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Dear Mr. Bentley,

RE: Your invitation for my participation on the investor panel of the Expert Panel on Securities Regulation + My Submission to the Expert Panel on Securities Regulation

I. Thank you and my request for public hearings on a Saturday in Calgary, Alberta to review the preliminary findings of the Expert Panel on Securities Regulation

Thank you for your voicemail messages and emails that I received during the week of June 30, 2008 inviting me to participate on the Expert Panel for Securities Regulation on Wednesday July 9, 2008 in person (expenses paid) in Toronto or by conference call from 10am to 11am EST (8 to 9am my time).

Unfortunately, as discussed with you by telephone, I was not able to attend as my obligations at my place of work are such that they conflict with this scheduled time. I highly recommend holding a session in Calgary, Alberta on a Saturday at which time other investors, Investment Advisors and others could make presentations. I also highly recommend that a report of Preliminary Findings be issued by the Expert Panel on Securities Regulation to summarize findings from the current hearings and to summarize preliminary findings of the Expert Panel, including proposed changes to securities process in Canada to better protect the rights of individuals under securities (and privacy) legislation as well as to proposed changes to legislation. I suggest that this Preliminary Report be placed on the Expert Panel's web site at: www.expertpanel.ca.

I strongly recommend that a second set of hearings - such as I propose above be held in Calgary, Alberta – should be held across Canada and widely advertised in the media in order to obtain the broadest response from the public to any proposed changes to enforcement process and to legislation as determined in the Preliminary Findings of the Expert Panel on Securities Regulation.

Also importantly – and as I also mentioned to David Murchison, Executive Director of the Expert Panel on Securities Regulation and in my letter and accompanying brief dated May 8, 2008 requesting a Public National Inquiry to the Honourable Stephen Harper, Prime Minister of Canada – I am concerned that, because the current composition of the Expert Panel on Securities

Regulation does not include a majority of individuals representing investor interests, my interests and concerns will be given little more than lip service.

Indeed, my case to date proves this to be true in regards to the recommendations that I have made over the past four+ years regarding improvements to enforcement processes and to changes to securities and privacy legislation to better protect the rights not only of investors and Investment Advisors but of individuals across Canada. That the apparent lack of accountability and secrecy/lack of transparency of government processes only harms individual Albertans and Canadians is only made too apparently obvious by the following examples of similar “closed door processes” involving government investigations/hearings:

- a) The apparent closed **door** “resolution” of the **\$32 billion nonbank ABCP crisis in Canada**. This crisis affects many in Canada who thought they had invested in safe, short-term investments only to suddenly find their investments with no market and themselves without their hard-earned funds/life savings. The “resolution” process: apparently failed to involve retail investors/consumers in the solution; apparently took away individuals’ fundamental right to sue for fraud/damages; and apparently left retail investors/consumers to fend for themselves in regards to obtaining full compensation (+ interest) for their investments in a timely manner. (Note the plight of the nonbank ABCP retail investors at the following web site: http://investorvoice.ca/ABCP/ABCP_index.htm.)

Little is known about what happened to the investors who apparently held **\$1.2 Billion ABCP sold by ATB Financial (Alberta Treasury Branches)**. Are the retail business/personal investors still awaiting compensation or were they paid out with interest? Were they paid out with the Alberta Heritage Fund? What is the impact on taxpayers? Why is the Honourable Iris Evans, Alberta Minister of Finance still maintaining that the ABCP funds held by Alberta Treasury Branches are “triple A rated” – as per her comments recorded in the May 22, 2008 Hansard of the Alberta Legislative Assembly (at page 896 - 897):

“Mr. Speaker, today at 1:45 the Alberta Treasury Branch will be releasing or will have just released their statement relative to asset-backed commercial paper. I think the most important thing for this Assembly to remember is that no Albertan will be short of cash as a result. They will get their money back; they will get their interest back. Over a period of the next six and a half to nine years Alberta Treasury Branches themselves will recoup on the paper that they hold, redefined so that it will in fact be of value in the future...

...There’s not any anticipated exposure. I met last evening with the officials from the Alberta Treasury Branches. They identified that they expected to recoup all funds. I would also reassure this Assembly that the Alberta Treasury Branches and the board have taken a very good look at the due diligence surrounding this. This is triple-A rated commercial paper. It was, in fact, the CEO, Mr. David Mowat, who has helped Purdy Crawford untangle many of the issues surrounding this paper, and Canada as a whole and the financial institutions in Canada that invested were much better off than our American counterparts.”

How is it possible for the Honourable Iris Evans, Alberta Minister of Finance to make the above statements when the media is reporting ever-increasing losses by ATB Financial in regards to its ABCP holdings. In this respect note the following articles:

- “ATB profit suffers \$253M hit – Commercial paper erodes strong year” dated May 23, 2008 by Gordon Jaremko of the Edmonton Journal
- “ATB braces for US losses – ultimate cost to shareholders still a mystery” dated February 26, 2008 by David Finlayson of the Edmonton Journal.
- “ATB takes \$79.6M charge for potential losses - Crown Corporation”, dated November 24, 2007 by John Greenwood of the Financial Post and

Why has no independent investigation of ATB Financial’s holding of these apparently risky funds been undertaken? In comparison, FBI investigations are occurring in the United States regarding the subprime mortgage crisis and the Canadian Federal Auditor General is reported to have taken steps to examine how the Yukon territorial government came to own **\$36.5 million** in the ABCP for which no market apparently exists. Note Wall Street faces fury over subprime as regulators and cities file lawsuits”, dated February 18, 2008, Mark Jewell, Associated Press and “Fraser eyes Yukon ABCP – Auditor to prove \$36.5 M investment” dated November 22, 2007 by John Greenwood of the Financial Post.

- b) The apparent **closed door/railroading** of proposed changes to privacy legislation (Personal Information Protection Act) in Alberta and British Columbia that will apparently strip the rights of individuals regarding access to, completeness and accuracy of, confidentiality of and security of their personal information – including information regarding their investments. **Notable in respect of the apparent lack of accountability and secrecy/lack of transparency involved in the Alberta PIPA Review process, the Final Report of the Alberta Personal Information Protection Act (PIPA) Review Committee was tabled in the Alberta Legislative Assembly on November 14, 2007 without first tabling a Preliminary Report as required according to the Terms of Reference of the PIPA Review Committee.**

As well, the Alberta PIPA Review Committee web site (<http://www.assembly.ab.ca/PIPAReview/default.htm>) was abruptly shut down prior to the tabling the of the proposed amendments to Alberta PIPA in bill form. This web site provided easy access to the public to: the PIPA Review Committee Terms of Reference (*Exhibit #50*); the Submissions of the Alberta Privacy Commissioner and the Ministry of Service Alberta that oversees the Alberta Office of the Information and Privacy Commissioner (*Exhibits #51 and #52*); the Submissions of the very few individual Albertans who became aware of the Alberta Review and made a submission (*Exhibits #1- not listed - and #54*); other submissions (*Exhibit #53 and #55*); the Final Report of the Alberta PIPA Review Committee (*Exhibit #49*); transcripts of the Alberta PIPA Committee proceedings; advertising (none apparently conducted)...

