

----- Original Message -----

From: [Joseph Killoran](#)

To: [Hon. Paul Martin Jr.](#); [Hon. Brian Tobin, M.P.](#); [Hon. James Flaherty, M.P.P.](#);

[Hon. Jim Peterson, M.P.](#)

Cc: [Ed Waitzer](#); [Arthur Labatt, O.C., C.A.](#); [Glorianne Stromberg](#); [Andrew Allentuck](#); [Angela \(ROB\) Barnes](#); [Paul \(Schwab\) Bates](#); [Robert \(NP\) Benzie](#); [Paul \(LFP\) Berton](#); [Richard \(ROB\) Blackwell](#); [Bob \(CSA\) Bouchard](#); [Patrick \(ROB\) Brethour](#); [David \(OSC Chair\) Brown](#); [Stan \(SIPA\) Buell, P.Eng](#); [Hon. Senator Catherine Callbeck](#); [John Campion](#); [Canadian Democracy and Corporate Accountability Commission](#); [Rob \(ROB\) Carrick](#); [CBC Marketplace](#); [fifth estate CBC](#); [Jon \(The FP\) Chevreau](#); [Terry \(FP\) Corcoran](#); [Sandra \(CP\) Cordon](#); [Rebecca \(CSA\) Cowdery](#); [John \(advisor.ca\) Craig](#); [Barry \(The FP\) Critchley](#); [Dean Ron \(MFDA SRO\) Daniels](#); [James \(STAR\) Daw](#); [Derek \(FP\) DeCloet](#); [Paul \(Gazette\) DeLean](#); [Dave \(ROB\) Ebner](#); [Hon. Janet \(M.P.P.\) Ecker](#); [Rob \(STAR\) Ferguson](#); [Diane \(The FP\) Francis](#); [Jack \(OSC\) Geller](#); [Ned \(Dynamic\) Goodman](#); [J. \(The FP\) Greenwood](#); [Ivan B. Grose, M.P.](#); [Jonathan \(FP\) Harris](#); [Michael \(SUN\) Harris](#); [Susan \(The FP\) Heinrich](#); [John \(G&M\) Heinzl](#); [Mark \(Dow Jones\) Heinzl](#); [Hon. Thomas \(IFIC\) Hockin](#); [Karen \(ROB\) Howlett](#); [Robert \(BC-CSA\) Hudson](#); [Joe \(RCMP\) Hull](#); [Joan \(CCC\) Huzar](#); [Doug \(BCSC\) Hyndman](#); [Michael \(Southam\) Kane](#); [Signe \(CBC\) Katz](#); [David \(fifth estate\) Kaufman](#); [Don \(RCMP\) Kerr](#); [Ken \(STAR\) Kidd](#); [Hon. Senator Michael Kirby](#); [Bill \(FCAC\) Knight](#); [Hon. Senator Leo Kolber](#); [Michele \(Star\) Landsberg](#); [James \(IE\) Langton](#); [R. Michael Lauber, FCA](#); [Shelley \(LFP\) Lawson](#); [Linda Leatherdale](#); [Rudy Luukko](#); [Linden MacIntyre](#); [Katherine \(Macleans\) Macklem](#); [Hon. John Manley, M.P.](#); [Garry \(The FP\) Marr](#); [Keith \(ROB\) McArthur](#); [Shawn \(G&M\) McCarthy](#); [Barrie \(G&M\) McKenna](#); [Hon. Dennis Mills, M.P.](#); [Canadian Moneysaver](#); [David \(EthicScan\) Nitkin](#); [Dean Margot \(MFDA SRO\) Northey](#); [Stephen Northfield](#); [Joe \(IDA\) Oliver](#); [Dina \(BMO NB\) Palozzi](#); [John \(G&M\) Partridge](#); [Dr. John, Pattison, Sr. V.P. Compliance CIBC](#); [Janet \(MFDA SRO\) Pau, CFA](#); [Don \(CBC\) Pittis](#); [Gordon \(ROB\) Pitts](#); [Alex \(IDA\) Popovic](#); [Gordon Powers](#); [Eric \(G&M\) Reguly](#); [Ellen \(STAR\) Roseman](#); [John \(G&M\) Saunders](#); [Daniel Stoffman](#); [Theresa Tedesco](#); [Alan \(The NP\) Toulon](#); [J. \(CP\) Valorzi](#); [Michael \(G&M\) Valpy](#); [David \(IC\) Waite](#); [Larry \(MFDA SRO COO\) Waite](#); [Michael \(OSC\) Watson](#); [Doug \(advisor.ca\) Watt](#); [Andrew \(G&M\) Willis](#); [Tessa \(IE editor\) Wilmott](#); [Shirley \(G&M\) Won](#); [Bob \(MFDA SRO\) Wright](#)

