

LEGALESE

In this issue:

- President's message
- Fall/Winter Recap; a Look Ahead
- Legal Clinic Update
- People on the Move
- Member Profiles
- Keeping your online HCLA profile current
- Headlines from Greece

A Message from the President

Happy new year and welcome to the winter edition of the Legalese. We hope you enjoyed the Christmas season and had an opportunity to take time off from your busy schedules to spend it with family and friends. The second half of 2010 was busy for the HCLA and created a lot of excitement which we hope will carry forward into 2011 as we embark on a host of new initiatives and events. Our calendar of events begins with the 14th Annual Professionals Gala which will be held on Saturday, February 12th at the Westin Prince Hotel. Co-hosted with the Hippocrates Hellenic Canadian Medical Association and the Asclepius Dental Society, the Professionals Gala is the HCLA's premier event. Funds raised from this event fund our annual student scholarships so we hope you will support us with your attendance.

As you all know by now, our Legal Clinic launched last October in partnership with the Greek Community of Toronto's Social Services Department and Pro Bono Law Ontario. This is a milestone event in the history of the HCLA and an initiative of which the Executive Committee is very proud. To date, we have held a handful of sessions but hope that the demand for our services will increase as word of the Clinic spreads within the Greek community. In order to ensure the Clinic's success, your support is needed so hope you will consider volunteering some of your time. More information on the Legal Clinic's hours of operations and the legal expertise that is greatest in demand are covered later on in this issue.

In addition to our regular schedule of events, the Executive Committee is also working on other new and interesting initiatives. The HCLA was recently asked to join the Advisory Board of JusticeNet, a program that offers advice and representation to people of low-and moderate-income at affordable rates. Since its inception in January 2008, the program has steadily moved forward as a viable option available to low and moderate income persons who do not qualify for provincial legal aid. JusticeNet responds to enquiries from a growing number of sources, such as legal aid, Ontario courthouses, the AG, and different organizations and aid agencies. LAO clinics and duty counsel from across the Province are increasingly referring non-qualifying individuals to JusticeNet.

The Board of JusticeNet recently approved the creation of an Advisory Board to be composed of representatives from the AG, LAO, bar and legal associations, academia and lay persons to advise it.

We are excited to be serving on the Advisory Board and believe that positive synergies can be realized between JusticeNet and the HCLA's Legal Clinic. We will certainly keep you posted on our involvement.

As always, we are interested in your views and ideas about how we can grow the HCLA and make it more meaningful to its members. We look forward to hearing from you.

Hippocrates Hellenic
Canadian Medical Association

Asclepius Dental Society

Hellenic Canadian
Lawyers' Association

14 ANNUAL
PROFESSIONALS
GALA

Saturday February 12, 2011

Westin Prince Hotel
900 York Mills Road
Toronto, Ontario

6:00 pm Cocktails
7:00 pm Dinner

\$130

Fall/Winter Recap, and a Look Ahead

President's Dinner

The HCLA's annual President's Dinner was held this year on Thursday, October 21, 2010, at 6:30 p.m. at Convocation Hall (Law Society of Upper Canada), Osgoode Hall, 130 Queen Street West, Toronto. In addition to honouring our new calls to the bar and welcoming them to the profession and as full-fledged members of our association, we were especially privileged and excited about honouring our latest call to the bench. Early in the Summer, the Honourable Madam Justice Andromache Karakatsanis, formally of the Ontario Superior Court of Justice, was elevated to the Ontario Court of Appeal.

We had perhaps our best turnout ever for this year's President's Dinner, as our members turned out in full force to show their support and admiration for Justice Karakatsanis and to welcome our new calls to the bar. As always, Justice Karakatsanis moved us with her inspiring words. We again congratulate her on her appointment. We know she will continue to be an important contributor to the development of the law in Ontario.

The HCLA also handed out at the President's Dinner its two \$2,000 scholarships to law students of Hellenic descent. This year's worthy recipients were Jonathan Dickins and Thomas Mastoras.

