

# ADVISOR EXPRESS

Volume One - Spring 2012  
Advocis Toronto News & Information

Advocis® Toronto Chapter

## QUOTE OF THE DAY:

“Nothing is more expensive than a missed opportunity.”  
~ H. Jackson Brown, Author

## PRESIDENT’S MESSAGE

### Welcome to the first newsletter of 2012.

Did you enjoy the winter that wasn't? It sure does make it easier for the road warriors who visit clients across this vast city of ours. I hope you are all feeling the increased optimism for the year ahead as I am.

With the turn of the calendar, “the lost decade” is now behind us and it is time to focus on reclaiming those lost years. Our clients need our optimism more than ever. Let's take the leadership role and tell them what they need to do to achieve their goals. Options are not enough; they are looking to you for concrete answers. Increased media instances of advisor misconduct and fines, extremely high personal debt levels coupled with low savings rates, and attrition within our industry, positions us to do well in the coming years if we have the conviction and the confidence to lead.

Being an Advocis member in good standing provides an added advantage. Be sure to tell your clients of the work Advocis does on their behalf, and of the commitment you made staying current and networking with your peers.

As I assume the helm in 2012, I want to thank Mark Landers, your past president, for the great work he has done over the last few years and for his help during the transition. Each new president has a vision for the future, and your board is working hard to help me achieve mine. Over time, I hope to see a chapter that is very social in nature, with seasoned advisors guiding newer advisors, a chapter where advisors of all tenures can network with their peers and share in successes and challenges, even providing those “light bulb” moments to help close those marathon cases.

This can be a lonely business if you let it, and it may be that isolation is preventing new advisors from succeeding beyond two years. To that end, we have a renewed focus on Linked In and Twitter. We are welcoming new advisors to the chapter with phone calls and encouraging them to be active in the chapter. We are phoning advisors with long years of membership to thank them for their support and will be recognizing them at our events. We have discontinued the breakfast series and replaced it with two full-day events to allow more time to network with your peers and provide a higher quality CE experience.

Even with the number of different communication channels we are using, I am asking for your help. Please network within your offices and organizations and invite others to join Advocis and attend the events. This is a great way to volunteer for your association without making a formal commitment and a stronger chapter provides benefits for all of us. Like asking for referrals, speaking to those you know provides the greatest success.

Join our group (Advocis Toronto) on Linked In and follow us on Twitter @Pres\_AdvocisTO. Please also visit our new website [www.advocis-toronto.com](http://www.advocis-toronto.com) for information on our upcoming April 19<sup>th</sup> event. As always, you can reach me at [thepresident@advocis-toronto.com](mailto:thepresident@advocis-toronto.com).

Thank you for continued support!



Mark Sampson CFP, CHS

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ADVOCIS TORONTO

SECRETS TO SUCCESSFUL RETIREMENT PLANNING

APRIL 19, 2012 - Le Parc Conference Centre

Our first Professional Development Day for 2012 includes three top speakers who will focus on successful retirement planning for today's advisor and their clients. Who should attend? Insurance and financial advisors, branch, MGA and head office managers.

Keynote Speakers

Dr. Michael R. Graham (Toronto)

The Inescapable 2012 Investment Challenge

This is the Year of the Dragon which last time round coincided with the year 2000 and what was going to be a glorious New Millennium. Instead we now have debt at all levels as never before, at the international level posing real risks of sovereign bankruptcy that are impacting globally and become more and more difficult to see the way out of.

Ron Thiessen (Montreal)

Handling Retirement Emotions - The Client Perspective

Communication is an art; one that takes a lifetime of practice to perfect. Proficiency in communication can enhance relationships, creating opportunities for positive change through practical examples drawn from everyday life and experience.

Daryl Diamond, CFP, CLU, ChFC (Winnipeg)

The Income Continuum

A critically important part of effective retirement income planning involves the efficient use of pensions, personal assets and government entitlements throughout retirement. The considerations in this area go largely ignored by many advisors creating needless waste and taxation for retirees.

REGISTRATION 8:30 a.m. (continental breakfast)

KEYNOTE 9:00 to 12:00 noon

LOCATION Le Parc Conference Centre - Le Parc 4
8432 Leslie St (at Hwy 7).
Thornhill, ON L3T7M6

COST Members \$199
Non-members \$299
(HST to be added)



Is Face-to-Face Networking Dead?

