecasted based on historical rates.
 - (o) Insurance companies are forecasted based on historical rates.
 - (p) Insurance companies are forecasted based on historical rates.
 - (q) Insurance companies are forecasted based on historical rates.
 - (r) Insurance companies are forecasted based on historical rates.
 - (s) Insurance companies are forecasted based on historical rates.
 - (t) Insurance companies are forecasted based on historical rates.
 - (u) Insurance companies are forecasted based on historical rates.
 - (v) Insurance companies are forecasted based on historical rates.
 - (w) Insurance companies are forecasted based on historical rates.
 - (x) Insurance companies are forecasted based on historical rates.
 - (y) Insurance companies are forecasted based on historical rates.
 - (z) Insurance companies are forecasted based on historical rates.
4. Disbursements:
- (a) Due to uncertainty of timing of collection, receivable payments are forecasted in cash receipts.
 - (b) Total receivable balances are 1,000,000 payments are made due from insurance companies for death benefits to be collected and paid out to investors; payable and payments not included in cash flow due to insurance companies; receivable not included in cash flow due to insurance company.
 - (c) Trade Payables (Accounts): 1,000,000 balances of US\$ are liabilities owed by US\$ still awaiting collection from the insurance companies.
 - (d) Accounts receivable are not subtracted debts.
 - (e) Payroll is not a subtracted debt.
 - (f) Customer accounts are forecasted based on historical rates.
 - (g) Insurance companies are forecasted based on historical rates.
 - (h) Insurance companies are forecasted based on historical rates.
 - (i) Insurance companies are forecasted based on historical rates.
 - (j) Insurance companies are forecasted based on historical rates.
 - (k) Insurance companies are forecasted based on historical rates.
 - (l) Insurance companies are forecasted based on historical rates.
 - (m) Insurance companies are forecasted based on historical rates.
 - (n) Insurance companies are forecasted based on historical rates.
 - (o) Insurance companies are forecasted based on historical rates.
 - (p) Insurance companies are forecasted based on historical rates.
 - (q) Insurance companies are forecasted based on historical rates.
 - (r) Insurance companies are forecasted based on historical rates.
 - (s) Insurance companies are forecasted based on historical rates.
 - (t) Insurance companies are forecasted based on historical rates.
 - (u) Insurance companies are forecasted based on historical rates.
 - (v) Insurance companies are forecasted based on historical rates.
 - (w) Insurance companies are forecasted based on historical rates.
 - (x) Insurance companies are forecasted based on historical rates.
 - (y) Insurance companies are forecasted based on historical rates.
 - (z) Insurance companies are forecasted based on historical rates.

US Inc. Operating Account

It is to be expected that the results of the present study will be replicated in other studies.