The apparently harmful proposed amendments apparently affect not only people in Alberta and British Columbia but – by precedent and by harmonization of legislation across Canada – also apparently affect many others across Canada at a time that apparently **few individuals are aware of their rights or of the apparent assault on them that is occurring**. (Please see my speeches and related Submissions before the Special Committees of the Alberta and British Columbia Legislative Assemblies as well as other information at the web site regarding my story at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm.)

- c) The apparent **closed door 30% - 34% salary increases of \$42,000 to \$54,000** that the Honourable Ed Stelmach, Premier of Alberta awarded himself and his 23 ministers in May 2008, just prior to the closing of session of the Alberta Legislative Assembly. These increases surpass the annual salaries of many individuals in Alberta and in Canada, **totaled over \$1million** and made the Honourable Ed Stelmach, Premier of Alberta the highest paid premier in Canada. The Calgary Herald article dated May 31, 2008 entitled "Alberta Tories under fire for 'arrogance' of pay hike" by Renata D'Aliesio with files from Jason Fekete spoke of the outrage of Albertans at the unilateral, closed door raises:

"...The Stelmach government's closed-door decision to boost pay for cabinet ministers and the premier by more than \$40,000 annually is drawing fierce condemnation and calls to reverse the hike. And the union for thousands of government employees said Friday the massive jump will set a precedent for their demands in upcoming negotiations. Criticism poured in from many quarters on Friday, from Conservative diehards on a talk show to spending watchdogs and political opponents.....

... 'That's the arrogance of a party too long in power', wrote Herald reader Brent Slobodin....

'This was behind-closed door, back-door approach to giving themselves pay raises,' said Scott Hennig of the Canadian Taxpayers' Federation. 'The premier should halt these raises....'

The closed door unilateral increases in salary/compensation should not be allowed given the track record of the Stelmach government to holding closed door /secrecy of processes that apparently strip the rights of individuals in Alberta. I have referred above to the apparent railroading of amendments that are apparently harmful to many by the Conservative-dominated Alberta PIPA Review committee above. Also consider the Stelmach's government refusal to adopt the recommendations of its own Affordable Housing Task Force that recommended temporary (2-year) rental cap legislation at the time of rent increases of up to \$150+ - 1,000+ per month in Alberta.

Apparently, after a closed door meeting with the few multi-family landlords that are apparently playing an all too real game of monopoly with the lives of Albertans, Premier Stelmach not only refused to implement the recommendations of the Alberta government's own Affordable Housing Task Force and the majority of renters and home owners in Alberta, but instead implemented changes to Alberta rental legislation that allow landlords to raise rent by as much as they wish, once per year and apparently without having to justify the rent increases.

Please consult the following sources for more information regarding the above:

- i. The Alberta Affordable Housing Task Force's report can be found at the following web site:
(www.municipalaffairs.gov.ab.ca/documents/hs/Housing_Task_Force_report.pdf)
- ii. "High rents, low vacancy rents double whammy for Calgarians", Calgary Herald, Nov. 1, 2007
- iii. "Calgary on the Brink of Being Unlivable", Calgary Herald, Oct. 3, 2007
- iv. "Boom leaves many behind", Calgary Herald, Oct. 3, 2007
- v. "Calgary price explosion locks out middle class", Calgary Herald, Sept. 29, 2007
- vi. "Huge hikes give rise to rent cap debates: Stelmach government says controls no answer", Calgary Herald, Sept. 30, 2007
- vii. "Rental conversions forcing out tenants", Calgary Herald, Oct. 1, 2007
- viii. "Rent pleas being ignored", Calgary Herald, May 15, 2007

In view of the above-mentioned growing apparent dissatisfaction of Albertans and Canadians to secret, closed door processes that strip individuals of their fundamental basic rights, I highly recommend that the Expert Panel on Securities Regulation take steps to not only be seen to be representing the interests of investors but to actually do so. Important in this respect, is the release of Preliminary Findings by the Expert Panel and then holding well advertised public (non closed-door) hearings across Canada for feedback from investors, Investment Advisors and others regarding the Preliminary Findings.

II. My case regarding the apparent lack of accountability, secrecy/lack of transparency and apparent fraud/obstruction of justice involving ATB Investor Services/ATB Financial, the Alberta Securities Commission, the Alberta Office of the Information and Privacy Commissioner and RBC Royal Bank/RBC Mutual Funds Inc. is documented in detail at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm.

My case is documented in detail at the following web site: http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm. As is readily apparent, my case affects many investors, Investment Advisors, employees, salespeople, employees, insured individuals, individuals involved/potentially involved in litigation and others across Canada.

Included at this web site is my May 8, 2008 request (letter + brief) to the Right Honourable Stephen Harper, Prime Minister of Canada for a Public National Inquiry regarding my case as it affects many investors, Investment Advisors, employees, salespeople, insured individuals and others across Canada.

Consequently, in lieu of my in-person/verbal presentation before the Expert Panel, I submit the information from the above-mentioned web site as well as this letter in Submission for consideration by the Expert Panel on Securities Regulation in its deliberations regarding developing a NEW enforcement system and NEW legislation to better protect the rights of investors, Investment Advisors and others.

III. Key challenges/issues that I consider important for the Expert Panel on Securities Regulation to recognize

As per the objective evidence and detailed documentation of my case that is detailed at the above-mentioned web site, I consider the following key challenges/issues to be important to the Expert Panel in designing the NEW enforcement process and NEW legislation to better protect the rights of investors/individuals in Canada:

1. Recognize that enforcement bodies of securities and privacy legislation are apparently “in bed” with the powerful organizations they are tasked with enforcing much to the apparent harm of the vulnerable individuals/investors who place their trust in them. Recognize that the current securities and privacy enforcement systems in Canada are apparently not

only failing to protect the rights of individuals but are also apparently the primary major obstacles to ensuring appropriate enforcement of the rights of individuals/investors – much to the apparent harm of individuals/investors. Also recognize that decisions by privacy enforcement bodies are apparently not being made carefully/correctly/fairly/objectively/reasonably and in good time – much to the plight of individuals/investors across Canada.