Technology, the economic downturn and shifting social attitudes have all impacted networking in the last few years. Some have even surmised that face-to-face networking is declining in both impact and importance as a contributor to sales and business-building success. After scouring the internet and consulting with a number of trends experts, here's my take on networking in 2011.

Networking is alive and well.

The Mark Twain quote "rumours of my death have been greatly exaggerated" is quite appropriate. Rather than lessening in value, networking seems to have increased in importance and impact with all the extraneous factors that have come into play. A recent survey (GrowBiz and Zoomerang) concluded that 86% of business owners said word-of-mouth is important, with 70% citing in-person networking as their primary strategy. Networking is, indeed, alive and well.

Networking and the maturing of social media.

The myth of social media replacing the need for face-to-face contact has dissipated, with social media strategies accepting the reality of incorporating and intertwining online and offline marketing options. The social network phenomenon is gravitating to its true value as a component and complement to the interpersonal relationship-building process that drives our lives and determines our success.

Networking and technology overload.

More and more professionals are committing to "disconnect to connect"; turning off technology and allowing themselves to interact with others on a more personal and intimate level. By choosing to eliminate the distractions and interruptions technology brings, they are accepting the true impact of interacting with others and accelerating the relationship process. B2B and B2C has evolved to B2P (business to people), where it's been for hundreds of years.

Networking and the trust factor.

There is no question that we have become more cynical and cautious. With up to 80% of people now researching purchase decisions online and the multitude of options available, how do we choose? There is no more powerful differentiator than connecting with others in real-time to share your passion, competence, integrity and professionalism. Building trust is, and has always been, a face-to-face activity. The lost art of social contact is becoming the difference maker in our multiple-choice market.

Networking and business strategy.

The economy continues to impact where we commit our resources and how we deliver our products or services. Every investment must be managed and measured. Networking continues to be the single most cost-effective sales and business-building strategy in today's complex and competitive environment, but only when it is utilized strategically, to access and leverage the right network, with the right strategy for the right outcomes. Now, go work your network!

Michael Hughes is known as North America's Networking Guru. To get more info about his services or to have him speak at your next meeting or conference, visit his web site at www.NetworkingForResults.com © 2011 Michael Hughes ph (613) 824-5334 toll free (888) 272-4794

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## OUTLOOK 2012

By Michael R. Graham, Ph.D.

### Editor's note:

We're fortunate to get a sneak peek on Dr. Graham's insights. Don't miss the opportunity to hear more at the [Secrets to Successful Retirement Planning event on April 19, 2012.](#)

"People are scared, and fear is very contagious. They're also confused and if you're fearful and confused, you don't start to get over being fearful until you aren't confused."

In a later TV interview, Warren Buffett added "You can get fearful in five minutes, but you don't get confident in five minutes". In both interviews – one on CNN in 2008, the other on CNBC in 2009 – he could not have summarized today's investment challenges more aptly.

Despite a formidable gauntlet of continuing risk, I anticipate less confusion and with it less investor fear as strong likelihoods in the year to come. And following, a mounting search for investment bargains in pent-up stock markets that less-fearful investors will find are amply supported by attractively-priced earnings and significantly-strengthened balance sheets.

### Harnessed Banks

A much tighter all-round regulation and supervision of banks emerges as a major plus in this year's anticipated revitalization and investment revival.

In a remarkably candid talk former Federal Reserve Chairman Paul Volcker put his finger on a root cause of today's problems: "By now it is pretty clear that it was faith in the techniques of modern finance, stoked in part by the apparent huge financial rewards, that enabled the extremes of leverage, the economic imbalances, and the pretenses of the credit rating agencies to persist so long". Harness these problems and what a difference it could make.

Mr. Volcker's recommendation that banks be forbidden to trade for their own account has become known as "the Volcker Rule". In the U.S., it is to be a key component in the pending Dodd- Frank Wall Street Reform legislation to safeguard depositors.

This new law also spells out how shadow banks, hedge funds and other financial powerhouses are to be better supervised from now on. The diminution of these formidable off-balance sheet risks stands to be another major investment plus.

Internationally, Bank of Canada governor Mark Carney has been appointed chairman of a Swiss-based Financial Stability Board whose task is to keep a watching brief over banks deemed too big to be allowed to fail, and to prod countries into implementing financial reforms that include augmenting bank capital. (The initial watch list of 29 major banks included 17 in Europe, 8 in the U.S. and 4 in Asia, but none in Canada.)