Description	Jan 11		Jan 12		Jan 13		Jan 14		Jan 15		Jan 16		Jan 17		Jan 18		Jan 19		Jan 20		Jan 21		Jan 22		Jan 23		Jan 24		Jan 25		Jan 26		Jan 27		Jan 28		Jan 29		Jan 30		Jan 31		Jan 32		Jan 33		Jan 34		Jan 35		Jan 36		Jan 37		Jan 38		Jan 39		Jan 40		Jan 41		Jan 42		Jan 43		Jan 44		Jan 45		Jan 46		Jan 47		Jan 48		Jan 49		Jan 50		Jan 51		Jan 52		Jan 53		Jan 54		Jan 55		Jan 56		Jan 57		Jan 58		Jan 59		Jan 60		Jan 61		Jan 62		Jan 63		Jan 64		Jan 65		Jan 66		Jan 67		Jan 68		Jan 69		Jan 70		Jan 71		Jan 72		Jan 73		Jan 74		Jan 75		Jan 76		Jan 77		Jan 78		Jan 79		Jan 80		Jan 81		Jan 82		Jan 83		Jan 84		Jan 85		Jan 86		Jan 87		Jan 88		Jan 89		Jan 90		Jan 91		Jan 92		Jan 93		Jan 94		Jan 95		Jan 96		Jan 97		Jan 98		Jan 99		Jan 100		Jan 101		Jan 102		Jan 103		Jan 104		Jan 105		Jan 106		Jan 107		Jan 108		Jan 109		Jan 110		Jan 111		Jan 112		Jan 113		Jan 114		Jan 115		Jan 116		Jan 117		Jan 118		Jan 119		Jan 120		Jan 121		Jan 122		Jan 123		Jan 124		Jan 125		Jan 126		Jan 127		Jan 128		Jan 129		Jan 130		Jan 131		Jan 132		Jan 133		Jan 134		Jan 135		Jan 136		Jan 137		Jan 138		Jan 139		Jan 140		Jan 141		Jan 142		Jan 143		Jan 144		Jan 145		Jan 146		Jan 147		Jan 148		Jan 149		Jan 150		Jan 151		Jan 152		Jan 153		Jan 154		Jan 155		Jan 156		Jan 157		Jan 158		Jan 159		Jan 160		Jan 161		Jan 162		Jan 163		Jan 164		Jan 165		Jan 166		Jan 167		Jan 168		Jan 169		Jan 170		Jan 171		Jan 172		Jan 173		Jan 174		Jan 175		Jan 176		Jan 177		Jan 178		Jan 179		Jan 180		Jan 181		Jan 182		Jan 183		Jan 184		Jan 185		Jan 186		Jan 187		Jan 188		Jan 189		Jan 190		Jan 191		Jan 192		Jan 193		Jan 194		Jan 195		Jan 196		Jan 197		Jan 198		Jan 199		Jan 200		Jan 201		Jan 202		Jan 203		Jan 204		Jan 205		Jan 206		Jan 207		Jan 208		Jan 209		Jan 210		Jan 211		Jan 212		Jan 213		Jan 214		Jan 215		Jan 216		Jan 217		Jan 218		Jan 219		Jan 220		Jan 221		Jan 222		Jan 223		Jan 224		Jan 225		Jan 226		Jan 227		Jan 228		Jan 229		Jan 230		Jan 231		Jan 232		Jan 233		Jan 234		Jan 235		Jan 236		Jan 237		Jan 238		Jan 239		Jan 240		Jan 241		Jan 242		Jan 243		Jan 244		Jan 245		Jan 246		Jan 247		Jan 248		Jan 249		Jan 250		Jan 251		Jan 252		Jan 253		Jan 254		Jan 255		Jan 256		Jan 257		Jan 258		Jan 259		Jan 260		Jan 261		Jan 262		Jan 263		Jan 264		Jan 265		Jan 266		Jan 267		Jan 268		Jan 269		Jan 270		Jan 271		Jan 272		Jan 273		Jan 274		Jan 275		Jan 276		Jan 277		Jan 278		Jan 279		Jan 280		Jan 281		Jan 282		Jan 283		Jan 284		Jan 285		Jan 286		Jan 287		Jan 288		Jan 289		Jan 290		Jan 291		Jan 292		Jan 293		Jan 294		Jan 295		Jan 296		Jan 297		Jan 298		Jan 299		Jan 300		Jan 301		Jan 302		Jan 303		Jan 304		Jan 305		Jan 306		Jan 307		Jan 308		Jan 309		Jan 310		Jan 311		Jan 312		Jan 313		Jan 314		Jan 315		Jan 316		Jan 317		Jan 318		Jan 319		Jan 320		Jan 321		Jan 322		Jan 323		Jan 324		Jan 325		Jan 326		Jan 327		Jan 328		Jan 329		Jan 330		Jan 331		Jan 332		Jan 333		Jan 334		Jan 335		Jan 336		Jan 337		Jan 338		Jan 339		Jan 340		Jan 341		Jan 342		Jan 343		Jan 344		Jan 345		Jan 346		Jan 347		Jan 348		Jan 349		Jan 350		Jan 351		Jan 352		Jan 353		Jan 354		Jan 355		Jan 356		Jan 357		Jan 358		Jan 359		Jan 360		Jan 361		Jan 362		Jan 363		Jan 364		Jan 365		Jan 366		Jan 367		Jan 368		Jan 369		Jan 370		Jan 371		Jan 372		Jan 373		Jan 374		Jan 375		Jan 376		Jan 377		Jan 378		Jan 379		Jan 380		Jan 381		Jan 382		Jan 383		Jan 384		Jan 385		Jan 386		Jan 387		Jan 388		Jan 389		Jan 390		Jan 391		Jan 392		Jan 393		Jan 394		Jan 395		Jan 396		Jan 397		Jan 398		Jan 399		Jan 400		Jan 401		Jan 402		Jan 403		Jan 404		Jan 405		Jan 406		Jan 407		Jan 408		Jan 409		Jan 410		Jan 411		Jan 412		Jan 413		Jan 414		Jan 415		Jan 416		Jan 417		Jan 418		Jan 419		Jan 420		Jan 421		Jan 422		Jan 423		Jan 424		Jan 425		Jan 426		Jan 427		Jan 428		Jan 429		Jan 430		Jan 431		Jan 432		Jan 433		Jan 434		Jan 435		Jan 436		Jan 437		Jan 438		Jan 439		Jan 440		Jan 441		Jan 442		Jan 443		Jan 444		Jan 445		Jan 446		Jan 447		Jan 448		Jan 449		Jan 450		Jan 451		Jan 452		Jan 453		Jan 454		Jan 455		Jan 456		Jan 457		Jan 458		Jan 459		Jan 460		Jan 461		Jan 462		Jan 463		Jan 464		Jan 465		Jan 466		Jan 467		Jan 468		Jan 469		Jan 470		Jan 471		Jan 472		Jan 473		Jan 474		Jan 475		Jan 476		Jan 477		Jan 478		Jan 479		Jan 480		Jan 481		Jan 482		Jan 483		Jan 484		Jan 485		Jan 486		Jan 487		Jan 488		Jan 489		Jan 490		Jan 491		Jan 492		Jan 493		Jan 494		Jan 495		Jan 496		Jan 497		Jan 498		Jan 499		Jan 500		Jan 501		Jan 502		Jan 503		Jan 504		Jan 505		Jan 506		Jan 507		Jan 508		Jan 509		Jan 510		Jan 511		Jan 512		Jan 513		Jan 514		Jan 515		Jan 516		Jan 517		Jan 518		Jan 519		Jan 520		Jan 521		Jan 522		Jan 523		Jan 524		Jan 525		Jan 526		Jan 527		Jan 528		Jan 529		Jan 530		Jan 531		Jan 532		Jan 533		Jan 534		Jan 535		Jan 536		Jan 537		Jan 538		Jan 539		Jan 540		Jan 541		Jan 542		Jan 543		Jan 544		Jan 545		Jan 546		Jan 547		Jan 548		Jan 549		Jan 550		Jan 551		Jan 552		Jan 553		Jan 554		Jan 555		Jan 556		Jan 557		Jan 558		Jan 559		Jan 560		Jan 561		Jan 562		Jan 563		Jan 564		Jan 565		Jan 566		Jan 567		Jan 568		Jan 569		Jan 570		Jan 571		Jan 572		Jan 573		Jan 574		Jan 575		Jan 576		Jan 577		Jan 578		Jan 579		Jan 580		Jan 581		Jan 582		Jan 583		Jan 584		Jan 585		Jan 586		Jan 587		Jan 588		Jan 589		Jan 590		Jan 591		Jan 592		Jan 593		Jan 594		Jan 595		Jan 596		Jan 597		Jan 598		Jan 599		Jan 600		Jan 601		Jan 602		Jan 603		Jan 604		Jan 605		Jan 606		Jan 607		Jan 608		Jan 609		Jan 610		Jan 611		Jan 612		Jan 613		Jan 614		Jan 615		Jan 616		Jan 617		Jan 618		Jan 619		Jan 620		Jan 621		Jan 622		Jan 623		Jan 624		Jan 625		Jan 626		Jan 627		Jan 628		Jan 629		Jan 630		Jan 631		Jan 632		Jan 633		Jan 634		Jan 635		Jan 636		Jan 637		Jan 638		Jan 639		Jan 640		Jan 641		Jan 642		Jan 643		Jan 644		Jan 645		Jan 646		Jan 647		Jan 648		Jan 649		Jan 650		Jan 651		Jan 652		Jan 653		Jan 654		Jan 655		Jan 656		Jan 657		Jan 658		Jan 659		Jan 660		Jan 661		Jan 662		Jan 663		Jan 664		Jan 665		Jan 666		Jan 667		Jan 668		Jan 669		Jan 670		Jan 671		Jan 672		Jan 673		Jan 674		Jan 675		Jan 676		Jan 677		Jan 678		Jan 679		Jan 680		Jan 681		Jan 682		Jan 683		Jan 684		Jan 685		Jan 686		Jan 687		Jan 688		Jan 689		Jan 690		Jan 691		Jan 692		Jan 693		Jan 694		Jan 695		Jan 696		Jan 697		Jan 698		Jan 699		Jan 700		Jan 701		Jan 702		Jan 703		Jan 704		Jan 705		Jan 706		Jan 707		Jan 708		Jan 709		Jan 710		Jan 711		Jan 712		Jan 713		Jan 714		Jan 715		Jan 716		Jan 717		Jan 718		Jan 719		Jan 720		Jan 721		Jan 722		Jan 723		Jan 724		Jan 725		Jan 726		Jan 727		Jan 728		Jan 729		Jan 730		Jan 731		Jan 732		Jan 733		Jan 734		Jan 735		Jan 736		Jan 737		Jan 738		Jan 739		Jan 740		Jan 741		Jan 742		Jan 743		Jan 744		Jan 745		Jan 746		Jan 747		Jan 748		Jan 749		Jan 750		Jan 751		Jan 752		Jan 753		Jan 754		Jan 755		Jan 756		Jan 757		Jan 758		Jan 759		Jan 760		Jan 761		Jan 762		Jan 763		Jan 764		Jan 765		Jan 766		Jan 767		Jan 768		Jan 769		Jan 770		Jan 771		Jan 772		Jan 773		Jan 774		Jan 775		Jan 776		Jan 777		Jan 778		Jan 779		Jan 780		Jan 781		Jan 782		Jan 783		Jan 784		Jan 785		Jan 786		Jan 787		Jan 788		Jan 789		Jan 790		Jan 791		Jan 792		Jan 793		Jan 794		Jan 795		Jan 796		Jan 797		Jan 798		Jan 799		Jan 800		Jan 801		Jan 802		Jan 803		Jan 804		Jan 805		Jan 806		Jan 807		Jan 808		Jan 809		Jan 810		Jan 811		Jan 812		Jan 813		Jan 814		Jan 815		Jan 816		Jan 817		Jan 818		Jan 819		Jan 820		Jan 821		Jan 822		Jan 823		Jan 824		Jan 825		Jan 826		Jan 827		Jan 828		Jan 829		Jan 830		Jan 831		Jan 832		Jan 833		Jan 834		Jan 835		Jan 836		Jan 837		Jan 838		Jan 839		Jan 840		Jan 841		Jan 842		Jan 843		Jan 844		Jan 845		Jan 846		Jan 847		Jan 848		Jan 849		Jan 850		Jan 851		Jan 852		Jan 853		Jan 854		Jan 855		Jan 856		Jan 857		Jan 858		Jan 859		Jan 860		Jan 861		Jan 862		Jan 863		Jan 864		Jan 865		Jan 866		Jan 867		Jan 868		Jan 869		Jan 870		Jan 871		Jan 872		Jan 873		Jan 874		Jan 875		Jan 876		Jan 877		Jan 878		Jan 879		Jan 880		Jan 881		Jan 882		Jan 883		Jan 884		Jan 885		Jan 886		Jan 887		Jan 888		Jan 889		Jan 890		Jan 891		Jan 892		Jan 893		Jan 894		Jan 895		Jan 896		Jan 897		Jan 898		Jan 899		Jan 900		Jan 901		Jan 902		Jan 903		Jan 904		Jan 905		Jan 906		Jan 907		Jan 908		Jan 909		Jan 910		Jan 911		Jan 912		Jan 913		Jan 914		Jan 915		Jan 916		Jan 917		Jan 918		Jan 919		Jan 920		Jan 921		Jan 922		Jan 923		Jan 924		Jan 925		Jan 926		Jan 927		Jan 928		Jan 929		Jan 930		Jan 931		Jan 932		Jan 933		Jan 934		Jan 935		Jan 936		Jan 937		Jan 938		Jan 939		Jan 940		Jan 941		Jan 942		Jan 943		Jan 944		Jan 945		Jan 946		Jan 947		Jan 948		Jan 949		Jan 950		Jan 951		Jan 952		Jan 953		Jan 954		Jan 955		Jan 956		Jan 957		Jan 958		Jan 959		Jan 960		Jan 961		Jan 962		Jan 963		Jan 964		Jan 965		Jan 966		Jan 967		Jan 968		Jan	
-------------	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	--------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	---------	--	-----	--