Sent: **Friday, November 09, 2001 4:37 AM**

Subject: **PRESS RELEASE: A gift to educate every Canadian**

PRESS RELEASE: Oshawa, Ontario, Canada, November 9, 2001

TO: Hon. Paul Martin Jr., GOC Minister of Finance
Hon. Brian Tobin, GOC Minister Industry Canada
Hon. James Flaherty, ON Minister of Finance
Hon. Jim Peterson, GOC Secretary of State for Financial Institutions

FROM: Joseph W.A. Killoran

SUBJECT: My gift to all Canadians of my investment funds interactive educating point-of-sale thesis

In the memory of my late father, Cameron J.L. Killoran Q.C., who was seriously injured in the Second World War fighting with the Canadian Regiment of 48th Highlanders [on the Italian "Take no prisoners" front] to preserve our Canadian political freedoms and democracy, I would like to donate to all Canadians, via my Governments of Canada and Ontario, my investment funds point-of-sale interactive educating Checklist, Redemption / Switch Disclosure and Advisor PROFILE point-of-sale 1-pager documents plus my related www.investorism.com web site.

I was told by Ontario Premier John Robarts after my father's January 17, 1968, death that the man that I had and knew as a father was a fraction of the man who went to Europe to fight in World War II to preserve our Canadian political freedoms and democracy. Dad's 95% Department of

Veterans Affairs (DVA) pension never healed his war injuries, it never make him the whole man who went to war to fight for Canada's political freedoms and democracy.

I was honoured and humbled when Glorianne Stromberg adopted, validated and recommended the need for my consumer / investor best interests investment fund interactive educating point-of-being SOLD/purchase documents in Sections 17.8 & 17.9 and 21.1 & 21.2 of her October 1998 dated **"Investment Funds in Canada and Consumer Protection: *Strategies for the Millennium*" Report** that the Hon. John Manley, our then GOC Industry Canada Minister, commissioned her to undertake. <http://strategis.ic.gc.ca/pics/ca/mainbody.pdf>

I now trust, hope and pray that my Governments of Canada and Ontario will accept my genuine offer and that they understand their mandates to provide every Canadian consumer/investor with a "4th 'R' in Investing" education in financial literacy, an education that must begin during our core curriculum Junior Kindergarten to Grade 12 education and that is completed through the use of interactive – **the continuing consumer / investor education key is the process of filling-in-the-blanks** – point-of-sale documents that facilitate decision making, validate independent advice, provide and enhance safety protection while also making the playing field fairer and more level.

With ABC Canada Literacy Foundation acknowledging that:

- i) **26% of adult Canadians have a problem understanding simple documents like an owner's manual, and**
- ii) **5 million adult Canadians have serious problems with reading, writing and math,**

these significant identified learning disabilities amongst our adult Canadians effectively negate the ages old and industry defensive “buyer beware” – “*caveat emptor*” excuses when it comes to the degrees of safety and protection that must be given to our sacred retirement savings, especially amongst our learning disabilities identified & financial literacy uneducated and unknowing Canadians.

I trust that my Governments of Canada and Ontario will accept my genuine gift of my interactive point-of-sale educating system that can be used not only to educate every Canadian about what they should know, deserve to know, must know about investment funds in order to preserve their sacred

retirement savings, but that my GOC & ON will have the wherewithal to clone the Ancient Chinese Proverb thesis:

**Tell me and I forget.
Show me and I remember.
Involve me and I understand.**

and the template of my gift to deliver deserved and needed financial literacy education to consumer/investors @ point-of-sale with a complete series of interactive 1-pagers covering: insurance: home / auto / health / life (term v. universal) / disability / etc., conventional mortgages, RESP's, retirement: Annuities, RRIFs, LIF's, LRIF's, reverse mortgages, etc.