Considering it was bank recklessness that all but blew up the world's financial and credit systems, these are each big first steps toward increased investor reassurance.

### Market Control

Perhaps the most serious ongoing economic-financial risks are to be found in Europe's seemingly never-ending debt crisis. Granted, there cannot be easy fixes to insidious problems like a contagious Greece (Acropolis Now?), bigger debt-swamped Eurozone members like Spain and Italy, and the adequacy of the critically-important bail-out European Financial Stability Facility (EFSF).

There's also the role of the European Central Bank as Germany adamantly refuses to allow it to print more money (a surge of a different kind that has been happening on a huge scale in the U.S.), the survival of the 17-member, single- currency Eurozone and, indeed, the future of the 27-member European Union itself after Britain's historic veto of a new government treaty aimed at enforcing fiscal discipline.

Moreover, each further delay can only mean more borrowing and heightened austerity measures, and lifesaving, restorative growth being deferred that much longer.

The pattern isn't that dissimilar in a politically gridlocked U.S., despite encouraging signs of resilience and economic recovery (e.g. fresh job creation and unemployment falling below 9%), and the American stock markets turning out to be the world's best – or were they the least lousy – performers in 2011. Even so, with politics continuing to dominate as "We the people are having an economic crisis and you the politicians are having an election" (Thomas Friedman), the postponement of necessary – and painful – fiscal action, most likely until a new administration takes over in January 2013 (and possibly also a new president), only stands to worsen, long-run budget deficit and unemployment problems.

I've long learned the stock markets beat to their own drummer. Also that they don't like to wait. When and how they will cast their election vote – to be sure long before November 6th – remains another major shorter-term imponderable. Yet, these profound trans-Atlantic question marks notwithstanding, have you noticed Iceland has been given a clean bill of health by the IMF, Ireland is sufficiently back from the brink to warrant a credit-rating upgrade and those distressed southern Eurozone countries all have new, fiscally conservative government pledged to austerity programs with teeth.

It is developments like these that leave me encouraged at what this year's elections might bring, not only in the U.S. but also in France, Russia and China, as powerful forces of change work their corrective course and austerity and government belt-tightening take hold everywhere.

At last year's ever-illuminating Berkshire Hathaway annual meeting, Mr. Buffett opined that he didn't know what was going to happen, except he had confidence in the incredible power of market-driven capitalism sorting things out a whole lot better than anyone thought.

In the late 18th century, Adam Smith had concluded similarly in *An Inquiry into the Nature and Cause of the Wealth of Nations*, in which he explained how the invisible hand of a freely competing marketplace pulls the heedless back into line, while rewarding the successful with growth and profits.

It's this same invisible hand that I'm sure left Italy and its spiralling borrowing costs facing either austerity or insolvency. And debt-laden Belgium being compelled to install a government or lose its essential credit rating. And a growing number of the 44 U.S. states currently in deficit concluding that they cannot wait for a presidential election in which the over-riding theme has already become "It's the economy, stupid", just as it was in 1992. And Ontario's re-elected government having to stop the pretending and confront the painful reality of unsustainable deficits.

I could have added many more examples of how the markets are taking control. All of this as the world economic pendulum swings over to a slowing but more viable and fiscally sounder Asia, and as Europe and the U.S. are left with no choice but to rein in their excessive debts and deficits.

Concurrently, these are pervasive changes presenting a fiscally-sound Canada with manifold growth and investment opportunities – in side-swiped Canadian equity markets very much included.

*\* The original text of this article was written for The MoneyLetter, January 2012/First Report. Michael R. Graham, Ph.D., is President of Michael Graham Investment Services Inc., 141 Adelaide Street West, Suite 260, Toronto, Ontario, M5H 3L5: Tel: 416-360-7538, 1-888-360-7538; Fax: 416-360-5566; e-mail: [michael@grahamis.ca](mailto:michael@grahamis.ca) website: [www.grahamis.ca](http://www.grahamis.ca)*

*The information contained in this report is obtained from sources believed to be reliable but we cannot represent that it is accurate or complete. Michael Graham may from time to time have a position in the mentioned securities.*

## STEPHEN KING'S WARNING OF HACKED CARS COULD BECOME REALITY IN 2012

Now that cars, homes and medical devices can be managed remotely they're targets for hackers too.

By: Taylor Armerding

Most people know that their computers and smart phones are under the constant threat of attack from hackers. But your car? Your house? Your TV and other consumer electronics?