ਅੰਗਰੇਜ਼ੀ ਪ੍ਰਾਇਮਰੀ ਵਿਦਿਆਰਥੀਆਂ ਦੇ ਲਿਖਤੀ ਪ੍ਰਤੀਕਰਮਾਂ ਦੀ ਵਿਸ਼ੇਸ਼ਤਾਵਾਂ

[illegible][illegible]

Excessed Reserve Due to Inventory

#-----# # : 1978 budget & revenue act of 1976

	Year	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422
--	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------

TAB D

Model and Assumptions

54 Of 37 provinces and territories, 25 have enacted or are enacting EIA legislation. The remaining 12 have not.

..... 1997 New Orleans Cash Account, the Fidelity Premium Account and the Premium Escrow Account.

(a) Due to uncertainty of timing of completion, no maturity benefits are anticipated in cash requests. Based on the \$1.270K remaining available due from Insurance, the maturity benefits are not included in cash flow due to uncertainty.

bioRxiv preprint doi: <https://doi.org/10.1101/2019.05.20.256401>; this version posted May 20, 2019. The copyright holder for this preprint (which was not certified by peer review) is the author/funder, who has granted bioRxiv a license to display the preprint in perpetuity. It is made available under aCC-BY-NC-ND 4.0 International license.

Rated Investor: **Medium**

Trade Partners Institute

4. Discussion

(a) All values are normalized and forecasted based on historical run rates.

(b) Premiums are paid for all policies including Investor and Corporate.

of Commutations - Providing commutations of 55% not included in the CCA's projected weekly cash flow.

(e) Consulting fees include marketing, investor communications, translation /plus associated.

(g) Nanostructure costs relate to the Achisonhonor and, least here is associated with the USF Inc. CLEA products

USI Inc. Operating Account

Casebook 3 - 12/17/17 Materials submitted to ERI

	Time 17 Date 17 Date 18	Time 16 Date 16 Date 17	Time 15 Date 15 Date 16	Time 14 Date 14 Date 15	Time 13 Date 13 Date 14	Time 12 Date 12 Date 13	Time 11 Date 11 Date 12	Time 10 Date 10 Date 11	Time 9 Date 9 Date 10	Time 8 Date 8 Date 9	Time 7 Date 7 Date 8	Time 6 Date 6 Date 7	Time 5 Date 5 Date 6	Time 4 Date 4 Date 5	Time 3 Date 3 Date 4	Time 2 Date 2 Date 3	Time 1 Date 1 Date 2	Time 0 Date 0 Date 1	Time -1 Date -1 Date 0	Time -2 Date -2 Date -1	Time -3 Date -3 Date -2	Time -4 Date -4 Date -3	Time -5 Date -5 Date -4	Time -6 Date -6 Date -5	Time -7 Date -7 Date -6	Time -8 Date -8 Date -7	Time -9 Date -9 Date -8	Time -10 Date -10 Date -9	Time -11 Date -11 Date -10	Time -12 Date -12 Date -11	Time -13 Date -13 Date -12	Time -14 Date -14 Date -13	Time -15 Date -15 Date -14	Time -16 Date -16 Date -15	Time -17 Date -17 Date -16	Time -18 Date -18 Date -17	Time -19 Date -19 Date -18	Time -20 Date -20 Date -19	Time -21 Date -21 Date -20	Time -22 Date -22 Date -21	Time -23 Date -23 Date -22	Time -24 Date -24 Date -23	Time -25 Date -25 Date -24	Time -26 Date -26 Date -25	Time -27 Date -27 Date -26	Time -28 Date -28 Date -27	Time -29 Date -29 Date -28	Time -30 Date -30 Date -29	Time -31 Date -31 Date -30	Time -32 Date -32 Date -31	Time -33 Date -33 Date -32	Time -34 Date -34 Date -33	Time -35 Date -35 Date -34	Time -36 Date -36 Date -35	Time -37 Date -37 Date -36	Time -38 Date -38 Date -37	Time -39 Date -39 Date -38	Time -40 Date -40 Date -39	Time -41 Date -41 Date -40	Time -42 Date -42 Date -41	Time -43 Date -43 Date -42	Time -44 Date -44 Date -43	Time -45 Date -45 Date -44	Time -46 Date -46 Date -45	Time -47 Date -47 Date -46	Time -48 Date -48 Date -47	Time -49 Date -49 Date -48	Time -50 Date -50 Date -49	Time -51 Date -51 Date -50	Time -52 Date -52 Date -51	Time -53 Date -53 Date -52	Time -54 Date -54 Date -53	Time -55 Date -55 Date -54	Time -56 Date -56 Date -55	Time -57 Date -57 Date -56	Time -58 Date -58 Date -57	Time -59 Date -59 Date -58	Time -60 Date -60 Date -59	Time -61 Date -61 Date -60	Time -62 Date -62 Date -61	Time -63 Date -63 Date -62	Time -64 Date -64 Date -63	Time -65 Date -65 Date -64	Time -66 Date -66 Date -65	Time -67 Date -67 Date -66	Time -68 Date -68 Date -67	Time -69 Date -69 Date -68	Time -70 Date -70 Date -69	Time -71 Date -71 Date -70	Time -72 Date -72 Date -71	Time -73 Date -73 Date -72	Time -74 Date -74 Date -73	Time -75 Date -75 Date -74	Time -76 Date -76 Date -75	Time -77 Date -77 Date -76	Time -78 Date -78 Date -77	Time -79 Date -79 Date -78	Time -80 Date -80 Date -79	Time -81 Date -81 Date -80	Time -82 Date -82 Date -81	Time -83 Date -83 Date -82	Time -84 Date -84 Date -83	Time -85 Date -85 Date -84	Time -86 Date -86 Date -85	Time -87 Date -87 Date -86	Time -88 Date -88 Date -87	Time -89 Date -89 Date -88	Time -90 Date -90 Date -89	Time -91 Date -91 Date -90	Time -92 Date -92 Date -91	Time -93 Date -93 Date -92	Time -94 Date -94 Date -93	Time -95 Date -95 Date -94	Time -96 Date -96 Date -95	Time -97 Date -97 Date -96	Time -98 Date -98 Date -97	Time -99 Date -99 Date -98	Time -100 Date -100 Date -99	Time -101 Date -101 Date -100	Time -102 Date -102 Date -101	Time -103 Date -103 Date -102	Time -104 Date -104 Date -103	Time -105 Date -105 Date -104	Time -106 Date -106 Date -105	Time -107 Date -107 Date -106	Time -108 Date -108 Date -107	Time -109 Date -109 Date -108	Time -110 Date -110 Date -109	Time -111 Date -111 Date -110	Time -112 Date -112 Date -111	Time -113 Date -113 Date -112	Time -114 Date -114 Date -113	Time -115 Date -115 Date -114	Time -116 Date -116 Date -115	Time -117 Date -117 Date -116	Time -118 Date -118 Date -117	Time -119 Date -119 Date -118	Time -120 Date -120 Date -119	Time -121 Date -121 Date -120	Time -122 Date -122 Date -121	Time -123 Date -123 Date -122	Time -124 Date -124 Date -123	Time -125 Date -125 Date -124	Time -126 Date -126 Date -125	Time -127 Date -127 Date -126	Time -128 Date -128 Date -127	Time -129 Date -129 Date -128	Time -130 Date -130 Date -129	Time -131 Date -131 Date -130	Time -132 Date -132 Date -131	Time -133 Date -133 Date -132	Time -134 Date -134 Date -133	Time -135 Date -135 Date -134	Time -136 Date -136 Date -135	Time -137 Date -137 Date -136	Time -138 Date -138 Date -137	Time -139 Date -139 Date -138	Time -140 Date -140 Date -139	Time -141 Date -141 Date -140	Time -142 Date -142 Date -141	Time -143 Date -143 Date -142	Time -144 Date -144 Date -143	Time -145 Date -145 Date -144	Time -146 Date -146 Date -145	Time -147 Date -147 Date -146	Time -148 Date -148 Date -147	Time -149 Date -149 Date -148	Time -150 Date -150 Date -149	Time -151 Date -151 Date -150	Time -152 Date -152 Date -151	Time -153 Date -153 Date -152	Time -154 Date -154 Date -153	Time -155 Date -155 Date -154	Time -156 Date -156 Date -155	Time -157 Date -157 Date -156	Time -158 Date -158 Date -157	Time -159 Date -159 Date -158	Time -160 Date -160 Date -159	Time -161 Date -161 Date -160	Time -162 Date -162 Date -161	Time -163 Date -163 Date -162	Time -164 Date -164 Date -163	Time -165 Date -165 Date -164	Time -166 Date -166 Date -165	Time -167 Date -167 Date -166	Time -168 Date -168 Date -167	Time -169 Date -169 Date -168
--	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	-------------------------------	---------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------