Congratulations to them! The HCLA looks forward to their long-term involvement in and support of our organization. We look forward to next year's event and count on our membership's support in making it even more successful than this year's.

Christmas Cheer

In addition to Madam Justice Karakatsanis joining the Ontario Court of Appeal, The Honourable Justice David Stratas was recently appointed to the Federal Court of Appeal. Justice Stratas was our guest of honour at our annual Christmas Cheer, at the Upper Barristers' Lounge at the Law Society of Upper Canada.

14th Annual Professionals' Gala

On Saturday, February 12, 2011, please join the HCLA, together with the Hippocrates Hellenic Canadian Medical Association, and the Asclepius Dental Society, for our 14th Annual Professionals' Gala! The Gala will take place at the Westin Prince Hotel, located at 900 York Mills Road, Toronto. Cocktails at 6:00 p.m. Dinner at 7:00 p.m.

For purchasing tickets please contact Maria Kotsopoulos at mkotsopoulos@blaney.com or any of our other board members. Alternatively, login to our website to purchase tickets online through the "Other Payments" button on the "Account Info" page.

We hope to see you there!

Student Wine and Cheese Reception

On Thursday, March 31, 2011, the HCLA will be hosting its annual student wine and cheese reception. The event is intended to provide our law students with an opportunity to meet and commiserate with our members. It will also provide our mentors and mentees who are involved in our formal mentorship program to get (re) acquainted.

Mentorship is one of the most important things lawyers can do to serve the profession and we therefore encourage all of you to attend this worthwhile event and to volunteer to be a mentor to our young lawyers.

Please RSVP to our Social Director, Maria Kotsopoulos at 416.593.2987 or mkotsopoulos@blaney.com. For further information on our mentorship program, please contact our Student Director, Jim Karahalios at (905) 896-8900 x244 or jkarahalios@ellisdon.com.

Legal Clinic Update

The HCLA is proud to announce that its pro bono legal clinic, held in partnership with the Greek Community of Toronto's Social Services Department and Pro Bono Law Ontario has finally been successfully launched.

The clinic runs on the third Saturday of every month from 10:00 a.m. to 2:00 p.m. at the Greek Community's Social Services Office located at 760 Pape Avenue, just north of Danforth Avenue.

Depending on demand, each clinic will be staffed with up to two lawyers. All appointments will be pre-booked and will last thirty minutes. The Greek Community's staff will pre-screen all clients, determine the nature of the problem, schedule the appointments and liaise with the lawyers in advance of each clinic. Lawyers will have several days' notice of the appointments and the nature of each client's issue, allowing them to clear conflicts in advance and to prepare.

The clinic will not be taking on cases at this time. The nature of the advice to be given will be in the nature of pointing the clients in the right direction as to how to have their issue addressed, usually by referring them to legal aid or legal clinics that take on cases or practitioners who take on pro bono cases.

Our first day saw five appointments involving mainly wills and estates and power of attorney issues. Our appointments for the upcoming clinic also involve similar issues. It is clear that we need to build a database of lawyers, particularly HCLA members, with experience in such matters to whom these clients can be referred. We already have several names, but could do with several more. If you are interested in working with clients of our clinic who have these types of legal issues, please contact the HCLA's Community Relations Director, John Polyzogopoulos at 416.593.2953 or jpolyzog@blaney.com.

The clinic is approved by Pro Bono Law Ontario, meaning it follows PBLO's best practices and all lawyers who participate in the clinic will therefore be covered by

People on the Move

Christos Gazeas joined Stikeman Elliott LLP as an associate in August 2010, and practices in the Corporate Group of the Toronto office.

Sophia Zahariadakis has joined Gowlings' Advocacy department upon her 2010 call to the bar

Betty Psaris has joined the firm of Turnpenney Milne LLP to continue her practice in labour, human rights, workplace safety and insurance law.