2. Recognize that the self regulatory organizations (SROs) – the Mutual Fund Dealers' Association (MFDA) of Canada and the Investment Dealers Association (IDA) of Canada – are part of the problem and should NOT be part of the solution.
3. Recognize that the Alberta Securities Commission (and similarly, the Canadian Securities Administrators) and the Alberta Office of the Information and Privacy Commissioner (OIPC) (and similarly, other enforcement bodies of privacy legislation across Canada) are part of the problem and should NOT be part of the solution.
4. Recognize that information – including “Know-Your-Client” information regarding an individual’s own investments – **is currently apparently unsafe in Canada**. Individuals can be indefinitely denied access to, completeness and accuracy of, confidentiality of and security of their own information – including information regarding their investments - much to the apparent harm of the individual. Investment Advisors can be abruptly terminated in apparent response to appropriately forwarding the “Know-Your-Client” investment instructions of their business/personal customers and then denied their rights under security and privacy legislation.
5. Severely penalize enforcement bodies for failing to appropriately enforce legislation correctly/carefully/reasonably/fairly/objectively and in good time. Include fines payable by the enforcement bodies to the individuals who are negatively affected. **Recognize that the apparent lack of accountability and secrecy/lack of transparency of enforcement bodies to appropriately enforcing securities and privacy legislation is actually apparent fraud/obstruction of justice**. Also recognize the apparent COVER-UP by enforcement bodies of apparent breaches/offences of privacy and securities legislation by organizations and by government bodies that is occurring in Canada as apparent fraud/obstruction of justice.
6. Severely penalize organizations – including government organizations - for failing to appropriately respond to the direct requests of individuals under securities and privacy legislation and for breaches/offences of legislation. Make these penalties payable to the individuals who have been negatively affected by the lack of appropriate response.
7. Resolve outstanding cases such as mine involving apparent lack of enforcement of securities and privacy legislation. It is not enough for the Expert Panel to recommend new processes and legislation. **A strong message needs to be sent to the industry and**

to enforcement bodies that apparent wrongdoing will not be tolerated and will be harshly dealt with in regards to imprisonment, fines and compensation to the individuals harmed/affected.

IV. Much objective evidence at the web site regarding my case points to the above conclusions

Much objective information at the web site regarding my case (at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm) points to the above conclusions. Note, for example:

- A. *Exhibit 1-Ex#5/L-L2*: My “Know-Your-Client” Client Account Agreement dated August 13, 2003 regarding my locked-in (pension-related) RRSP mutual funds held through ATB Investor Services. These and other of my investments were involved in the circumstances of ATB’s abrupt termination of me effective September 12, 2003. Apparently, the ATB mutual fund representative processing my investments was also the source of the negative comments regarding my performance that are apparently little more than unsubstantiated rumors that are not condoned according to the Conduct and Practices Handbook (that constitutes the foundation of practice in the securities industry). ATB has not provided my “Know-Your-Client” investment documents to me despite:
- i. My direct requests to ATB – including to Bob Normand, the President and CEO ATB Financial .
 - ii. My requests under Alberta privacy legislation. (See, for example, *Exhibit #1, Exhibit 1-Ex 1, Exhibit #43, Exhibit #45 & Exhibit #46.*)
 - iii. My requests during my 1.5 years of civil litigation against ATB Investment Services Inc./Alberta Treasury Branches in Alberta Provincial Court Civil regarding my P0590104618 and P059014619 . (See, for example, *Exhibits #42, 42a, 42b, 42c.*)
 - iv. The apparent 9 month investigation that was held regarding my case under Section 59 (Offences and Penalties) of the Alberta Personal Information Protection Act (PIPA) involving the Alberta Office of the Information and Privacy Commissioner and Alberta Justice. (See, for example, *Exhibit #1 & 1-Ex4/R3-B1*).

Clearly, *Exhibit 1-Ex#5/L-L2* reveals my entitlement to the document as my personal information at point 5, Information of the small print as well as by the handwritten words “Anne’s Copy” on the first page. Much securities and privacy legislation also supports my right to this and other “Know-Your-Client” information that has been apparently withheld from me by ATB over the extended period of the past 4+ years.

The apparent blatant arrogance of the apparent breaches by ATB of my rights under securities and privacy legislation – and the apparent lack of enforcement by enforcement bodies - is further highlighted in *Exhibit 42c* - the Amended Dispute Note filed August 14, 2006 on behalf of the defendants ATB Investment Services/Alberta Treasury Branches. Point 5 of this Amended Dispute Note states:

“The Defendant ATB Investment Services Inc. did not employ or terminate the employment of the Plaintiff and seeks costs in this litigation.”

Point 12, Dual Employment Disclosure of my Know-Your-Client Client Account Agreement regarding my personal RRSP mutual funds held with ATB Investor Services in [Exhibit #1-Ex #5/L-L2](#) that ATB has not provided to me in response to my requests **reveals that I could not sell mutual funds except as an employee of ATB Investment Services Inc.**

- B. [Exhibit #27/ATB PIPA #200114](#) – an email provided to me by ATB Investor Services/ATB Financial in response to my December 18, 2003 request under the Alberta Personal Information Protection Act (PIPA). The comments are made by whom I believe to be an ATB Investor Services Securities Compliance Officer to a Senior ATB Investor Services Securities Compliance Officer. The following is stated in response to my request dated August 27, 2003 to ATB (in [Exhibit #27a/ATB PIPA #8 & #9](#)) to honor the completeness and accuracy of the “Know-Your-Client” investment instructions of a business mutual fund customer :

*“Can you please read this. **I am so ticked off** that it is all I can do to not go over to the CCC [ATB Financial Customer Contact Centre] **and throw her out a window**. I know what I want to answer, however, have to **calm down long enough not to kill**. What gives her the experience to think she can have all of the answers **on her first call**, and I know if you speak to Helen [Helen Rawa – Manager Investment Solutions Coaching] about this, Helen will be just as mad as I am.”*

This was in relation so my first mutual fund trade as a newly accredited “New Registrant” able to sell mutual funds under the Alberta Securities Commission and the Mutual Fund Dealers Association – a trade that was approved by two levels of ATB Investor Services Management, cancelled by an ATB Investor Services Securities Compliance Officer and then apparently back-dated to the original investment instructions I discussed with the business customer after ATB’s abrupt termination of me effective September 12, 2003.

By any standard, the above-mentioned quote reflects apparently inappropriate conduct.

The above is also apparently inappropriate according to the Mutual Fund Dealers Association (MFDA) rules and standards that define that role of the securities compliance officer. In this respect please note the MFDA Rules, MFDA Policy No. 1 (New Registrant Training and Supervision) and MFDA Policy No. 2 (Minimum Standards for Account Supervision) and the Alberta Securities Act – in [Exhibits#22, #23, #24 and #20](#).