Premium Reserve Account Cash Flow

Question 8: 2/19 balance committed at 10:11

Session 2: U2B2 submitted on 08/01													
Session	Time	Topic	Speaker	Duration	Location	Notes							
Session 2-1	9:00-10:00	Registration		1h	Room 101								
Session 2-2	10:00-10:30	Breakfast		30m	Room 101								
Session 2-3	10:30-11:30	Session 1: Introduction to the Conference	Dr. John Doe	1h	Room 101								
Session 2-4	11:30-12:00	Break		30m	Room 101								
Session 2-5	12:00-12:30	Session 2: Keynote Address	Dr. Jane Smith	30m	Room 101								
Session 2-6	12:30-1:00	Lunch		30m	Room 101								
Session 2-7	1:00-1:30	Session 3: Panel Discussion	Dr. Michael Brown	30m	Room 101								
Session 2-8	1:30-2:00	Break		30m	Room 101								
Session 2-9	2:00-2:30	Session 4: Presentation of Papers	Dr. Emily White	30m	Room 101								
Session 2-10	2:30-3:00	Session 5: Presentation of Papers	Dr. Robert Green	30m	Room 101								
Session 2-11	3:00-3:30	Session 6: Presentation of Papers	Dr. Sarah Black	30m	Room 101								
Session 2-12	3:30-4:00	Session 7: Presentation of Papers	Dr. David Grey	30m	Room 101								
Session 2-13	4:00-4:30	Session 8: Presentation of Papers	Dr. Lisa Pink	30m	Room 101								
Session 2-14	4:30-5:00	Session 9: Presentation of Papers	Dr. James Blue	30m	Room 101								
Session 2-15	5:00-5:30	Session 10: Presentation of Papers	Dr. Karen Yellow	30m	Room 101								
Session 2-16	5:30-6:00	Session 11: Presentation of Papers	Dr. Steven Purple	30m	Room 101								
Session 2-17	6:00-6:30	Session 12: Presentation of Papers	Dr. Nicole Silver	30m	Room 101								
Session 2-18	6:30-7:00	Session 13: Presentation of Papers	Dr. Daniel Gold	30m	Room 101								
Session 2-19	7:00-7:30	Session 14: Presentation of Papers	Dr. Rachel Bronze	30m	Room 101								
Session 2-20	7:30-8:00	Session 15: Presentation of Papers	Dr. Andrew Copper	30m	Room 101								
Session 2-21	8:00-8:30	Session 16: Presentation of Papers	Dr. Heather Nickel	30m	Room 101								
Session 2-22	8:30-9:00	Session 17: Presentation of Papers	Dr. Christopher Zinc	30m	Room 101								
Session 2-23	9:00-9:30	Session 18: Presentation of Papers	Dr. Victoria Lead	30m	Room 101								
Session 2-24	9:30-10:00	Session 19: Presentation of Papers	Dr. Benjamin Tin	30m	Room 101								
Session 2-25	10:00-10:30	Session 20: Presentation of Papers	Dr. Sophia Platinum	30m	Room 101								
Session 2-26	10:30-11:00	Session 21: Presentation of Papers	Dr. Alexander Silver	30m	Room 101								
Session 2-27	11:00-11:30	Session 22: Presentation of Papers	Dr. Isabella Gold	30m	Room 101								
Session 2-28	11:30-12:00	Session 23: Presentation of Papers	Dr. Noah Bronze	30m	Room 101								
Session 2-29	12:00-12:30	Session 24: Presentation of Papers	Dr. ARIA Copper	30m	Room 101								
Session 2-30	12:30-1:00	Session 25: Presentation of Papers	Dr. Leo Nickel	30m	Room 101								
Session 2-31	1:00-1:30	Session 26: Presentation of Papers	Dr. ZOE Zinc	30m	Room 101								
Session 2-32	1:30-2:00	Session 27: Presentation of Papers	Dr. Aiden Lead	30m	Room 101								
Session 2-33	2:00-2:30	Session 28: Presentation of Papers	Dr. Sophia Tin	30m	Room 101								
Session 2-34	2:30-3:00	Session 29: Presentation of Papers	Dr. Daniel Platinum	30m	Room 101								
Session 2-35	3:00-3:30	Session 30: Presentation of Papers	Dr. Victoria Silver	30m	Room 101								
Session 2-36	3:30-4:00	Session 31: Presentation of Papers	Dr. Benjamin Gold	30m	Room 101								
Session 2-37	4:00-4:30	Session 32: Presentation of Papers	Dr. Isabella Bronze	30m	Room 101								
Session 2-38	4:30-5:00	Session 33: Presentation of Papers	Dr. Noah Copper	30m	Room 101								
Session 2-39	5:00-5:30	Session 34: Presentation of Papers	Dr. ARIA Nickel	30m	Room 101								
Session 2-40	5:30-6:00	Session 35: Presentation of Papers	Dr. Leo Zinc	30m	Room 101								
Session 2-41	6:00-6:30	Session 36: Presentation of Papers	Dr. ZOE Lead	30m	Room 101								
Session 2-42	6:30-7:00	Session 37: Presentation of Papers	Dr. Aiden Tin	30m	Room 101								
Session 2-43	7:00-7:30	Session 38: Presentation of Papers	Dr. Sophia Platinum	30m	Room 101								
Session 2-44	7:30-8:00	Session 39: Presentation of Papers	Dr. Daniel Silver	30m	Room 101								
Session 2-45	8:00-8:30	Session 40: Presentation of Papers	Dr. Victoria Gold	30m	Room 101								
Session 2-46	8:30-9:00	Session 41: Presentation of Papers	Dr. Benjamin Bronze	30m	Room 101								
Session 2-47	9:00-9:30	Session 42: Presentation of Papers	Dr. Isabella Copper	30m	Room 101								
Session 2-48	9:30-10:00	Session 43: Presentation of Papers	Dr. Noah Nickel	30m	Room 101								
Session 2-49	10:00-10:30	Session 44: Presentation of Papers	Dr. ARIA Zinc	30m	Room 101								
Session 2-50	10:30-11:00	Session 45: Presentation of Papers	Dr. Leo Lead	30m	Room 101								
Session 2-51	11:00-11:30	Session 46: Presentation of Papers	Dr. ZOE Tin	30m	Room 101								
Session 2-52	11:30-12:00	Session 47: Presentation of Papers	Dr. Aiden Platinum	30m	Room 101								
Session 2-53	12:00-12:30	Session 48: Presentation of Papers	Dr. Sophia Silver	30m	Room 101								
Session 2-54	12:30-1:00	Session 49: Presentation of Papers	Dr. Daniel Gold	30m	Room 101								
Session 2-55	1:00-1:30	Session 50: Presentation of Papers	Dr. Victoria Bronze	30m	Room 101								
Session 2-56	1:30-2:00	Session 51: Presentation of Papers	Dr. Benjamin Copper	30m	Room 101								
Session 2-57	2:00-2:30	Session 52: Presentation of Papers	Dr. Isabella Nickel	30m	Room 101								
Session 2-58	2:30-3:00	Session 53: Presentation of Papers	Dr. Noah Zinc	30m	Room 101								
Session 2-59	3:00-3:30	Session 54: Presentation of Papers	Dr. ARIA Lead	30m	Room 101								
Session 2-60	3:30-4:00	Session 55: Presentation of Papers	Dr. Leo Tin	30m	Room 101								
Session 2-61	4:00-4:30	Session 56: Presentation of Papers	Dr. ZOE Platinum	30m	Room 101								
Session 2-62	4:30-5:00	Session 57: Presentation of Papers	Dr. Aiden Silver	30m	Room 101								
Session 2-63	5:00-5:30	Session 58: Presentation of Papers	Dr. Sophia Gold	30m	Room 101								
Session 2-64	5:30-6:00	Session 59: Presentation of Papers	Dr. Daniel Bronze	30m	Room 101								
Session 2-65	6:00-6:30	Session 60: Presentation of Papers	Dr. Victoria Copper	30m	Room 101								
Session 2-66	6:30-7:00	Session 61: Presentation of Papers	Dr. Benjamin Nickel	30m	Room 101								
Session 2-67	7:00-7:30	Session 62: Presentation of Papers	Dr. Isabella Zinc	30m	Room 101								
Session 2-68	7:30-8:00	Session 63: Presentation of Papers	Dr. Noah Lead	30m	Room 101								
Session 2-69	8:00-8:30	Session 64: Presentation of Papers	Dr. ARIA Tin	30m	Room 101								
Session 2-70	8:30-9:00	Session 65: Presentation of Papers	Dr. Leo Platinum	30m	Room 101								
Session 2-71	9:00-9:30	Session 66: Presentation of Papers	Dr. ZOE Silver	30m	Room 101								
Session 2-72	9:30-10:00	Session 67: Presentation of Papers	Dr. Aiden Gold	30m	Room 101								
Session 2-73	10:00-10:30	Session 68: Presentation of Papers	Dr. Sophia Bronze	30m	Room 101								
Session 2-74	10:30-11:00	Session 69: Presentation of Papers	Dr. Daniel Copper	30m	Room 101								
Session 2-75	11:00-11:30	Session 70: Presentation of Papers	Dr. Victoria Nickel	30m	Room 101								
Session 2-76	11:30-12:00	Session 71: Presentation of Papers	Dr. Benjamin Zinc	30m	Room 101								
Session 2-77	12:00-12:30	Session 72: Presentation of Papers	Dr. Isabella Lead	30m	Room 101								
Session 2-78	12:30-1:00	Session 73: Presentation of Papers	Dr. Noah Tin	30m	Room 101								
Session 2-79	1:00-1:30	Session 74: Presentation of Papers	Dr. ARIA Platinum	30m	Room 101								
Session 2-80	1:30-2:00	Session 75: Presentation of Papers	Dr. Leo Silver	30m	Room 101								
Session 2-81	2:00-2:30	Session 76: Presentation of Papers	Dr. ZOE Gold	30m	Room 101								
Session 2-82	2:30-3:00	Session 77: Presentation of Papers	Dr. Aiden Bronze	30m	Room 101								
Session 2-83	3:00-3:30	Session 78: Presentation of Papers	Dr. Sophia Copper	30m	Room 101								
Session 2-84	3:30-4:00	Session 79: Presentation of Papers	Dr. Daniel Nickel	30m	Room 101								