It seems like a take on Stephen King's short story "Trucks" -- where machines come to life and go on a murderous rampage (the movie version was "Maximum Overdrive"). In this case, hackers find security flaws in the computers running our vehicles, appliances and medical devices and wreak havoc.

The real threat is far less dramatic, of course. But just a couple years ago, few people were seriously talking about this as a danger that might someday come to pass. As we look to 2012, however, the potential seems a lot less ridiculous, since our electronics increasingly tend to be part of a home network with an IP address -- one that can be controlled by a mobile device.

Some experts in information security believe 2012 will be a year when hackers focus more on those things.

Anup Ghosh, CEO of Invincea, says that, "in the search for more interesting devices to hack, the adversary is going to transition from traditional IT networks to embedded systems, which we normally think of as physical systems -- your car, TVs, your house, your office building. Systems that are networked and run a lot of software will be fertile ground for hackers."

Ghosh says the devices in the house simply become another node on the home network. "The devices will run an operating system kernel of some kind and accept network connections. Hackers will be able to exploit the network interface and software services running on these devices to gain privileged access to these devices. From there, they can launch attacks against other devices, store data, and exfiltrate data off the home network."

Ghosh says researchers from the University of California at San Diego and the University of Washington have already demonstrated how to hack cars through the CD player and Bluetooth interface. He says that makes any number of subsystems in the car vulnerable to exploitation. Hackers could track a vehicle, kill the ignition switch and unlock the doors.

Jason Rouse, principal security consultant at Cigital, says these capabilities are not new.

"Frankly, we've been able to break into a car for a decade," he says. "There is a worm hole attack that lets you unlock a car door just by walking past the driver. But in most cases that's not that interesting to hackers. Their primary goal is to make money."

But he does agree that there is increased danger to cars and appliances because of the convergence of controls for home or car systems with mobile devices.

Indeed, there are television ads showing mom turning the lights on and off in her house from her smart phone while she sits on an airplane waiting to leave the gate.

"You can turn on your car, you can lock or unlock it with your mobile device. That convergence comes with possible consequences," Rouse says.

**Advocis**<sup>®</sup> Toronto Chapter

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### Presents on Thursday, April 19<sup>th</sup>, 2012

Recruitment, Motivation and Leadership of Today's Advisor

Phillip C. Richards, CFP, CLU, RHU

In May 2011, Advocis Toronto Chapter held its first meeting for their manager members featuring Ed Deutschlander. But how did Ed Deutschlander become so successful? It all started when he was recruited by a man who became an associate, a mentor and a personal friend. Good beginnings are essential to the success of any manager or advisor and we welcome you to join us on the afternoon of April 19th to learn from a leader at the top of his game.

#### Keynote Speaker

Phillip C. Richards, CFP<sup>®</sup>, CLU, RHU

Phil is the Chairman of the Board and Chief Executive Officer of the affiliated companies that operate under the name North Star Resource Group. North Star represents a fully integrated array of financial services and products for individuals and businesses of all sizes and has over 90,000 clients.

He is a winner of numerous industry awards; he was the 2005 Inductee into the GAMA International Hall of Fame and is the only firm leader in the world to have received the International Management Award from GAMA International each and every year (37 years) since the inception of that award. In 2007, Phil was named recipient of the 66th annual John Newton Russell Memorial Award, the highest honor in the insurance industry from The National Association of Insurance and Financial Advisors. Phil's first book, 25 Secrets for Sustainable Success, was published in March 2007.

**REGISTRATION** From 1:00 p.m.

**KEYNOTE** 1:30 to 4:00 pm.

**LOCATION** Le Parc Conf. Centre - Le Parc 4  
8432 Leslie St (at Hwy 7).  
Thornhill, ON L3T7M6

**COST** Members \$150 Non-members \$250  
(HST to be added)



"You could imagine hackers getting control of a number of vehicles and then selling that list to criminals. They can say where the vehicles are, what their license plates are, and they could unlock them all at the same time."

Luckily, hackers are lazy.

Rouse says the best thing consumers have going for them is that hackers tend to be lazy. "Most of them don't have the attention span to do something like that."

The primary danger, experts agree, is not to the car or the home itself but to the personal data that lies behind it -- things like passwords, credit card numbers and other information that can then be easily monetized.

When it comes to office buildings, Brandon Williams, global CTO of Marketing at RSA, The Security Division of EMC, says most companies do a good job of identifying physical assets to be secured.