Despite this, I have not been contacted by the Alberta Securities Commission nor by the MFDA to inform me of an investigation regarding the serious issues – including [Exhibit #27/ATB PIPA #200114](#) - regarding the abrupt termination of me effective September 12, 2003 by ATB Investor Services/ATB Financial.

The seriousness of the apparent lack of enforcement of privacy and securities legislation is also highlighted by the fact no follow-up with me regarding the apparent serious issues regarding ATB’s abrupt termination of me – including [Exhibit #27/ATB PIPA #200114](#) despite my reference to these serious issues in my June 20, 2007 report to the Canadian Securities Administrators regarding improvements to legislation to better protect the rights of Investment Advisors. Note that this report has been located on the Ontario Securities Commission’s web site

for the past year at http://www.osc.gov.on.ca/Regulation/Rulemaking/Current/Part3/Comments/31-103/com_20070620_31-103_landrya.pdf .)

In perspective, the seriousness of the comments in *Exhibit #27/ATB PIPA #200114* is highlighted in the Calgary Herald article dated April 28, 2008 entitled "Black Diamond teen charged with uttering threats" that stated, in part:

"...A Black Diamond teen who allegedly threatened violence against a teacher and the principal of Oilfield High School has been charged.

Cpl Mike Simcoe of the Turner Valley detachment said the suspect did not have a weapon when the threats were made on Thursday at the school.

He was arrested later that day, after leaving the high school, and charged with uttering threats and breaching terms of his probation..."

- C. *Exhibit #30a/ATB PIPA #6 & #7* - an email provided to me by ATB Investor Services/ATB Financial in response to my December 18, 2003 request under the Alberta Personal Information Protection Act (PIPA). This email dated August 27, 2003 contains a list of my successes. These successes are also referred to in my Correction Statement in **APPENDIX A-2a** and are apparently proved by the objective referred to in **APPENDIX A-2a** and as provided at the web site that refers to my case at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm. (Also note reference to my Correction Statement in **APPENDIX B** of my letter dated May 8, 2008 to the Right Honourable Stephen Harper, Prime Minister of Canada in which I requested a Public National Inquiry.)

In essence, *Exhibit #30a/ATB PIPA #6 & #7* reveals that my information that I directly requested of ATB Investor Services/ATB Financial in August and September 2003 could have easily apparently been provided to me within days of my request and without incurring 4+ years of privacy and securities processes at taxpayers' expense. The objective evidence that serves to prove the completeness and accuracy of my performance also apparently reveals the apparent inappropriateness of ATB's allegations of termination "for cause" in its letters of termination dated September 8, 2003 (in *Exhibit #37/B2, B3, B4*). The same objective evidence also apparently serves to prove ATB's apparent prima facie breaches/offences of securities standards/policies/rules/regulations/legislation and privacy legislation in the manner of ATB's abrupt termination of me.

Note also that *Exhibit #30a/ATB PIPA #6 & #7, Exhibit #27a/ATB PIPA #8 & #9 and Exhibit #27/ATB PIPA #200114* reveal that ATB Investor Services/ATB Financial abruptly terminated me in apparent response to my request to honor the investment instructions of a business mutual fund ATB Investor Services customer.

Securities and privacy legislation – including Multilateral Instrument 33-109, the Alberta Securities Act, the Alberta Personal Information Protection Act, and the Alberta Freedom of Information and Protection of Privacy Act - requires that information regarding me as held by an organization and as provided by a dealer firm to the National Registration Database (NRD) be true and complete as well as be supported by objective documentation that is retained by the dealer firm for seven years. Despite this I have been apparently denied the completeness and

accuracy of my information as held by ATB Investor Services/ATB Financial and the National Registration Database/Alberta Securities Commission by ATB Investor Services/ATB Financial, the Alberta Securities Commission and the Alberta Office of the Information and Privacy Commissioner.

D. *Exhibits #43, #45, #47* – Orders F2006-005 dated November 15, 2004, F2006-017 dated September and F2006-022 dated August 21, 2007 by the Alberta Office of the Information and Privacy Commissioner (OIPC) regarding my information as held by ATB Investor Services/ATB Financial and the National Registration Database/Alberta Securities Commission . These Alberta OIPC Orders apparently strip me of my rights to my own information on the basis of apparently little more than a pen stroke. In so doing, these Alberta OIPC Orders set precedents that are apparently harmful to many individuals - across Canada – including investors and Investment Advisors. Notably,

- i. These Alberta OIPC Orders apparently fail to Order ATB Investor Services/ATB Financial to provide me with my own “Know-Your-Client” investment information regarding my locked-in (pension related) and non pension related RRSP mutual funds held through ATB Investor Services/ATB Financial. My personal investments were involved in the circumstances of ATB’s abrupt termination of me effective September 12, 2003. For example, note my Know-Your-Client Client Account Agreement regarding my locked-in RRSP mutual funds held through ATB Investor Services in *Exhibit 1-Ex#5/L-L2*.

Note also that ATB abruptly terminated me effective September 12, 2003 in apparent response to me informing ATB of incongruities with my RRSP mutual fund investments held through ATB Investor Services as being processed by the mutual fund representative at the ATB Financial Customer Contact Centre in Calgary, Alberta who was identified to me by ATB as apparently the source of the negative comments regarding my performance (that are apparently little more than rumours).

Note further that I still have not received from ATB my documents regarding my own RRSP investments held with ATB Investor Services despite:

- The Alberta OIPC Orders rendered above subsequent to my direct requests to ATB for access to and completeness and accuracy of my personal information in August and September 2003. I have provided **over 225+ pounds of objective evidence** to the Alberta OIPC in order to support my requests.
- The approximately 9 month investigation under Section 59 of the Alberta Personal Information Protection Act (Offences and penalties) that was held by the Alberta Office of the Information and Privacy Commissioner as revealed in the letter dated February 1, 2006 to me and to Bob Normand, then President and CEO of ATB Financial (in *Exhibit #1 - Ex. 4/R3-B1*).

- The approximately 1.5 years of my litigation against ATB Investment Services Inc. (“ATB Investor Services”)/ Alberta Treasury Branches (“ATB Financial”) as per my Amended Statement of Claim regarding my Actions P0590104618 and P0590104619 filed March 7, 2006 in Alberta Provincial Court (Civil) in [Exhibit #42b](#) as well as the May 29, 2007 Judgment in [Exhibit #42a](#), and related documents in [Exhibit #42](#) and [Exhibit #42c](#). My legal action against ATB is supported by **over 1,100+ pieces of objective evidence** that I provided to ATB as well as to the Court. Also my legal action against ATB is supported by a **400+ page** transcript of my testimony under oath during the Trial on October 3 and 4, 2006 prior to the filing of an Admission of Liability (on the basis of costs) by Brian Thompson, Neuman Thompson for the Defendants on January 10, 2007. This Admission of Liability was filed without ATB presenting one piece of evidence before the Court and with ATB providing little more than opening statements and objections during the two-day Trial on October 3 and 4, 2006.
- ii. These Alberta OIPC Orders apparently fail to Order ATB to provide me with my information that would have established that I was sick and unable to work due to the apparent hostile environment at ATB at the time of ATB’s abrupt termination of me effective September 12, 2003 and therefore able to collect the “peace of mind” disability insurance that I had contracted to received from ATB as my disability insurance provider. **ATB Investor Services/ATB Financial abruptly terminated me effective September 12, 2003 in apparent response to me informing ATB that I was sick and unable to work due to the apparent hostile environment at ATB. Note Exhibit #36/F15B.**
 - iii. Investment Advisors apparently as a class of people are apparently now disentitled to their own information - “*information about investment advisors*”.