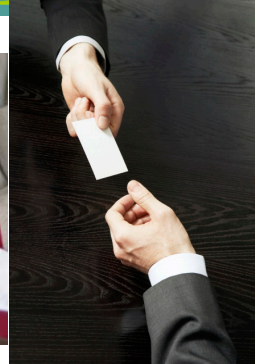
Louis Vouloukos has joined Lawrences Lawyers in Brampton where he will continue his Corporate Commercial practice

LawPro for all services they provide in connection with the clinic.

So far, seven of our members have volunteered for the first year of the clinic, but we still would like to have five more volunteers to fill out our target complement of twelve. It is expected that the areas of law for which there will be the most demand for advice will be wills and estates, powers of attorney, family, particularly child custody issues, immigra-

PRO BONO LAW
ONTARIO

PBLO



tion, employment benefits, general civil matters, including debtor-creditor and landlord tenant law, and criminal law. Experience in any of these areas of law is not a prerequisite. Materials are available to educate our volunteers on the types of issues they will be facing and how to assist clients in obtaining the help they need. Everyone interested is therefore encouraged to volunteer.

If you are interested in donating one or two Saturday mornings a year to this very worthwhile initiative, please contact the John Polyzogopoulos at 416.593.2953 or at jpolyzog@blaney.com.

We encourage our members to let us know of any career moves they make or hear of regarding other members so that we can announce it in the next issue of the Legalese, and to update our members database and lawyer referral network.

Member Profiles:

John Salmas

John Salmas is a member of the Corporate Law group in the Toronto office of Heenan Blaikie. Mr. Salmas focuses his practice on corporate restructurings, financial services and debtor-creditor relations. He has advised secured and unsecured creditors along with debtors regarding their respective rights in receivership proceedings and in connection with proceedings commenced pursuant to the Companies' Creditors Arrangement Act (Canada) or the Bankruptcy and Insolvency Act (Canada).

Prior to commencing his legal career, Mr. Salmas was employed by one of the Big Four accounting firms.

Mr. Salmas has been a consistent supporter of the HCLA and served as its President from 2006 to 2008.

Education:

LL.B., University of Toronto, 1997

B.Comm., Dalhousie University, 1993

Professional Affiliations:
 American Bankruptcy Institute
 American Bar Association
 Canadian Bar Association
 INSOL International
 Ontario Bar Association
 Turnaround Management Association (TMA)

Heenan Blaikie



John Salmas, Partner

Tel: 416 360.3570
 jsalmas@heenan.ca

Bay Adelaide Centre
 P.O. Box 2900
 333 Bay Street, Suite 2900
 Toronto, Ontario M5H 2T4

The HCLA thanks John and Savvas for their committed and ongoing support to the HCLA and wishes them continued success in their careers. We encourage all of our members, when they can, to keep in mind other HCLA members when referring clients or files. We have many capable lawyers within our membership who can handle virtually any kind of matter.

We welcome any suggestions or requests to be profiled in the Legalese. You may submit any request to be profiled to any of our board members, through our website, or to our Communications Director.

Savvas Kotsopoulos

Savvas Kotsopoulos is a senior associate practicing in the Real Estate Group in the Stikeman Elliott's Toronto office. His practice focuses on commercial real estate, including purchases and sales, development of new projects, commercial leasing and financings. Mr. Kotsopoulos also has extensive experience acting in mergers and acquisitions transactions with significant real estate components, including the purchase and sale of retail and industrial real estate portfolios.

He is an active member of the Mergers and Acquisitions Group and the Retail Group. He also regularly provides advice to clients in respect of the registration and on-going compliance requirements under provincial real estate brokerage and mortgage brokerage legislation.

Some of Savvas' recent mandates include acting for NRDC Equity Partners/Zellers in the \$1.825 billion sale of up to 220 of Zellers' leasehold interests to Target Corporation; ING Summit Industrial Fund LP (a real estate investment fund focusing on Canadian light industrial real estate) in its \$2 billion sale by its limited partners to a joint venture com-

pany formed by KingSett Capital Inc. and Alberta Investment Management Corp. and Lowe's Companies, Inc., the second largest home improvement retailer in the world, in connection with the securing of sites and development of large format retail stores as part of their first international expansion plan, extending the reach of their stores in Canada.