Session 2-85	4:00-4:30	Session 80: Presentation of Papers	Dr. Victoria Zinc	30m	Room 101								
Session 2-86	4:30-5:00	Session 81: Presentation of Papers	Dr. Benjamin Lead	30m	Room 101								
Session 2-87	5:00-5:30	Session 82: Presentation of Papers	Dr. Isabella Tin	30m	Room 101								
Session 2-88	5:30-6:00	Session 83: Presentation of Papers	Dr. Noah Platinum	30m	Room 101								
Session 2-89	6:00-6:30	Session 84: Presentation of Papers	Dr. ARIA Silver	30m	Room 101								
Session 2-90	6:30-7:00	Session 85: Presentation of Papers	Dr. Leo Gold	30m	Room 101								
Session 2-91	7:00-7:30	Session 86: Presentation of Papers	Dr. ZOE Bronze	30m	Room 101								
Session 2-92	7:30-8:00	Session 87: Presentation of Papers	Dr. Aiden Copper	30m	Room 101								
Session 2-93	8:00-8:30	Session 88: Presentation of Papers	Dr. Sophia Nickel	30m	Room 101								
Session 2-94	8:30-9:00	Session 89: Presentation of Papers	Dr. Daniel Zinc	30m	Room 101								
Session 2-95	9:00-9:30	Session 90: Presentation of Papers	Dr. Victoria Lead	30m	Room 101								
Session 2-96	9:30-10:00	Session 91: Presentation of Papers	Dr. Benjamin Tin	30m	Room 101								
Session 2-97	10:00-10:30	Session 92: Presentation of Papers	Dr. Isabella Platinum	30m	Room 101								
Session 2-98	10:30-11:00	Session 93: Presentation of Papers	Dr. Noah Silver	30m	Room 101								
Session 2-99	11:00-11:30	Session 94: Presentation of Papers	Dr. ARIA Gold	30m	Room 101								
Session 2-100	11:30-12:00	Session 95: Presentation of Papers	Dr. Leo Bronze	30m	Room 101								
Session 2-101	12:00-12:30	Session 96: Presentation of Papers	Dr. ZOE Copper	30m	Room 101								
Session 2-102	12:30-1:00	Session 97: Presentation of Papers	Dr. Aiden Nickel	30m	Room 101								
Session 2-103	1:00-1:30	Session 98: Presentation of Papers	Dr. Sophia Zinc	30m	Room 101								
Session 2-104	1:30-2:00	Session 99: Presentation of Papers	Dr. Daniel Lead	30m	Room 101								
Session 2-105	2:00-2:30	Session 100: Presentation of Papers	Dr. Victoria Tin	30m	Room 101								
Session 2-106	2:30-3:00	Session 101: Presentation of Papers	Dr. Benjamin Platinum	30m	Room 101								
Session 2-107	3:00-3:30	Session 102: Presentation of Papers	Dr. Isabella Silver	30m	Room 101								
Session 2-108	3:30-4:00	Session 103: Presentation of Papers	Dr. Noah Gold	30m	Room 101								
Session 2-109	4:00-4:30	Session 104: Presentation of Papers	Dr. ARIA Bronze	30m	Room 101								
Session 2-110	4:30-5:00	Session 105: Presentation of Papers	Dr. Leo Copper	30m	Room 101								
Session 2-111	5:00-5:30	Session 106: Presentation of Papers	Dr. ZOE Nickel	30m	Room 101								
Session 2-112	5:30-6:00	Session 107: Presentation of Papers	Dr. Aiden Zinc	30m	Room 101								
Session 2-113	6:00-6:30	Session 108: Presentation of Papers	Dr. Sophia Lead	30m	Room 101								
Session 2-114	6:30-7:00	Session 109: Presentation of Papers	Dr. Daniel Tin	30m	Room 101								
Session 2-115	7:00-7:30	Session 110: Presentation of Papers	Dr. Victoria Platinum	30m	Room 101								
Session 2-116	7:30-8:00	Session 111: Presentation of Papers	Dr. Benjamin Silver	30m	Room 101								
Session 2-117	8:00-8:30	Session 112: Presentation of Papers	Dr. Isabella Gold	30m	Room 101								
Session 2-118	8:30-9:00	Session 113: Presentation of Papers	Dr. Noah Bronze	30m	Room 101								
Session 2-119	9:00-9:30	Session 114: Presentation of Papers	Dr. ARIA Copper	30m	Room 101								
Session 2-120	9:30-10:00	Session 115: Presentation of Papers	Dr. Leo Nickel	30m	Room 101								
Session 2-121	10:00-10:30	Session 116: Presentation of Papers	Dr. ZOE Zinc	30m	Room 101								
Session 2-122	10:30-11:00	Session 117: Presentation of Papers	Dr. Aiden Lead	30m	Room 101								
Session 2-123	11:00-11:30	Session 118: Presentation of Papers	Dr. Sophia Tin	30m	Room 101								
Session 2-124	11:30-12:00	Session 119: Presentation of Papers	Dr. Daniel Platinum	30m	Room 101								
Session 2-125	12:00-12:30	Session 120: Presentation of Papers	Dr. Victoria Silver	30m	Room 101								
Session 2-126	12:30-1:00	Session 121: Presentation of Papers	Dr. Benjamin Gold	30m	Room 101								
Session 2-127	1:00-1:30	Session 122: Presentation of Papers	Dr. Isabella Bronze	30m	Room 101								
Session 2-128	1:30-2:00	Session 123: Presentation of Papers	Dr. Noah Copper	30m	Room 101								
Session 2-129	2:00-2:30	Session 124: Presentation of Papers	Dr. ARIA Nickel	30m	Room 101								
Session 2-130	2:30-3:00	Session 125: Presentation of Papers	Dr. Leo Zinc	30m	Room 101								
Session 2-131	3:00-3:30	Session 126: Presentation of Papers	Dr. ZOE Lead	30m	Room 101								
Session 2-132	3:30-4:00	Session 127: Presentation of Papers	Dr. Aiden Tin	30m	Room 101								
Session 2-133	4:00-4:30	Session 128: Presentation of Papers	Dr. Sophia Platinum	30m	Room 101								
Session 2-134	4:30-5:00	Session 129: Presentation of Papers	Dr. Daniel Silver	30m	Room 101								
Session 2-135	5:00-5:30	Session 130: Presentation of Papers	Dr. Victoria Gold	30m	Room 101								
Session 2-136	5:30-6:00	Session 131: Presentation of Papers	Dr. Benjamin Bronze	30m	Room 101								
Session 2-137	6:00-6:30	Session 132: Presentation of Papers	Dr. Isabella Copper	30m	Room 101								
Session 2-138	6:30-7:00	Session 133: Presentation of Papers	Dr. Noah Nickel	30m	Room 101								
Session 2-139	7:00-7:30	Session 134: Presentation of Papers	Dr. ARIA Zinc	30m	Room 101								
Session 2-140	7:30-8:00	Session 135: Presentation of Papers	Dr. Leo Lead	30m	Room 101								
Session 2-141	8:00-8:30	Session 136: Presentation of Papers	Dr. ZOE Tin	30m	Room 101								
Session 2-142	8:30-9:00	Session 137: Presentation of Papers	Dr. Aiden Platinum	30m	Room 101								
Session 2-143	9:00-9:30	Session 138: Presentation of Papers	Dr. Sophia Silver	30m	Room 101								
Session 2-144	9:30-10:00	Session 139: Presentation of Papers	Dr. Daniel Gold	30m	Room 101								
Session 2-145	10:00-10:30	Session 140: Presentation of Papers	Dr. Victoria Bronze	30m	Room 101								
Session 2-146	10:30-11:00	Session 141: Presentation of Papers	Dr. Benjamin Copper	30m	Room 101								
Session 2-147	11:00-11:30	Session 142: Presentation of Papers	Dr. Isabella Nickel	30m	Room 101								
Session 2-148	11:30-12:00	Session 143: Presentation of Papers	Dr. Noah Zinc	30m	Room 101								
Session 2-149	12:00-12:30	Session 144: Presentation of Papers	Dr. ARIA Lead	30m	Room 101								
Session 2-150	12:30-1:00	Session 145: Presentation of Papers	Dr. Leo Tin	30m	Room 101								
Session 2-151	1:00-1:30	Session 146: Presentation of Papers	Dr. ZOE Platinum	30m	Room 101								
Session 2-152	1:30-2:00	Session 147: Presentation of Papers	Dr. Aiden Silver	30m	Room 101								
Session 2-153	2:00-2:30	Session 148: Presentation of Papers	Dr. Sophia Gold	30m	Room 101								
Session 2-154	2:30-3:00	Session 149: Presentation of Papers	Dr. Daniel Bronze	30m	Room 101								
Session 2-155	3:00-3:30	Session 150: Presentation of Papers	Dr. Victoria Copper	30m	Room 101								
Session 2-156	3:30-4:00	Session 151: Presentation of Papers	Dr. Benjamin Nickel	30m	Room 101								
Session 2-157	4:00-4:30	Session 152: Presentation of Papers	Dr. Isabella Zinc	30m	Room 101								
Session 2-158	4:30-5:00	Session 153: Presentation of Papers	Dr. Noah Lead	30m	Room 101								
Session 2-159	5:00-5:30	Session 154: Presentation of Papers	Dr. ARIA Tin	30m	Room 101								
Session 2-160	5:30-6:00	Session 155: Presentation of Papers	Dr. Leo Platinum	30m	Room 101								
Session 2-161	6:00-6:30	Session 156: Presentation of Papers	Dr. ZOE Silver	30m	Room 101								
Session 2-162	6:30-7:00	Session 157: Presentation of Papers	Dr. Aiden Gold	30m	Room 101								
Session 2-163	7:00-7:30	Session 158: Presentation of Papers	Dr. Sophia Bronze	30m	Room 101								
Session 2-164	7:30-8:00	Session 159: Presentation of Papers	Dr. Daniel Copper	30m	Room 101								
Session 2-165	8:00-8:30	Session 160: Presentation of Papers	Dr. Victoria Nickel	30m	Room 101								
Session 2-166	8:30-9:00	Session 161: Presentation of Papers	Dr. Benjamin Zinc	30m	Room 101								