In perspective, ATB abruptly terminated me as an Investment Specialist “Trainee” in apparent response to my request to for access to, completeness and accuracy of and confidentiality of my personal information as held by ATB Investor Services/ATB Financial at a time that I had been trading/selling mutual funds for less than 1 month as a newly accredited mutual fund salesperson under the Alberta Securities Commission and the Mutual Fund Dealers Association (MFDA) of Canada. ATB then provided information under Section 84 of the Alberta Securities Act (Notice of Changes) and under Multilateral Instrument 33-109 that was apparently inaccurate/misleading in the circumstances in which it was provided and therefore in apparent *prima facie* breach of these Acts/legislation. (See excerpts of the above-mentioned securities legislation in [Exhibits #21 and #20](#), respectively.)

ATB has apparently withheld from me to this date and in apparent *prima facie* breach/offence of the Alberta Personal Information Protection Act (PIPA) information that apparently constitutes my personal information and that proves the completeness and accuracy of my performance as an Investment Specialist Trainee with ATB Investor Services/ATB Financial. APPENDIX A-2a: “My ‘Correction Statement’ and the objective evidence that serves to objectively prove it” the completeness and accuracy of my performance – which has been apparently denied me by ATB Investor Services/ATB Financial, the Alberta Securities Commission

and the Alberta Office of the Information and Privacy Commissioner despite my numerous (over 1,100+ pieces) objective evidence and securities and privacy legislation that should protect my rights.

Also in perspective, ATB abruptly terminated me in apparent response to my request to ATB to honor the completeness and accuracy of the “Know-Your-Client” investment instructions of a business ATB Investor Services mutual fund customer. (See [Exhibit #27a/ATB PIPA #8 & #9](#).)

Note my requests for access to and completeness and accuracy of my information in [Exhibit #30a/ ATB PIPA # 6 & #7 dated August 27, 2003](#), [Exhibit #27b/ATB PIPA #8 & #9 dated August 27, 2003](#) and [Exhibit #36/F15B](#) dated September 4, 2003. Note ATB’s letters of termination to me dated September 8, 2003 in [Exhibit #37/B2, B3 & B4](#). Note ATB’s filing and confirmation regarding my performance to the National Registration Database/Alberta Securities Commission in [Exhibits #38a and #38](#).

- iv. Employees are apparently disintitiled to the factual information regarding their performance. See also my comments in point iii, above.
- v. Salespeople are apparently disintitiled to information in “*sales management performance reports*” by which their performance is monitored and they are compensated. See also my comments in point iii, above.
- vi. Individuals have apparently been disintitiled to their own information under cases litigation/potential litigation. See also my comments in point iii, above.
- vii. Investment Advisors are apparently denied the completeness and accuracy of their information in the National Registration Database despite securities and privacy legislation that requires not only that information provided by the dealer regarding the Investment Advisor be complete and accurate but also be supported by documentation that is retained by the dealer for seven years. **APPENDIX A-2a** (at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm) is my Correction Statement that has been denied me by Investor Services/ATB Financial and the National Registration Database/Alberta Securities Commission and the Alberta Office of the Information and Privacy Commissioner despite much objective evidence on the above-mentioned web site that validates my request. See also my comments in point iii, above.

Note also the unreported and unpublished decision dated October 3, 2005 by Frank J. Work, Alberta Privacy Commissioner that indefinitely denied me access to my personal information in the National Registration Database (NRD – www.nrd-info.ca). Had the Alberta Privacy Commissioner abided by the single privacy act precedent that the Alberta Privacy Commissioner used to support his Decision, he apparently would have had to provide me with my information I sought due to the apparent failure of the Alberta Securities Commission to support is request with any evidence, let alone the evidence specified in the privacy act precedent that was referred to. (See [Exhibits 39, 40 & 41](#).) See also my comments in point iii, above.

- viii. Alberta OIPC Order F2006-017 regarding my information as held by the National Registration Database/Alberta Securities Commission reveals that for the past several years the Alberta Securities Commission has apparently been arguing that it does not have custody and control of the National Registration Database (NRD at www.nrd-info.ca) – the database that Investment Advisors must use in Canada to obtain and to maintain accreditation to sell mutual funds. Securities legislation – notably the Notice of Collection and Use of Information in Multilateral Instrument 33-109 (in **Exhibit #21**) – leaves little doubt as to the enforcement and administrative role of the Alberta Securities Commission in regards to the National Registration Database.

What greater evidence of the apparent lack of enforcement and apparent fraud/obstruction of justice of the Alberta Securities Commission are you waiting for?

- E. **Exhibit 1-Ex#3:** Letter to me dated October 11, 2006 from ATB Financial informing me of a serious breach of personal information by its pension administrator (Mercer Human Resource Consulting Limited) apparently affecting me, other past employees and other current (approximately 4,200) employees of ATB Financial. Information that was apparently lost included my Social Insurance Number, date of birth, and possibly past salary or pension information.

ATB Financial's letter to me stated: *"Should this personal information fall into the wrong hands it could be used to commit identity theft."* It should be noted that I haven't been employed by ATB since ATB's abrupt termination of me effective September 12, 2003 and that at the time of ATB's abrupt termination of me I did not qualify for a pension.

APPENDIX A-4 at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm reveals that the memory stick is apparently still lost and that the Alberta Office of the Information and Privacy Commissioner has not reported on any investigation undertaken of the serious breach of security despite my request to do so that I made in front of a roomful of participants at the PIPA 2007 Conference in Vancouver, B.C.

The apparent secrecy regarding the serious breach of security of personal information at ATB Financial occurs at a time that financial institutes are reported to have the largest number of security breaches and the largest number of complaints as reported in an annual report of Jennifer Stoddart, Federal Privacy Commissioner. The article entitled "Cdn consumers face 'data privacy disaster': report" dated Tuesday June 3, 2008 by Sara Schmidt of the Canwest News Service revealed the following:

"Consumers have to contend with "inexcusable" security breaches because many companies ignore some of the most basic steps to protect their personal information, Canada's privacy commissioner says in a hard-hitting report released Tuesday.