Professional Activities:

Mr. Kotsopoulos is a member of the International Council of Shopping Centres (ICSC), the National Association of Office and Industrial Properties (NAIOP), the Urban Land Institute and the Hellenic-Canadian Board of Trade.

STIKEMAN ELLIOTT

(416) 869-5644
 skotsopoulos@stikeman.com

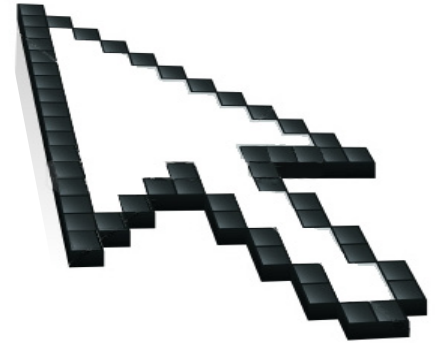
5300 Commerce Court West
 199 Bay Street
 Toronto ON M5L 1B9



A reminder to keep your HCLA profile current

http://www.hcla.ca

With the recent changes to our website, it is now easier to login and stay informed of our current and future events, and to catch up on the latest issues of the Legalese. One of our most recent changes has been to make our referral network accessible to the public. This will allow visitors to our site to access member names directly when using the built-in search engine to find a lawyer. Members who select 'yes' to being listed in the Referral Network will be accessible to visitors seeking a lawyer practicing in their requested field of law. With our increased presence on the Internet, we increasingly receive messages from visitors seeking counsel. Login and update your account information, and take advantage of possible opportunities that might arise by being listed on the HCLA's Lawyer Referral Network.



1



Login at www.hcla.ca by clicking on "members" in the top-right above the flag headers.

2

Account Info

Use the form below to update your account information.

Or click on one of the options to the right to make a payment online quickly, safely and securely using PayPal. Even if you don't have a PayPal account, you can still make a secure payment using your credit card.

TO PAY YOUR
MEMBERSHIP
FEES
CLICK HERE

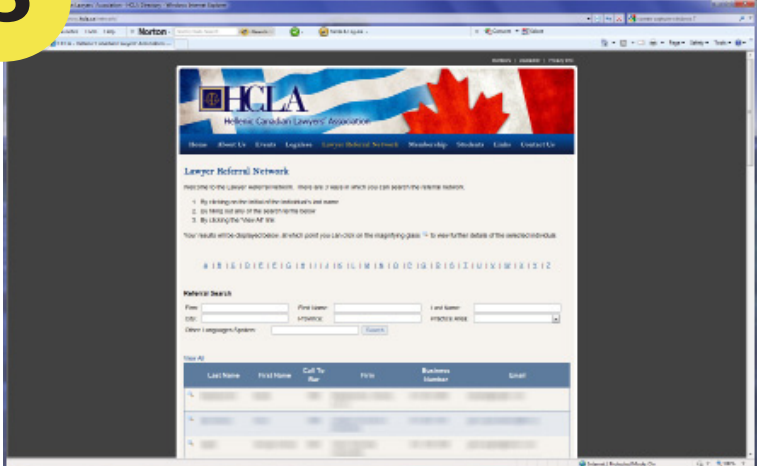
FOR ALL OTHER
PAYMENTS &
PURCHASES
CLICK HERE

Account Details

Salutation:	<input type="text"/>	Practice Area 1:	<input type="text"/>
Last Name:	<input type="text"/>	Practice Area 2:	<input type="text"/>
First Name:	<input type="text"/>	Practice Area 3:	<input type="text"/>
Firm:	<input type="text"/>	Call To Bar:	<input type="text"/>
Address:	<input type="text"/>	Law School:	<input type="text"/>
City:	<input type="text"/>	Display in referral network:	<input checked="" type="checkbox"/>
Province:	<input type="text"/>	Other Languages Spoken:	<input type="text"/>
Postal Code:	<input type="text"/>	Other Bar Member:	<input type="text"/>
Business Number:	<input type="text"/>	Other Bar Province:	<input type="text"/>
Home Number:	<input type="text"/>	Other Bar Reg. Year:	<input type="text"/>
Mobile Number:	<input type="text"/>	Email Address:	<input type="text"/>
Fax Number:	<input type="text"/>	Password:	<input type="text"/>
Website:	<input type="text"/>	Membership Type:	<input type="text"/>

Click on "Account Info" and be sure to update the option to be displayed in the referral network. Once complete, click on "Update".