pooling Benefits Reserve Due to Investments

Copyright © 2014 Wolters Kluwer Health | Lippincott Williams & Wilkins

Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21	Dec-22	Dec-23	Dec-24	Dec-25	Dec-26	Dec-27	Dec-28	Dec-29	Dec-30	Dec-31	Dec-32	Dec-33	Dec-34	Dec-35	Dec-36	Dec-37	Dec-38	Dec-39	Dec-40	Dec-41	Dec-42	Dec-43	Dec-44	Dec-45	Dec-46	Dec-47	Dec-48	Dec-49	Dec-50	Dec-51	Dec-52	Dec-53	Dec-54	Dec-55	Dec-56	Dec-57	Dec-58	Dec-59	Dec-60	Dec-61	Dec-62	Dec-63	Dec-64	Dec-65	Dec-66	Dec-67	Dec-68	Dec-69	Dec-70	Dec-71	Dec-72	Dec-73	Dec-74	Dec-75	Dec-76	Dec-77	Dec-78	Dec-79	Dec-80	Dec-81	Dec-82	Dec-83	Dec-84	Dec-85	Dec-86	Dec-87	Dec-88	Dec-89	Dec-90	Dec-91	Dec-92	Dec-93	Dec-94	Dec-95	Dec-96	Dec-97	Dec-98	Dec-99	Dec-100	Dec-101	Dec-102	Dec-103	Dec-104	Dec-105	Dec-106	Dec-107	Dec-108	Dec-109	Dec-110	Dec-111	Dec-112	Dec-113	Dec-114	Dec-115	Dec-116	Dec-117	Dec-118	Dec-119	Dec-120	Dec-121	Dec-122	Dec-123	Dec-124	Dec-125	Dec-126	Dec-127	Dec-128	Dec-129	Dec-130	Dec-131	Dec-132	Dec-133	Dec-134	Dec-135	Dec-136	Dec-137	Dec-138	Dec-139	Dec-140	Dec-141	Dec-142	Dec-143	Dec-144	Dec-145	Dec-146	Dec-147	Dec-148	Dec-149	Dec-150	Dec-151	Dec-152	Dec-153	Dec-154	Dec-155	Dec-156	Dec-157	Dec-158	Dec-159	Dec-160	Dec-161	Dec-162	Dec-163	Dec-164	Dec-165	Dec-166	Dec-167	Dec-168	Dec-169	Dec-170	Dec-171	Dec-172	Dec-173	Dec-174	Dec-175	Dec-176	Dec-177	Dec-178	Dec-179	Dec-180	Dec-181	Dec-182	Dec-183	Dec-184	Dec-185	Dec-186	Dec-187	Dec-188	Dec-189	Dec-190	Dec-191	Dec-192	Dec-193	Dec-194	Dec-195	Dec-196	Dec-197	Dec-198	Dec-199	Dec-200	Dec-201	Dec-202	Dec-203	Dec-204	Dec-205	Dec-206	Dec-207	Dec-208	Dec-209	Dec-210	Dec-211	Dec-212	Dec-213	Dec-214	Dec-215	Dec-216	Dec-217	Dec-218	Dec-219	Dec-220	Dec-221	Dec-222	Dec-223	Dec-224	Dec-225	Dec-226	Dec-227	Dec-228	Dec-229	Dec-230	Dec-231	Dec-232	Dec-233	Dec-234	Dec-235	Dec-236	Dec-237	Dec-238	Dec-239	Dec-240	Dec-241	Dec-242	Dec-243	Dec-244	Dec-245	Dec-246	Dec-247	Dec-248	Dec-249	Dec-250	Dec-251	Dec-252	Dec-253	Dec-254	Dec-255	Dec-256	Dec-257	Dec-258	Dec-259	Dec-260	Dec-261	Dec-262	Dec-263	Dec-264	Dec-265	Dec-266	Dec-267	Dec-268	Dec-269	Dec-270	Dec-271	Dec-272	Dec-273	Dec-274	Dec-275	Dec-276	Dec-277	Dec-278	Dec-279	Dec-280	Dec-281	Dec-282	Dec-283	Dec-284	Dec-285	Dec-286	Dec-287	Dec-288	Dec-289	Dec-290	Dec-291	Dec-292	Dec-293	Dec-294	Dec-295	Dec-296	Dec-297	Dec-298	Dec-299	Dec-300	Dec-301	Dec-302	Dec-303	Dec-304	Dec-305	Dec-306	Dec-307	Dec-308	Dec-309	Dec-310	Dec-311	Dec-312	Dec-313	Dec-314	Dec-315	Dec-316	Dec-317	Dec-318	Dec-319	Dec-320	Dec-321	Dec-322	Dec-323	Dec-324	Dec-325	Dec-326	Dec-327	Dec-328	Dec-329	Dec-330	Dec-331	Dec-332	Dec-333	Dec-334	Dec-335	Dec-336	Dec-337	Dec-338	Dec-339	Dec-340	Dec-341	Dec-342	Dec-343	Dec-344	Dec-345	Dec-346	Dec-347	Dec-348	Dec-349	Dec-350	Dec-351	Dec-352	Dec-353	Dec-354	Dec-355	Dec-356	Dec-357	Dec-358	Dec-359	Dec-360	Dec-361	Dec-362	Dec-363	Dec-364	Dec-365	Dec-366	Dec-367	Dec-368	Dec-369	Dec-370	Dec-371	Dec-372	Dec-373	Dec-374	Dec-375	Dec-376	Dec-377	Dec-378	Dec-379	Dec-380	Dec-381	Dec-382	Dec-383	Dec-384	Dec-385	Dec-386	Dec-387	Dec-388	Dec-389	Dec-390	Dec-391	Dec-392	Dec-393	Dec-394	Dec-395	Dec-396	Dec-397	Dec-398	Dec-399	Dec-400	Dec-401	Dec-402	Dec-403	Dec-404	Dec-405	Dec-406	Dec-407	Dec-408	Dec-409	Dec-410	Dec-411	Dec-412	Dec-413	Dec-414	Dec-415	Dec-416	Dec-417	Dec-418	Dec-419	Dec-420	Dec-421	Dec-422	Dec-423	Dec-424	Dec-425	Dec-426	Dec-427	Dec-428	Dec-429	Dec-430	Dec-431	Dec-432	Dec-433	Dec-434	Dec-435	Dec-436	Dec-437	Dec-438	Dec-439	Dec-440	Dec-441	Dec-442	Dec-443	Dec-444	Dec-445	Dec-446	Dec-447	Dec-448	Dec-449	Dec-450	Dec-451	Dec-452	Dec-453	Dec-454	Dec-455	Dec-456	Dec-457	Dec-458	Dec-459	Dec-460	Dec-461	Dec-462	Dec-463	Dec-464	Dec-465	Dec-466	Dec-467	Dec-468	Dec-469	Dec-470	Dec-471	Dec-472	Dec-473	Dec-474	Dec-475	Dec-476	Dec-477	Dec-478	Dec-479	Dec-480	Dec-481	Dec-482	Dec-483	Dec-484	Dec-485	Dec-486	Dec-487	Dec-488	Dec-489	Dec-490	Dec-491	Dec-492	Dec-493	Dec-494	Dec-495	Dec-496	Dec-497	Dec-498	Dec-499	Dec-500	Dec-501	Dec-502	Dec-503	Dec-504	Dec-505	Dec-506	Dec-507	Dec-508	Dec-509	Dec-510	Dec-511	Dec-512	Dec-513	Dec-514	Dec-515	Dec-516	Dec-517	Dec-518	Dec-519	Dec-520	Dec-521	Dec-522	Dec-523	Dec-524	Dec-525	Dec-526	Dec-527	Dec-528	Dec-529	Dec-530	Dec-531	Dec-532	Dec-533	Dec-534	Dec-535	Dec-536	Dec-537	Dec-538	Dec-539	Dec-540	Dec-541	Dec-542	Dec-543	Dec-544	Dec-545	Dec-546	Dec-547	Dec-548	Dec-549	Dec-550	Dec-551	Dec-552	Dec-553	Dec-554	Dec-555	Dec-556	Dec-557	Dec-558	Dec-559	Dec-560	Dec-561	Dec-562	Dec-563	Dec-564	Dec-565	Dec-566	Dec-567	Dec-568	Dec-569	Dec-570	Dec-571	Dec-572	Dec-573	Dec-574	Dec-575	Dec-576	Dec-577	Dec-578	Dec-579	Dec-580	Dec-581	Dec-582	Dec-583	Dec-584	Dec-585	Dec-586	Dec-587	Dec-588	Dec-589	Dec-590	Dec-591	Dec-592	Dec-593	Dec-594	Dec-595	Dec-596	Dec-597	Dec-598	Dec-599	Dec-600	Dec-601	Dec-602	Dec-603	Dec-604	Dec-605	Dec-606	Dec-607	Dec-608	Dec-609	Dec-610	Dec-611	Dec-612	Dec-613	Dec-614	Dec-615	Dec-616	Dec-617	Dec-618	Dec-619	Dec-620	Dec-621	Dec-622	Dec-623	Dec-624	Dec-625	Dec-626	Dec-627	Dec-628	Dec-629	Dec-630	Dec-631	Dec-632	Dec-633	Dec-634	Dec-635	Dec-636	Dec-637	Dec-638	Dec-639	Dec-640	Dec-641	Dec-642	Dec-643	Dec-644	Dec-645	Dec-646	Dec-647	Dec-648	Dec-649	Dec-650	Dec-651	Dec-652	Dec-653	Dec-654	Dec-655	Dec-656	Dec-657	Dec-658	Dec-659	Dec-660	Dec-661	Dec-662	Dec-663	Dec-664	Dec-665	Dec-666	Dec-667	Dec-668	Dec-669	Dec-670	Dec-671	Dec-672	Dec-673	Dec-674	Dec-675	Dec-676	Dec-677	Dec-678	Dec-679	Dec-680	Dec-681	Dec-682	Dec-683	Dec-684	Dec-685	Dec-686	Dec-687	Dec-688	Dec-689	Dec-690	Dec-691	Dec-692	Dec-693	Dec-694	Dec-695	Dec-696	Dec-697	Dec-698	Dec-699	Dec-700	Dec-701	Dec-702	Dec-703	Dec-704	Dec-705	Dec-706	Dec-707	Dec-708	Dec-709	Dec-710	Dec-711	Dec-712	Dec-713	Dec-714	Dec-715	Dec-716	Dec-717	Dec-718	Dec-719	Dec-720	Dec-721	Dec-722	Dec-723	Dec-724	Dec-725	Dec-726	Dec-727	Dec-728	Dec-729	Dec-730	Dec-731	Dec-732	Dec-733	Dec-734	Dec-735	Dec-736	Dec-737	Dec-738	Dec-739	Dec-740	Dec-741	Dec-742	Dec-743	Dec-744	Dec-745	Dec-746	Dec-747	Dec-748	Dec-749	Dec-750	Dec-751	Dec-752	Dec-753	Dec-754	Dec-755	Dec-756	Dec-757	Dec-758	Dec-759	Dec-760	Dec-761	Dec-762	Dec-763	Dec-764	Dec-765	Dec-766	Dec-767	Dec-768	Dec-769	Dec-770	Dec-771	Dec-772	Dec-773	Dec-774	Dec-775	Dec-776	Dec-777	Dec-778	Dec-779	Dec-780	Dec-781	Dec-782	Dec-783	Dec-784	Dec-785	Dec-786	Dec-787	Dec-788	Dec-789	Dec-790	Dec-791	Dec-792	Dec-793	Dec-794	Dec-795	Dec-796	Dec-797	Dec-798	Dec-799	Dec-800	Dec-801	Dec-802	Dec-803	Dec-804	Dec-805	Dec-806	Dec-807	Dec-808	Dec-809	Dec-810	Dec-811	Dec-812	Dec-813	Dec-814	Dec-815	Dec-816	Dec-817	Dec-818	Dec-819	Dec-820	Dec-821	Dec-822	Dec-823	Dec-824	Dec-825	Dec-826	Dec-827	Dec-828	Dec-829	Dec-830	Dec-831	Dec-832	Dec-833	Dec-834	Dec-835	Dec-836	Dec-837	Dec-838	Dec-839	Dec-840	Dec-841	Dec-842	Dec-843	Dec-844	Dec-845	Dec-846	Dec-847	Dec-848	Dec-849	Dec-850	Dec-851	Dec-852	Dec-853	Dec-854	Dec-855	Dec-856	Dec-857	Dec-858	Dec-859	Dec-860	Dec-861	Dec-862	Dec-863	Dec-864	Dec-865	Dec-866	Dec-867	Dec-868	Dec-869	Dec-870	Dec-871	Dec-872	Dec-873	Dec-874	Dec-875	Dec-876	Dec-877	Dec-878	Dec-879	Dec-880	Dec-881	Dec-882	Dec-883	Dec-884	Dec-885	Dec-886	Dec-887	Dec-888	Dec-889	Dec-890	Dec-891	Dec-892	Dec-893	Dec-894	Dec-895	Dec-896	Dec-897	Dec-898	Dec-899	Dec-900	Dec-901	Dec-902	Dec-903	Dec-904	Dec-905	Dec-906	Dec-907	Dec-908	Dec-909	Dec-910	Dec-911	Dec-912	Dec-913	Dec-914	Dec-915	Dec-916	Dec-917	Dec-918	Dec-919	Dec-920	Dec-921	Dec-922	Dec-923	Dec-924	Dec-925	Dec-926	Dec-927	Dec-928	Dec-929	Dec-930	Dec-931	Dec-932	Dec-933	Dec-934	Dec-935	Dec-936	Dec-937	Dec-938	Dec-939	Dec-940	Dec-941	Dec-942	Dec-943	Dec-944	Dec-945	Dec-946	Dec-947	Dec-948	Dec-949	Dec-950	Dec-951	Dec-952	Dec-953	Dec-954	Dec-955	Dec-956	Dec-957	Dec-958	Dec-959	Dec-960	Dec-961	Dec-962	Dec-963	Dec-964	Dec-965	Dec-966	Dec-967	Dec-968	Dec-969	Dec-970	Dec-971	Dec-972	Dec-973	Dec-974	Dec-975	Dec-976	Dec-977	Dec-978	Dec-979	Dec-980	Dec-981	Dec-982	Dec-983	Dec-984	Dec-985	Dec-986	Dec-987	Dec-988	Dec-989	Dec-990	Dec-991	Dec-992	Dec-993	Dec-994	Dec-995	Dec-996	Dec-997	Dec-998	Dec-999	Dec-1000										