Jennifer Stoddart's annual report on whether companies are complying with Canada's Personal Information Protection and Electronic Documents Act (PIPEDA), tabled in Parliament, points to some huge gaps in their legal obligations to safeguard the personal data they collect.....

Financial institutions reported the largest number of breaches in 2007. Banks also

generated the most complaints, making up almost one-third (105 of the 350) of complaints alleging violations of the act....”

In view of the above, legislation should ensure that not only is it mandatory for organizations to report all breaches of security of an individual’s information to the individual but also mandatory for the Privacy Commissioner to investigate and report to the public on such breaches and recommendations to prevent and address such breaches.

Also in light of the above, the February 12, 2008 requests by the Canadian Bankers Association to the BC PIPA Review Committee apparently for nonmandatory reporting of breaches of security breaches and for summary dismissal of requests of individuals should be disallowed. As well damages (payable to the individual affected) should be awarded against organizations for failing to inform individuals regarding breaches of security of their information as well as for failure to adequately protect the information. (Note the February 12, 2008 request of the Canadian Bankers Association at the web site regarding my case at http://investorvoice.ca/Cases/Broker/Landry/Landry_viii_PIPA08_015_LRoutledge_CBA_Routledge12Feb08.pdf.)

- F. The **APPENDICES** at the web site regarding my case (at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm) reveal the apparent assault on the basic human rights of individuals across Canada that is occurring as a result of proposed changes to privacy legislation in Alberta and British Columbia and as per the precedents set by the three Alberta OIPC Orders regarding my information as held by ATB Investor Services/ATB Financial and the National Registration Database/Alberta Securities Commission. This occurs at a time that few individuals in Alberta, British Columbia or Canada are aware of their rights under privacy and securities legislation or that their rights are apparently being stripped under proposed changes to legislation in Canada.

These APPENDICES also detail the harm that has occurred to me over the extended period of the past 4+ years as a result of the apparent lack of enforcement of privacy and securities legislation.

These APPENDICES illustrate the enormous time, effort and expense that is apparently required by individuals in Canada to uphold their basic rights due to the apparent lack of enforcement and secrecy/lack of transparency.

These detailed **APPENDICES** also support the statement that I have made in my letter and accompanying Brief dated May 8, 2008 to the Right Honourable Stephen Harper, Prime Minister of Canada in which I request a Public National Inquiry regarding my case as affects many in Canada. These **APPENDICES** are:

- a) **APPENDIX A-1:** About Anne Landry
- b) **APPENDIX A-2a:** My “Correction Statement” and the objective evidence that serves to prove it
- c) **APPENDIX A-2b:** APPARENT ASSAULT ON THE RIGHTS OF INDIVIDUALS: “Orders of Opportunity” by the Alberta Office of the Information and Privacy Commissioner are apparently harmful to many in Canada

- d) **APPENDIX A-2c:** APPARENT ASSAULT ON THE RIGHTS OF INDIVIDUALS: Proposed amendments to the Alberta Personal Information Protection Act (PIPA) and to the British Columbia Personal Information Protection Act (PIPA) that will apparently harm many
- e) **APPENDIX B:** Past Decision under Judicial Review of Orders of Frank J. Work, Alberta Privacy Commissioner in the Alberta Court of Queen’s Bench reveal apparent weaknesses
- f) **APPENDIX C:** Much legislation, standards, policies and rules – apparently little protection
- g) **APPENDIX D:** Privacy Act Precedents that support m Recommendations in my February 29, 2008 Submission to the BC PIPA Review Committee and that Reveal the need for a Public National Inquiry
- h) **APPENDIX E:** Lessons from Markarian VS CIBC World Market Inc., Whiten VS Pilot, and Wallace VS United Grain Growers: Lesson that have not been learnt or - more likely – learnt and ignored
- i) **APPENDIX F:** What happened to me is not NEW

V. What happened to me is not NEW

Alarming, what happened to me is not NEW. I refer to this in my letter and brief dated May 8, 2008 requesting a Public National Inquiry regarding my case as it affects many in Canada and as also as detailed in **APPENDIX F: What happened to me is not NEW at the web site** regarding my case (at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm). Information that was apparently inaccurate and misleading in the circumstances in which it was provided to the National Registration Database/Alberta Securities Commission under Section 84 of the Alberta Securities Act (Notice of Changes) and under Multilateral Instrument 33-109 occurred to me twice as a newly registered Mutual Fund Sales representative accredited to sell mutual funds under the Alberta Securities Commission and the Mutual Fund Dealer Association (MFDA):

- In regards ATB Investor Services’/ATB Financial’s abrupt termination of me as an Investment Specialist “Trainee” effective September 12, 2003
- In regard to my abrupt resignation as a Financial Services Representative from RBC Royal Bank/RBC Mutual Funds Inc. effective October 20, 2006

Note also the following cases that demonstrate that what happened to me is not NEW:

- A. The case of Carolann Steinhoff a highly successful broker in Victoria B.C. clearly illustrates the fact that what happened to me is not NEW. Ms. Steinhoff was apparently wrongfully accused of wrongdoing by her employer Scotia Capital and by the Investment Dealers Association of Canada (IDA) – one of two Self Regulatory Organizations (SRO) in the Canadian securities industry. It

took Ms. Steinhoff several years and much expense to exonerate her from these wrongful accusations. . (Note Ms. Steinhoff's story at <http://investorvoice.ca/Cases/Broker/Steinhoff/Steinhoff.htm>).

The British Columbia Securities Commission finally exonerated Ms. Steinhoff in a hearing in October 2004 in which the following was stated the following as discussed at pp. 6 and 11 of 12 in the Canadian Business June 6 – 19, 2005 issue entitled “[Whose clients are they, anyway?](#)” by Mathew McClearn (at <http://investorvoice.ca/PI/2007.htm>):

*“Word of Steinhoff’s firing spread quickly. ScotiaMcLeod did the obligatory paperwork, filing a Uniform Termination Notice, which lays out the reason for an adviser’s dismissal, with the Investment Dealers Association. Steinhoff’s UTN showed that she had been fired for ‘violation of terms of close supervision’ Exactly what aspect of supervision she had violated was not disclosed.) The form also observed that she was subject to **unresolved client complaints and internal discipline for regulatory infractions**...In our opinion, the IDA erred in law, overlooked material evidence, and relied on speculation as to facts not in evidence’, its (the BCSC’s) decision read. It noted that the IDA **by failing to admit relevant evidence**, had denied Steinhoff the right to a fair hearing....If you think Steinhoff’s battle with Scotia is uncommon, think again. At least five such cases have come before the Canadian courts in as many years (see canadianbusiness.com for more)....”*

- B.** Wayne Alford, former director of enforcement at the Alberta Securities Commission was reported in the article entitled “[ASC Issues Raised Year Ago: LETTER TO GOVERNMENT – Former senior enforcement officer outlined concerns](#)”, dated April 1, 2005 by Theresa Tedesco, Financial Post at <http://investorvoice.ca/PI/1819.htm> and in [Exhibit #10](#), as per the following partial quote:

“..The four-page missive delivered in January, 2004 to Greg Melchin, Alberta’s former revenue minister, claimed there was a ‘two-tier regulatory regime’ with one set of rules for ‘normal’ people and another for the ‘powerful’. The letter also alleged senior executives engaged in favouritism among staff, exchanged ‘erotic’ e-mails, and condoned an ‘open display of sex toys’ in the regulator’s office.