"We even build security enclaves in the physical world like we might design in an electronic world. Data centers tend to be like vaults, networking closets are like locked file cabinets, and Wi-Fi is like a chain-link fence," he says.

But, he says, the systems that control the locks may not be so secure. "Are they vaulted?" he asks, "or sitting in a locked closet somewhere in an area of the network that might be accessible remotely?"

Those systems should be in a vault as well, he says.

Ghosh says the responsibility for security of home and office systems "falls squarely on the shoulders of the device manufacturers. As these manufacturers network-enable these devices, they must also engineer them for resiliency against cyber-attack.

But Rouse says that may be a long time coming.

Home, auto and office systems that can be controlled remotely "are very sexy," he says. They are sold by charm. Security is an afterthought."

Source [LINK](#) to *ITbusiness.ca*

## MAKE IT A DATE

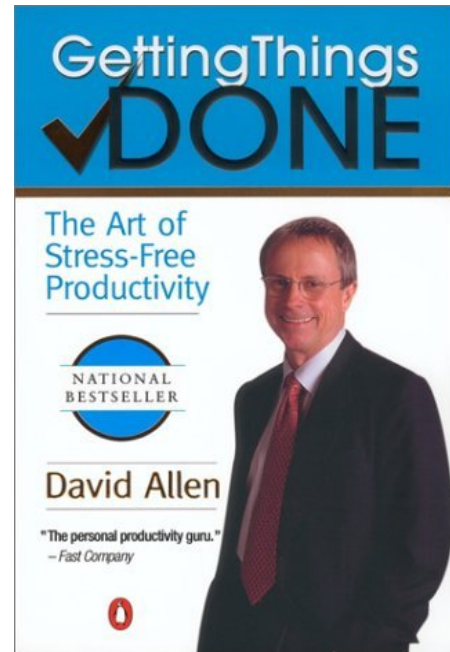
Check your calendar and hold these dates for upcoming programs and events from the Toronto Chapter.

Apr 19	Professional Development Day Morning and afternoon sessions available
May 17	Toronto CE Day Update 2012 and Protect Your Practice sessions
June	Under 5 / After 5 Networking Event for new advisors. <i>(Date to be confirmed)</i>
June 4	25 <sup>th</sup> Anniversary Golf Tournament Raising funds for Cystic Fibrosis "Keys to a Cure" <i>(new location)</i>
Sept 27	Professional Development Day Morning and afternoon sessions available
Nov 15	Toronto CE Day Update 2012 and Protect Your Practice sessions

## BOOK REVIEW

### Getting Things Done: The Art of Stress-Free

Productivity by David Allen



It's common for people to take more projects than they can handle these days. Often, when we take on too much we suffer higher levels of stress and regret for not declining the request. It's also common for these additional projects to change continuously and have unclear goals making it difficult to identify when the job is finished. The lack of borders creates more work and unnecessary memos, updates, and meetings about the work in progress.

We use our calendars religiously but that might not be a sufficient organizing tool since it doesn't include the little things that eat up our time every single day. Instead, consider using an all-encompassing organization system that includes day-by-day and hour-by-hour tasks, duties and goals. The helps us avoid distraction and ensures that we allocate the appropriate amount of time for each task.

#### The Ripple Effect

Put yourself in the right state of mind to get things done by imagining that your mind is like a calm body of water. Should you throw a rock in it, the water would react appropriately – with ripples and waves in proportion to the rock's weight and force of impact. Once the water absorbs the impact, it returns to its original calm and tranquil state. Try to approach your tasks this way so that you give each on the right amount of attention and effort without underreacting or overreacting to challenges.

#### Managing Your Actions

Managing your commitments is the key to keeping additional stress under control. To be efficient, follow these principles:

1. If something is unfinished, release it from your mind. Have a system to collect ideas and plans so that you can sort through the information when you are ready.
2. Be clear about the commitments you've already made and know exactly what has to be done to honour each one.
3. Once you decide which actions to take, set up a system of reminders. Review the deadlines regularly so that you follow through and complete each task on time.

Here's a test you can use to see how well this works. Write down the name of a project or task that is most important to you right now. Then write down everything you would need to do to finish the task. Include the names of people you would have to contact for assistance or feedback, and which steps you have to take to move the project forward. This exercise should give you a greater sense of control and an action plan to get started. Keep this plan in a safe and separate place so that it is out of your mind until you are ready to deal with it.