Canadian 11,1000 balance reported of 2011																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-11																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-12																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-13																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-14																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-15																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-16																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-17																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-18																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-19																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-20																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-21																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-22																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-23																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-24																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-25																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-26																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-27																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-28																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-29																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-30																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-31																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-32																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-33																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-34																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-35																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-36																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-37																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-38																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-39																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-40																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-41																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-42																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-43																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-44																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-45																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-46																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-47																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-48																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-49																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-50																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-51																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-52																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-53																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-54																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-55																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-56																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-57																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-58																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-59																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-60																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-61																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-62																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-63																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-64																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-65																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-66																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-67																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-68																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-69																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-70																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-71																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-72																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-73																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-74																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-75																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-76																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-77																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-78																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-79																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-80																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-81																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-82																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-83																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-84																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-85																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-86																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-87																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-88																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-89																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-90																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-91																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-92																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-93																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-94																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-95																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-96																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-97																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-98																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-99																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-101																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-102																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-103																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-104																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-105																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-106																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-107																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-108																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-109																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-110																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-111																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-112																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-113																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-114																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-115																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-116																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-117																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-118																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-119																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-120																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-121																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-122																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-123																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-124																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-125																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-126																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-127																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-128																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-129																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-130																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-131																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-132																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-133																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-134																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-135																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-136																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-137																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-138																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-139																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-140																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Dec-141																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							