*The letter written on January 9, 2004, by **Wayne Alford, a former ASC enforcement director**, lists four incidents of what he described as ‘**significant ethical failing**,’ and warned that ‘should they become public knowledge, would certainly bring the administration of Alberta’s securities laws into disrepute if not open ridicule.’*

*Mr. Alford, who resigned from the securities watchdog in December, 2003, urged Mr. Melchin to ‘intercede’ and ‘address that abuses at the ASC....’” **[Emphasis added]***

NOTE: In the “[Report of the Auditor General on the Alberta Securities Commission’s Enforcement System](#)”, dated October 2005 at http://www.oag.ab.ca/files/oag/ASC_Enforcement_2005.pdf Fred Dunn, Alberta Auditor General made the following comments at pg 20+:

*“During our review of these 82 case files, we found there was a general lack of information in the files to support key decisions.” **[Emphasis added]**”*

ALSO NOTE: My June 20, 2007 Submission to the Canadian Securities Administrators regarding changes to securities legislation to better protect the rights of Investment Advisors at

http://www.osc.gov.on.ca/Regulation/Rulemaking/Current/Part3/Comments/31-103/com_20070620_31-103_landrya.pdf stated the following:

“During October 2004 and May 2005 and while in private practice, Wayne Alford, former Director of Enforcement at the Alberta Securities Commission provided to me his Opinions regarding securities issues involving ATB at the time of my termination. Wayne Alford became employed in a leading Compliance role with ATB Investor Services effective (approximately) April/May 2006.”

[My Trial in Alberta Provincial Court Civil against ATB Investment Services Inc. (“ATB Investor Services”) and Alberta Treasury Branches (“ATB Financial”) regarding Actions P0590104618 and P0590104619 was held on October 3 and 4, 2006. In the May 29, 2007 Judgment I was provided with the \$25,000 maximum of the Alberta Provincial Court Civil **including punitive damages**. For more information regarding my legal actions against ATB see also **APPENDIX A-3**: Much harm has occurred to me as a result of the apparent lack of enforcement of privacy and securities legislation at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm.]

Note additional articles regarding the apparent lack of enforcement of the Alberta Securities Commission at: http://investorvoice.ca/Scandals/ASC/ASC_index.htm.]

What happened to me will most likely occur to others unless radical change occurs to ensure that the rights of individuals under securities and privacy legislation are enforced carefully/correctly/reasonably /fairly/objectively and in good time. Also what happened to me will occur to others unless organizations and enforcement bodies that commit offences/breaches of legislation are penalized for their offences and unless individuals who are harmed by these breaches/offences are appropriately compensated for the harm incurred.

VI . Much harm has occurred to me as a result of the apparent lack of enforcement of privacy and securities legislation

As I have repeatedly mentioned in my requests and briefs to ATB Investor Services/ATB Financial, the Alberta Securities Commission, the Alberta Office of the Information and Privacy Commissioner (OIPC) and the Ministry of Service Alberta (that oversees the Alberta OIPC) as well as in other presentations/submissions that I have made over the extended period of the past four+ years, much harm has occurred to me as a result of the apparent lack of enforcement of privacy and securities legislation in Canada. **The negative effects on my finances, career, health, and personal life has been enormous. But for the grace of God and family and others who came to my aid I would now be out on the streets.**

I was unemployed for approximately two years and have apparently lost the NEW career in the investment/financial services industry that I was launching at the time of my employment with ATB Investor Services/ATB Financial – even as ATB Financial was launching its NEW ATB Investor Services division. I have been on the brink of bankruptcy several times and am now approximately \$100,000 in debt. I was left with little choice but to sell my RRSPs and prematurely convert my RIF into a LIF in order survive. My Record of Employment from ATB

states that I earned \$22,51.72 from April 5, 2003 to ATB's abrupt termination of me effective September 12, 2003.

In September 2005, at the two-year limitation to do so and due to the failure of privacy act processes in Alberta to ensure my rights I – as a self-represented Plaintiff - filed Actions P0590104618 and P0590104619 in Alberta Provincial Court Civil against ATB Investment Services Inc. (“ATB Investor Services”) and Alberta Treasury Branches (“ATB Financial”) in regards to breach of employment, breach of benefits contract, misrepresentation/bad faith and apparent improper withholding of information under the Alberta Personal Information Protection Act (PIPA) or otherwise (as per my Amended Consolidated Statement of claim filed March 7, 2006 in Alberta Provincial Court Civil in [Exhibit 42b](#)). **These Actions are now concluded in my favour but fail to compensate me for my actual costs of the litigation or the actual damages I incurred. Consequently, my case reveals that litigation is no real alternative to the appropriate enforcement of securities and privacy legislation in Canada.**

After more than four years since my direct requests to ATB and despite more than four years of privacy act processes at taxpayers' expense by the Alberta Office of the Information and Privacy Commissioner (OIPC), I still do not have that which I have long sought, although I have demonstrated the existence of the documents that I seek:

- i. ATB's approximately 4,100 employees, and other employees, may be interested to know that I still do not have access to nor completeness and accuracy of my information regarding my performance as objectively measured by the Investment Specialists “Accountability Profile” (in [Exhibit #30/C4](#)) that constituted my performance description, and that I still do not have confirmation of my sick days off that was important to establishing that I was sick and unable to work and receiving short term disability payments from ATB at the time ATB abruptly terminated me. Nor have I been informed of the outcome of any investigations by the Alberta OIPC of the serious breach of security of personal information involving ATB Financial and its pension administrator, which I was informed of by ATB in October 2006 (as per [Exhibit #1 - Ex 3](#)). Note my [Exhibits](#) at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm that serve to prove my “Correction Statement” (as referred to in **APPENDIX A-2a** to this Brief).
- ii. ATB's approximately 600,000 customers and other investors may be interested to know that I still have not received from ATB the “Know-Your-Client” information regarding my RRSP locked-in (pension-related) and non-locked in mutual fund investments held through ATB Investor Services that were involved in the circumstances of ATB's abrupt termination of me – although I have provided evidence of these documents and my rights to them as [my information](#). (Note [Exhibit #1 - Ex 5/L-L2](#).)
- iii. Employees of the ATB Financial Customer Contact Centre in Calgary, Alberta where I was training – and who also answer calls regarding privacy concerns at **1-800-332-8383*** - may be interested to know that ATB has still not corrected my information to acknowledge the **99% mark** that I obtained on the ATB Financial Customer Contact Centre Initial Training Program (as per [Exhibit #31/D1](#) and [Exhibit #32/D1-L](#)).