3



Your choice of whether to be displayed in the Referral Network will take effect.





Headlines from Greece

Group threatens to target judges

The guerrilla group Conspiracy of the Cells of Fire on Wednesday claimed responsibility for a powerful explosion that damaged a court building near central Athens at the end of last month and threatened to target the judges who are to preside over the trial of 13 suspected members of the group on January 17.

In a letter to the Athens branch of the anti-capitalist news network Indymedia, Conspiracy of the Cells of Fire said it carried out the December 30 blast, which caused extensive damage but no injuries, to protest the forthcoming trial of its "brothers." Referring to the judges as "modern-day members of the Holy Inquisition," the group said: "From now on their safety is directly at risk. We publicly vow that for every year in prison given to our brothers, we will plant a kilogram of explosives in your front yards, cars and offices." The group added that it was "not ruling out face-to-face surprise encounters" and advised the judges appointed to rule on the fate of suspected members of the organization "to wear black hoods and ensure that their names are never published anywhere."

The authors of the proclamation said the attack on the Athens Court of First Instance was dedicated to Panayiotis Argyrou, Gerasimos Tsakalos and Haris Hatzimichelakis, three self-proclaimed members of the group who claimed responsibility for a spate of letter bombs targeting foreign embassies in Athens in November.

A reference suggests the group might resort to letter bombs once again. "It is a shame these people need 24-hour police protection and fear opening letters and parcels."

The proclamation also describes in detail how the attack on the court building was planned and executed.

(Source: Kathimerini English Edition On-Line, January 7, 2011)

Bloomberg sues ECB over Greek notes

Bloomberg News has filed a lawsuit against the European Central Bank (ECB) in an attempt to make it disclose documents showing how Greece used derivatives to hide its fiscal deficit and helped trigger the region's sovereign debt crisis, it reported yesterday.

The lawsuit asks the European Union's General Court in Luxembourg to overturn a decision by the ECB not to disclose two internal documents drafted for its six-member executive board in Frankfurt this year. The notes show how Greece used swaps to hide its borrowings, according to a March 3 cover page attached to the papers obtained by Bloomberg News. ECB President Jean-Claude Trichet withheld the documents after the European Union and International Monetary Fund decided to provide Greece with a 110-billion-euro bailout package.

(Source: Kathimerini English Edition Online, December 23, 2010)

Greece should restructure debt, says Brussels think tank

A leading Brussels think tank has recommended that Greece should restructure its public debt as soon as possible, and that this should be one of the main elements of a comprehensive response to the eurozone crisis to be agreed by European Union leaders when they meet next month.

In a policy brief published on Monday, the Bruegel think tank argues that Greece is "clearly on the verge of insolvency" and that the swift restructuring of its debt, with creditors accepting a 30 percent "haircut," should form part of a three-pronged strategy that includes the strengthening of the eurozone banking system and policies to foster greater growth in member states with weak economies.

The Greek government has consistently denied that it intends to restructure its debt but Bruegel's most optimistic forecast indicates that with Greece's debt-to-GDP ratio scheduled to reach 150 percent this year, an adjustment of "frightening magnitude" in the country's growth rate and cost of borrowing would be needed to avoid restructuring.

"If you look at realistic scenarios and at history, then it's very unlikely that Greece can avoid restructuring its debt," Zsolt Darvas, one of the report's co-authors, told Kathimerini English Edition. "It would be a very sad end to the first decade of the euro area but if something is not sustainable and you try to muddle through then the outcome could be worse for everyone involved, including the Greek government, the Greek people, Greek banks and creditors.