I trust that my gift of my interactive educating investment funds point-of-sale documents and process will allow my Governments of Canada and Ontario to achieve their mandates to provide all Canadian consumer/investors with their missed and now very much needed and deserved education in financial literacy. We will naturally have to immediately benchmark investor knowledge. This can be done by cloning the very successful annual Education Quality and Accountability Office testing procedures that our Hon. Janet Ecker, ON Minister of Education, uses annually to test our grade 3, 6, 9 and 10 students. We won't have to recreate the wheel when it comes to testing and benchmarking financial literacy amongst consumer/investors.

I have two dreams that I would like to share with you.

My **first dream** can be realized very quickly. My goal of Canada achieving a Jack Welch GE "six-sigma" standard of 3.4 or less dummy, uneducated and unknowing consumer/investors per 1,000,000 investors is not just a dream. It can be achieved using my interactive point-of-sale educating systems and processes. By educating all Canadian consumer/investors to a doable "six-sigma" standard, Canada will not only enhance our sovereignty, we will achieve a standard of economic stability that will be the envy of our global investment community. Please remember, it's not how old an idea is, it's how new it becomes that counts!

The process of financial literacy education is one of the ways for Canada to effectively kill and forever eradicate what economists call "**informational asymmetry**":

- the symptom where sellers know a lot more about the nature of a financial product and what the financial services are than the buyers

generally do. The outcome is the result when Governments don't provide everybody with their deserved education in financial literacy is a marketplace that's filled with "informational asymmetry" low quality financial products at too high a price!

My **second dream** can't be realized without the help and education enlightenment of all Canadians so that we can bring democracy to capitalism. I need everyone's help so that we can forever enhance and preserve the memories of our finest and most courageous Canadians who have risked and / or paid the ultimate sacrifices of their lives fighting to preserve our Canadian political freedoms and democracy. Without the sacrifices of our finest Canadians, we wouldn't have the opportunity and / or be allowed today to have the opportunity to bring democracy to capitalism in Canada.

Specifically, I'm speaking about the present undisclosed practice of material fact voting of common stocks by third party institutional (mutual fund) money managers. To bring democracy to capitalism, we must require the voting of stocks philosophies of third party institutional money managers to not only be disclosed in the fund prospectuses, pension plan documents, etc., but on specially designated votes, these third party managers must also be required to disclose to the beneficial unitholder owners of the money, the recipients of the pension plan monies, etc., how many shares the manager voted, how they voted and of course, the governance accountability reasoning behind why they voted how.

Thank you for allowing me the opportunity to give my gift of my revolutionary interactive educating point-of-sale thesis and supporting copyrighted 1-pagers to all Canadians so that my dreams of Canada achieving a "six-sigma" goal of consumer/investor education and democracy in capitalism can be realized.

Best regards,

Joe Killoran

Joseph W.A. Killoran, Investor Advocate, 1979 *Ethical* Ivey MBA
84 Cadillac Avenue South
Oshawa, ON, Canada, L1H 5Z2
Home / office: (905) 571-6048
Bell Mobility PCS: (905) 767-7747
www.investorism.com

Sept. 08, 2007, ADDENDUM UPDATE:

1. Hon. Brian Tobin resigned as our GOC Minister of Industry Canada in December 2001.
2. Hon Paul Martin, our then GOC Min. of Finance, responded that he could not meet with me for six months to accept my gift of my investorism interactive financial literacy educating point-of-sale thesis. Martin was then terminated exactly six months later as our GOC Minister of Finance by Prime Minister Chrétien in June 2002.
3. Hon. Jim Flaherty, our then ON Min. Finance – to whom the Ontario Securities Commission was accountable – refused all of my genuine and most sincere requests to meet with him @ Queen's Park so that I could present my gift to him – with my wonderful wife and children watching – in front of the portrait of my children's Great Great Grandfather, Tom Ballantyne who a former Speaker of the ON Legislature and a Conservative – just like Jim Flaherty.

NOTE: the Hon. Jim Flaherty lives in Whitby, ON, which is immediately adjacent to our home in Oshawa. Jim Flaherty's home in Whitby is located less than 10 kilometers away from my home in Oshawa.

Bottom Line: Nobody from either the GOC or ON government would meet with me to accept my intellectual thesis and copyrighted property gifts to educate every Canadian.