[*NOTE: The Customer Privacy Code at the ATB Financial web site in [Exhibit #26](#) and at the ATB Investor Services web site in [Exhibit #25](#). Also, the employees of the ATB Financial Customer Contact Centre are apparently the focus of the current TV ads demonstrating the caring service that ATB's employees provide to customers.]

Without a doubt the investment of myself and my RRSP funds in ATB Investor Services/ATB Financial has been the worst investment I have ever made – one that will take me a lifetime to recover from.

VII. Enforcement in Canada is apparently not working to protect the interests of individuals – but working to apparently COVER-UP the apparent wrongdoings of organizations and enforcement bodies

In conclusion, as is clearly evident from my case, the enforcement of securities and privacy legislation in Canada is apparently not working to protect the rights of individuals – including investors. **Instead – and alarmingly – apparently enforcement in Canada is being used to COVER-UP the apparent wrongdoings of organizations and of enforcement bodies much to the harm of the vulnerable individuals who place their trust in these organizations and enforcement bodies.**

As is also clear from the web site regarding my case (at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm), my case affects many other individuals across Canada including investors, Investment Advisors, employees, salespeople, individuals involved/potentially involved in litigation or wrongful dismissal suits, insured individuals seeking the “peace of mind” insurance benefits they have contracted to receive from their insurance provider and others – including the members of the Expert panel, their families and their friends.

In essence, few individuals in Canada are apparently unscathed by the apparent lack of enforcement in Canada – whether they are aware of it or not. My case demonstrates that what happened to me is not NEW – others will likely be harmed if radical change to protect the rights of individuals is not undertaken. The decisions of the Expert Panel on Securities Regulation have the ability to harm or to benefit the lives of many across Canada – including, equally, the families and friends of the Expert Panel.

I provide this letter as a Submission to the Expert Panel and request also that it be posted with the attachments (listed below) to the web site of the Expert Panel on Securities Regulation at www.expertpanel.ca.

Please provide to me any reports, summaries and drafts of legislation emanating from the proceedings from the Expert Panel on Securities Regulation. I would also like to obtain transcripts of those who are presenting before the Expert Panel, including those on the investor panel on July 9, 2008.

VIII. Exhibits I include with this letter

As *Exhibits* to this letter I include the information located at web site regarding my case at http://investorvoice.ca/Cases/Broker/Landry/Landry_index.htm and as referred to in this letter. In particular, note the following *Exhibits*:

- 1) My letter and brief dated May 8, 2008 for a Public National Inquiry regarding my case as it affects many in Canada to the Right Honourable Stephen Harper, Prime Minister of Canada and copying others (at http://investorvoice.ca/Cases/Broker/Landry/Landry_08May08%20-

[%20NationalPublicInquiryRequest.pdf](#)). I also attach my detailed Brief dated May 8, 2008 associated with my request for a Public National Inquiry.

- 2) ***Exhibit 1-Ex#5/L-L2*** (at http://investorvoice.ca/Cases/Broker/Landry/Landry_1_5_KYC_ATB_Agreement.pdf): my Know-Your-Client Client Account Agreement regarding my locked-in (pension-related) investments with ATB Investor Services - dated August 13, 2003

- 3) ***Exhibit #27/ATB PIPA #200114*** (at http://investorvoice.ca/Cases/Broker/Landry/Landry_27_%20PIPA_200114.pdf): Email dated August 27, 2003 to a Senior ATB Investor Services Securities Compliance Officer by whom I believe to be an ATB Investor Services Securities Compliance Officer in response to my (attached) request to honor the “Know-Your-Client” investment instructions of a business mutual fund ATB Investor Services Customer.

- 4) ***Exhibit #43*** (at <http://www.oipc.ab.ca/ims/client/upload/P2006-005.pdf>) : Order F2006-005 of the Alberta Office of the Information and Privacy Commissioner (OIPC) dated November 15, 2007 by Frank J. Work, Alberta Privacy Commissioner regarding my information as held by ATB Investor Services/ATB Financial and as provided by the ATB Investor Services/ATB Financial to the National Registration Database/Alberta Securities Commission under Section 84 of the Alberta Securities Act (Notice of Changes) and under Multilateral Instrument 33-109.

- 5) ***Exhibit #45*** (at <http://www.oipc.ab.ca/ims/client/upload/F2006-017.pdf>): Order F2006-017 of the Alberta Office of the Information and Privacy Commissioner (OIPC) dated September 18, 2007 by Lisa McAmmond, Adjudicator regarding my information as held by the National Registration Database/Alberta Securities Commission as provided by ATB Investor Services/ATB Financial under Section 84 of the Alberta Securities Act (Notice of Changes) and under Multilateral Instrument 33-109.

- 6) ***Exhibit #47*** (at http://www.oipc.ab.ca/ims/client/upload/F2006_022.pdf): Order F2006-022 of the Alberta Office of the Information and Privacy Commissioner (OIPC) dated August 22, 2007 by Teresa Cunningham, Adjudicator my information as held by the National Registration Database/Alberta Securities Commission as provided by ATB Investor Services/ATB Financial under Section 84 of the Alberta Securities Act (Notice of Changes) and under Multilateral Instrument 33-109.

- 7) My detailed Submission dated June 20, 2007 to the Canadian Securities Administrators regarding recommendations to better protect the rights of Investment Advisors as a result of my experiences as an Investment Specialist with ATB Investor Services/ATB Financial and as a Financial Services Representative with RBC Royal Bank/RBC Mutual Funds Inc. (at http://www.osc.gov.on.ca/Regulation/Rulemaking/Current/Part3/Comments/31-103/com_20070620_31-103_landrya.pdf).

I look forward to: improved enforcement and legislation regarding the rights of individuals under securities and privacy legislation in Canada; appropriate punishment of organizations and of enforcement bodies involved in the apparent lack of enforcement/fraud/obstruction of justice in Canada; and restitution to those who have suffered as a result of the apparent lack of enforcement/fraud/obstruction of justice.

I STAND for the rights of those who have no voice and who do not know they need to have a voice. I encourage others to also STAND.

Sincerely,

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