"So it would be preferable to have a solution that is still difficult but in which most players would benefit."

The study suggests that even if Greece achieves a nominal growth rate of more than 4 percent of gross domestic product this decade and the interest rate spread of its government bonds against German Bunds fall to 350 basis points, would not be able to maintain the necessary budget surplus and could not therefore service its debt.

"The primary surplus required to reduce the debt ratio to 60 percent of GDP [as eurozone rules demand] in 20 years would be 8.4 percent of GDP," the Bruegel paper says. "It would reach 14.5 percent of GDP under the cautious scenario. This would imply devoting between one-fifth and one-third of tax revenues to interest payments on public debt."

"In political and social terms, it's very unlikely this would be sustainable," said Darvas, adding that no OECD country, apart from oil-rich Norway, has sustained during the last 50 years a primary surplus above 6 percent of GDP.

New Democracy leader Antonis Samaras has suggested making better use of the state's property holdings as a way of boosting the Greek economy, but Bruegel, which is held in high esteem by European policy makers, says that even a major divestiture of public land "would be insufficient to modify the conclusion."

"Our conclusion therefore, is that Greece has become insolvent and that further lending without a significant enough debt reduction is not a viable strategy," the think tank argues.

Greece is in negotiations to have the interest rate on the 110 billion euros it is borrowing from the EU and the International Monetary Fund reduced and the period it has to repay the money extended. But Darvas and his fellow economists argue that these measures "would be insufficient to return the country to solvency, since they would still leave it with an

unrealistically high primary budget surplus requirement."

Instead, they insist that the only way that Greece will be able to reduce its debt to a manageable level over the next 20 years is for investors to accept a 30 percent reduction on their returns from investing in Greek debt. Bruegel proposes that a decision for Greece to restructure its debt should be taken at the next EU leaders summit on March 24-25.

Germany and France have insisted that as part of a European Financial Stabilization Mechanism (EFSM), private investors should pick up part of the bill for any eurozone country being bailed out in the future by accepting a haircut on that government's bonds. Darvas argued that this has created an inconsistency, which only puts more pressure on Greece to default.

"The current situation is clearly inconsistent because what you are saying is that from 2013, the new bonds will have a collective action clause which will make it easier to default on the new debt but at the same time you are saying there can be no default on the current debt," he said.

"If Greece has government debt of 160 percent of GDP and somehow muddles through to 2013 insisting that there will be no restructuring of the existing debt, then who will buy the new Greek debt, which will have an easier option for defaulting? Nobody. Greece will not be able to go the market and will need a new [bailout] program or will have to default on the old part of the debt," said Darvas.

The possibility of Greece receiving a second emergency loan package, when the current one expires in 2013, is a scenario that Darvas finds unlikely, because by that time the EU and the IMF will already hold roughly a third of Greece's debt and will probably want to avoid greater exposure.

He also dismissed the view Greece's debt should be manageable since the cost of servicing as a percentage of GDP has actually decreased since the 1990s. "What you should look at is the real interest rates," he said. "At that time you had a 15 percent interest rate and 17 percent inflation, or something like that, but now what you have is very low inflation and very high interest rates, so the real interest rate is much higher than it was at that time."

Darvas was adamant, however, that any restructuring should be accompanied by "credibility enhancing measures" from the EU. The report suggests a "temporary refocusing of structural funds" to support growth strategies.

