

**DIRECTOR'S ORDER UNDER SECTION 157 OF THE FAIR TRADING ACT**

**TO**

**MCRAE ARCAND FOOTE & ASSOCIATES INC.**

**TO**

**PHILIP MCRAE, CHRISTIAN ARCAND, MICHAEL FOOTE &  
WENDY LOCKE**

**AND TO**

**ANY EMPLOYEE, REPRESENTATIVE, AGENT, OR ASSOCIATE OF  
MCRAE ARCAND FOOTE & ASSOCIATES INC.**

**Issues**

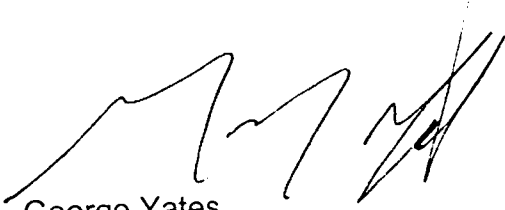
- McRae Arcand Foote & Associates Inc. is carrying out the activities of a collection agency without holding the required licence.
- Individuals employed by McRae Arcand Foote & Associates Inc. are carrying out the activities of collectors without holding the required collectors' licences.

**Order**

- McRae Arcand Foote & Associates Inc. must immediately cease carrying out the activities of a collection agency.
- Individuals who are employed by, representing, acting as agent for or otherwise associated with McRae Arcand Foote & Associates Inc. must immediately cease carrying out the activities of collectors.

**NON COMPLIANCE WITH ORDER**

- **ANY PERSON WHO FAILS TO COMPLY WITH AN ORDER OF THE DIRECTOR UNDER SECTION 157 OF THE FAIR TRADING ACT CONTRAVENES THIS ACT AND IS GUILTY OF AN OFFENCE AND MAY BE PROSECUTED PURSUANT TO SECTION 163 OF THE FAIR TRADING ACT.**

A handwritten signature in black ink, appearing to be 'George Yates', written in a cursive style.

George Yates  
Director of Fair Trading  
October 24, 2006