From an early age, we're taught to work downward – from mission to objective to the details of implementation – but most of us are so involved in the day-to-day commitments of business that there is little time left to focus appropriately on the big picture. A great starting point to get yourself up-to-date and in control of the pending tasks in your business is to work on broadening your view.

Control your commitments, project and action by using horizontal and vertical controls. Horizontal controls match your actions across all of the activities that engage you. Vertical controls guide your thinking through individual topics and projects. Once you learn to use this tool effectively, you can get things off of your mind and get through your to do list so that you feel in control of your work and your life.

### Mastering Your Workflow

Follow these five steps to take control of your life and master your workflow. They help you manage the horizontal side of life by combining all of the projects that have your attention at any one time into an organized system.

1. Collect – There are many types of collection tools including a physical in-box, keeping notes in Outlook or on your Blackberry, sending yourself an email or using a voice recorder. Get everything that needs your attention out of your head and into the system. Review the system consistently so that you can check off completed tasks or delete ones that are no longer a priority.
2. Process – Go through your list of tasks and ask yourself, "What is it?" This helps you decide whether to deal with it right now, deal with it later, or discard it altogether. If you decide to take action right away, decide whether you will do it yourself or delegate it.
3. Organize – Create an organization system that includes non-actionable items in categories like "incubation tools", "reference", "business growth", or "trash". Make sure the system includes categories for actionable tasks as well with a complete list of projects, action plans, deadlines, etc. A notebook, basket or file system makes it easy to review and update regularly.
4. Review – Set up a time for a weekly review of all projects to determine any outstanding actions and options to stay on track. While you complete this task, process, file and review your system, and update your lists so that you feel up-to-date, confident and clear.
5. Do – Use four criteria to find out what you should do. First, evaluate where you need to be and the tools you need to carry out the task (i.e.: working at home with your laptop). Second, check to make sure you have enough time to see it through. Third, ask yourself if you have the mental and physical energy needed to complete the task. And fourth, set priorities. Once you've answered these questions, you have the right context, time and energy to take on your most pressing task right now.

### Stress-Free Productivity

Follow these steps to put these principles into practice:

- Set up our time, space, and tools
- Collect your stuff
- Process your in-box from in to empty
- Use organizing steps and tools to help you process
- Make the best action choices to determine what to do next

*Breanne Mounter is a recruiter and business coach at Freedom 55 Financial. She specializes in training new advisors and future successors. Breanne can be reached at 905-475-0122 ext. 298 or [breanne.mounter@f55f.com](mailto:breanne.mounter@f55f.com)*

## Upcoming Legislature Day

Join us at Queen's Park  
on April 24, 2012



As advocates for our industry, one of the biggest things our association does is lobby the government on issues that impact the public as well as the delivery of financial services through the independent channel. As the organization is kept lean from a staffing perspective, this is a big job for the relatively small Regulatory Affairs team. While Ed and his team make fantastic use of their resources they too can use a helping hand from time to time.

On April 24<sup>th</sup>, we are holding our annual Queens Park Day. This is a fantastic event geared towards spending some time with your local MPPs and addressing some of the key issues from a grass roots level. As we know with our clients, relationship is everything, lobbying is no different. The regulatory affairs team will brief all in attendance before their respective meetings with the MPP's. It is amazing how prepared you will feel after the briefing. The association is also recognized by the Speaker during question period and we host a wonderful reception for the MPP's afterwards.

I have personally been in attendance a number of times over the past few years and have really enjoyed the day. You will have the opportunity to connect with fellow members from across the province and share successes, challenges and opportunities. Perhaps most importantly, you will be part of shaping the policy that impacts our clients, industry and province. A luxury that many people around the world can only dream of! Look forward to seeing you there.

Mark R. Landers, CFP CHS  
Past President, Advocis Toronto

For contact information for your MPP, go to  
[www.ontla.on.ca/web/go2.jsp?Page=/members/members\\_main](http://www.ontla.on.ca/web/go2.jsp?Page=/members/members_main)

Click [here](#) for a template invitation letter.

Confirm your participation today and take one step toward ensuring the continued success of your business and the continued financial security of your clients. For more information or to participate, please call Juno Da Silva at 1-800-563-5822 ext. 9860, or email her at [jdasilva@advocis.ca](mailto:jdasilva@advocis.ca).

**You must register to be admitted into the Legislature.**