



Ontario  
Securities  
Commission

Commission des  
valeurs mobilières  
de l'Ontario

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Toronto ON M5H 3S8

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**IN THE MATTER OF THE *SECURITIES ACT*  
R.S.O. 1990, c. S.5, AS AMENDED**

**- and -**

**IN THE MATTER OF REZWEALTH FINANCIAL SERVICES INC.,  
PAMELA RAMOUTAR, JUSTIN RAMOUTAR,  
TIFFIN FINANCIAL CORPORATION, DANIEL TIFFIN,  
2150129 ONTARIO INC., SYLVAN BLACKETT,  
1778445 ONTARIO INC. and WILLOUGHBY SMITH**

**ORDER  
(Section 127 of the *Securities Act*)**

**WHEREAS** on January 24, 2011, the Ontario Securities Commission (the "**Commission**") issued a Notice of Hearing pursuant to sections 127 and 127.1 of the *Securities Act*, R.S.O. 1990, c. S.5, as amended (the "**Act**"), in relation to a Statement of Allegations dated January 24, 2011 filed by Staff of the Commission ("**Staff**") with respect to Rezwealth Financial Services Inc. ("**Rezwealth**"), Pamela Ramoutar ("**Ms. Ramoutar**"), Justin Ramoutar ("**Mr. Ramoutar**"), Tiffin Financial Corporation ("**Tiffin Financial**"), Daniel Tiffin ("**Tiffin**"), 2150129 Ontario Inc. ("**215 Inc.**"), Sylvan Blackett ("**Blackett**"), 1778445 Ontario Inc. and Willoughby Smith;

**AND WHEREAS** on December 22, 2009, the Commission issued a temporary cease trade order pursuant to subsections 127(1) and 127(5) of the Act (the "**Original Temporary Order**");

**AND WHEREAS** the Original Temporary Order was extended from time to time and amended on January 26, 2011 (the "**Amended Temporary Order**") to provide:

1. that all trading in any securities by Rezwealth, Tiffin Financial and 215 Inc. shall cease;

2. that all trading in any securities by Ms. Ramoutar, Mr. Ramoutar, Tiffin and Blackett shall cease;
3. that the exemptions contained in Ontario securities law do not apply to Rezwealth, Tiffin Financial, 215 Inc. or their agents or employees;
4. that the exemptions contained in Ontario securities law do not apply to Ms. Ramoutar, Mr. Ramoutar, Tiffin and Blackett; and
5. that the Amended Temporary Order shall not affect the right of any respondent to apply to the Commission to clarify, amend, or revoke the Amended Temporary Order upon five days written notice to Staff;

**AND WHEREAS** on March 16, 2011, the Commission extended the Amended Temporary Order, pursuant to subsections 127(7) and 127(8) of the Act, to the conclusion of the hearing on the merits;

**AND WHEREAS** on January 24, 2012, Staff filed an Amended Statement of Allegations and the Commission issued an Amended Notice of Hearing;

**AND WHEREAS** a hearing on the merits in this matter was held before the Commission on October 31, 2012, November 1, 2, 5, 7, 8 and 9, 2012, December 3, 5, 6, 10, 11, 12, 13 and 17, 2012 and March 1, 2013;

**AND WHEREAS** following the hearing on the merits, the Commission issued its Reasons and Decision with respect to the merits on July 17, 2013;

**IT IS ORDERED** that:

1. Staff shall serve and file written submissions on sanctions and costs by 4:00 p.m. on August 8, 2013;
2. The Respondents shall serve and file responding written submissions on sanctions and costs by 4:00 p.m. on August 29, 2013;
3. Staff shall serve and file reply written submissions on sanctions and costs, if any, by 4:00 p.m. on September 9, 2013;

4. the hearing to determine sanctions and costs will be held at the offices of the Commission at 20 Queen Street West, 17th floor, Toronto, ON, on September 17, 2013, at 10:00 a.m., or such further or other dates as agreed by the parties and set by the Office of the Secretary; and
5. upon failure of any party to attend at the time and place aforesaid, the hearing may proceed in the absence of that party, and such party is not entitled to any further notice of the proceeding; and
6. pursuant to subsections 127(1), (7) and (8) of the Act, the Amended Temporary Order is extended until the conclusion of the sanctions and costs hearing.

Dated at Toronto this 17<sup>th</sup> day of July, 2013.

*“Edward P. Kerwin”*

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Edward P. Kerwin