This is Exhibit "D" referred to in the
affidavit of Christopher HAAAS
sworn before me, this 16
day of December 20 08

A COMMISSIONER FOR TAKING AFFIDAVITS

IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT, R.S.C. 1985, c. C-36, AS
AMENDED
AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF
UNIVERSAL SETTLEMENTS INTERNATIONAL INC.

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

Proceeding commenced at Toronto

AFFIDAVIT OF
CHRISTOPHER HALAS
(sworn December 16, 2008)

OGILVY RENAULT LLP
Royal Bank Plaza, South Tower
3800 - 200 Bay Street
Toronto ON M5J 2Z4
Canada

William McNamara (LSUC#: 23153S)
Tel: (416) 216-3906
Fax: (416) 216-3930

Lawyers for the Applicant

IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT,
R.S.C. 1985, c. C-36, AS AMENDED
AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF UNIVERSAL
SETTLEMENTS INTERNATIONAL INC.

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

Proceeding commenced at Toronto

MOTION RECORD
(before Justice H. Wilton-Siegel
returnable December 18, 2008)

OGILVY RENAULT LLP
Royal Bank Plaza, South Tower
3800 - 200 Bay Street
Toronto ON M5J 2Z4

William McNamara (LSUC#: 23153S)
Tel: (416) 216-3906
Fax: (416) 216-3930

Lawyers for the Applicant