(Source: Kathimerini English Edition Online, January 9, 2011)

Membership Renewal

If you have not renewed your membership for 2010-11, please take a few minutes to complete your membership renewal form, or to renew online via our website at www.hcla.ca. Please ensure to either opt in or out of our Lawyer Referral Network, which can make your contact information accessible to members of the public seeking a lawyer in your field of practice. For further information, contact the HCLA board or submit any query you may have through our website. A renewal fee of \$75 applies for regular members and \$25 for student members. Please mail membership renewal forms and cheques to:

c/o Heenan Blaikie LLP
Bay Adelaide Centre
P.O. Box 2900
333 Bay Street, Suite 2900
Toronto, Ontario M5H 2T4

Attn: George J. Karayannides

HCLA Mission Statement

The HCLA is a national non-profit organization founded in 1990. Its primary purpose is to maintain a reliable network of lawyers, judges and law students of Hellenic origin. In addition to creating professional opportunities, this network serves as a platform for members to educate one another on issues that are of common interest, as well as to educate the Hellenic Canadian community at large on relevant legal issues. When necessary, the HCLA is ready, willing, and able to advocate on behalf of its membership and the greater Hellenic Canadian community.

• • •

The Legalese is published several times a year by the HCLA Board. We welcome your contributions and feedback. Should you have any questions, comments, or concerns, please contact Nicholas Kotsopoulos, Communications Director, at nkotsopoulos@knlaw.ca, or submit your comments through our website at www.hcla.ca/contactus.

HELLENIC CANADIAN LAWYERS' ASSOCIATION

c/o Heenan Blaikie LLP
Attention: George J. Karayannides
Bay Adelaide Centre
333 Bay Street, Suite 2900, PO Box 2900
Toronto, ON M5H 2T4
info@hcla.ca

MEMBERSHIP FORM 2011/2012

NEW APPLICATION []

RENEWAL []

Mr. SURNAME: GIVEN NAMES:
Mrs.
Ms.

YEAR OF CALL TO THE BAR / PROVINCE: MEMBER OF ANY OTHER BAR: Yes [] No [] IF YES PLEASE SPECIFY: Date: Province/State:

LAW SCHOOL ATTENDED/ATTENDING: FIRM/COMPANY NAME:

BUSINESS ADDRESS:
STREET: CITY: PROVINCE: POSTAL CODE:

MAILING ADDRESS (if different from above):
STREET: CITY: PROVINCE: POSTAL CODE:

TELEPHONE NOS.:
BUSINESS: FAX: HOME: CELL:

EMAIL:
*Do you want to be listed on the public website referral network? **By selecting "yes" you consent to your profile and contact information being publicly accessible through the HCLA website.*
Yes [] No []

AREAS OF PRACTICE: (Please specify – Maximum of Three)

<input type="checkbox"/> Banking Law	<input type="checkbox"/> Criminal Law	<input type="checkbox"/> Financing	<input type="checkbox"/> International Trade Law
<input type="checkbox"/> Competition Law	<input type="checkbox"/> Employment and Labour Law	<input type="checkbox"/> General practice	<input type="checkbox"/> Litigation
<input type="checkbox"/> Constitutional Law	<input type="checkbox"/> Energy Law	<input type="checkbox"/> Immigration Law	<input type="checkbox"/> Municipal/ Property Development Law
<input type="checkbox"/> Corporate & Commercial Law (Barrister's Work)	<input type="checkbox"/> Entertainment Law	<input type="checkbox"/> In-House Counsel	<input type="checkbox"/> Personal Injury
<input type="checkbox"/> Corporate & Commercial Law (Solicitor's Work)	<input type="checkbox"/> Environmental Law	<input type="checkbox"/> Insolvency	<input type="checkbox"/> Real Estate
<input type="checkbox"/> Courts, Tribunals & Govt.	<input type="checkbox"/> Estates	<input type="checkbox"/> Insurance	<input type="checkbox"/> Securities
	<input type="checkbox"/> Family Law	<input type="checkbox"/> Intellectual Property	<input type="checkbox"/> Taxation
			<input type="checkbox"/> Other (please specify)

LANGUAGES SPOKEN: (other than English)

MEMBERSHIP FEES:
Lawyer \$75.00/year [] Student Member \$25.00/year []

SIGNATURE OF APPLICANT: DATE:

FOR OFFICE USE ONLY

Received By: CASH PERSONAL CHEQUE FIRM CHEQUE OTHER: