

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----X
In re: : Chapter 15
: :
THE CASH STORE FINANCIAL SERVICES INC., :
: Case No. ____ - ____ ()
Debtor in a Foreign Proceeding. :
: :
-----X

**DECLARATION OF KURT J. ELGIE REGARDING
NOTICE OF PROPOSED SECURITIES CLASS ACTION SETTLEMENT**

KURT J. ELGIE, declare and state as follows:

1. I am a Senior Project Manager with RicePoint Administration Inc. (formerly NPT RicePoint Class Action Services Inc.) (“**RicePoint**”) of London, Ontario. RicePoint was appointed to provide notice materials to brokers/nominees, third party filers and beneficial holders in relation to The Cash Store Financial Services Inc. RicePoint administered the notice plan approved by order of the Ontario Superior Court of Justice, dated September 30, 2015 (“**Representation and Notice Approval Order**”). I have the knowledge set out herein. Where that knowledge is based on the information obtained from others, I have so indicated below.
2. Terms that are capitalized, but not defined, in this declaration have the meanings attributed to them in the Representation and Notice Approval Order.

Notice Packages

3. Each of the 195 brokers in Canada known to RicePoint, including the Canadian Depository for Securities (“**CDS**”) received a notice package containing a cover letter (Exhibit A), a copy of the Notice of Proposed Settlement (Exhibit B), a copy of the Objection Form (Exhibit C) and a copy of the Claim Form (Exhibit D). An additional 32 brokers identified as having beneficial holders from the lists provided by the Monitor stated in the Representation and Notice Approval Order

on page 5 (Exhibit E) also received the above packages. Of these, 28 were sent to United States addresses and 4 to Canadian addresses. In total 227 notice packages were sent to brokers.


4. Requests were completed for 1,235 notice packages for beneficial holders. These packages consisted of a copy of the Notice of Proposed Settlement (Exhibit B), a copy of the Objection Form (Exhibit C) and a copy of the Claim Form (Exhibit D). These 1,235 beneficial holder packages were addressed as 371 United States, 858 Canada and 6 International. Class members residing in Quebec received bilingual (French and English) packages.
5. For the avoidance of any doubt, further notice packages will be sent based on requests received from the brokers acknowledged above as well as any party who requests further details. As this process is ongoing, these figures can be made available to the court at a later date.

Publication

6. Copies of the Short-Form Notice were published on October 7, 2015 in *The Globe and Mail*, *La Presse*, *Investor's Business Daily*, *The Edmonton Journal*, and *The Wall Street Journal* (Exhibit F).

I submit this declaration in order to provide the court with information regarding the mailing of the Notice of Proposed Settlement, a copy of the Objection Form and a copy of the Claim Form, and publication of the Short-Form Notice. I am over 21 years of age and am not a party to this action. I have personal knowledge of the facts set forth and, if called as a witness, could and would testify completely thereto.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.



Kurt J. Elgie
Executed on October 16, 2015,
in London, Ontario.

EXHIBIT A

THE CASH STORE FINANCIAL SERVICES INC. SHAREHOLDER LITIGATION
P.O. BOX 3355
LONDON, ON N6A 4K3

October 9, 2015

Dear Broker/Nominee,

Re: **Cash Store Financial Services Inc. Shareholder Litigation**

This is a notice to everyone that acquired securities of The Cash Store Financial Services Inc. ("**Cash Store**"), (including common shares and 11.5% Senior Secured Notes due January 31, 2017) between November 24, 2010 through to February 13, 2014, inclusive (**the "Class Period"**).

Nominee purchasers are directed within ten (10) days of receipt of this Notice (a) to provide Class Counsel's designee (RicePoint) with lists of names and addresses of beneficial owners; or (b) to request additional copies of the Notice from RicePoint to mail the Notice to the beneficial owners. Nominee purchasers who elect to send the Notice to their beneficial owners shall send a statement to RicePoint that the mailing was completed as directed.

If you choose to mail the Notice package yourself, you may obtain from the designee (without cost to you) as many additional copies of these documents as you will need to complete the mailing.

Regardless of whether you choose to complete the mailing yourself or elect to have the mailing performed for you, you may obtain reimbursement for, or advancement of, reasonable costs actually incurred or expected to be incurred in connection with forwarding the Notice package, upon submission of appropriate documents to the designee.

Key Dates

- | | |
|--|--------------------------|
| • Objection Deadline | November 9, 2015 |
| • Broker Reimbursement Request Deadline | November 16, 2015 |
| • Approval Hearing | November 19, 2015 |
| • Claim Filing Deadline | January 8, 2016 |

Please call 1-866-432-5534 or email cashstoresecurities@ricepoint.com, with any questions or requests regarding electronic submissions, packages and reimbursements.

Sincerely,

RicePoint Administration Inc.

**LITIGE INITIÉ PAR LES ACTIONNAIRES DE THE CASH STORE FINANCIAL SERVICES INC.
P.O. BOX 3355
LONDON (ONTARIO) N6A 4K3**

Le 9 octobre 2015

Objet : **Litige initié par les actionnaires de The Cash Store Financial Services Inc.**

Madame,
Monsieur,

La présente est un avis à toutes les personnes qui ont acquis des titres de The Cash Store Financial Services Inc. (« **Cash Store** ») (y compris des actions ordinaires et des billets garantis de premier rang à 11,5 % échéant le 31 janvier 2017) entre le 24 novembre 2010 et le 13 février 2014, inclusivement (la « **Période du recours** »).

Les prête-noms doivent faire ce qui suit dans les dix (10) jours suivant la réception du présent avis :
a) fournir au représentant des Avocats du recours collectif (RicePoint) des listes des noms et adresses des propriétaires bénéficiaires; ou b) demander à RicePoint de leur fournir des copies supplémentaires de l'avis aux fins d'envoi par la poste aux propriétaires bénéficiaires. Les prête-noms qui décident d'envoyer l'avis à leurs propriétaires bénéficiaires doivent faire parvenir à RicePoint une confirmation que les envois ont été effectués conformément aux directives.

Si vous décidez d'envoyer vous-même les avis par la poste, vous pouvez obtenir auprès du représentant (sans frais) autant de copies supplémentaires de ces documents que vous avez besoin.

Que vous décidiez d'envoyer vous-même les avis par la poste ou de les faire envoyer pour vous, vous pouvez obtenir le remboursement des frais raisonnables prévus ou réellement engagés pour l'envoi des avis, ou une avance à cet égard, sur présentation des pièces justificatives au représentant.

Dates importantes

- | | |
|---|-------------------------|
| • Date limite d'opposition | 9 novembre 2015 |
| • Date limite pour les demandes de remboursement des courtiers | 16 novembre 2015 |
| • Audience d'approbation | 19 novembre 2015 |
| • Date limite de soumission des réclamations | 8 janvier 2016 |

Si vous avez des questions ou des demandes concernant les soumissions électroniques, les envois ou les remboursements, vous pouvez composer le 1-866-432-5534 ou envoyer un courriel à l'adresse cashstoresecurities@ricepoint.com.

Veuillez agréer nos salutations distinguées.

RicePoint Administration Inc.

EXHIBIT B

CASH STORE SECURITIES LITIGATION

NOTICE OF PROPOSED SETTLEMENT

TO: All persons and entities, wherever they may reside or be domiciled, who acquired securities of Cash Store Financial Services Inc. (“Cash Store”) between November 24, 2010 up to and including February 13, 2014 (“Class Members”).

**READ THIS NOTICE CAREFULLY AS IT MAY AFFECT YOUR LEGAL RIGHTS.
YOU MAY NEED TO TAKE PROMPT ACTION**

The Plaintiffs have reached an agreement to settle the Proceedings (as defined below on this page) for a cash payment of CAD\$13,779,167 (“Settlement Amount”). If the settlement is approved by the Ontario Superior Court of Justice and such approval is recognized and enforced by the United States Bankruptcy Court for the Southern District of New York, all claims in the Proceedings by Class Members against all the Defendants and other Released Parties identified below at page 2, will be resolved.

IMPORTANT DEADLINES

Objection Deadline: for those who wish to object or make submissions regarding the proposed Settlement Agreement with Cash Store, the proposed Plan of Allocation, or Class Counsel Fee request. (See page 4 for more details) **November 9, 2015**

Claims Bar Deadline: to file a claim for compensation from the settlement. (See page 5 for more details) **January 8, 2016**

Background of Cash Store Class Actions and CCAA Proceeding

In June and July of 2013, class actions were commenced in the Ontario Superior Court of Justice (“Ontario Proceeding”), the Alberta Court of Queens’s Bench (“Alberta Proceeding”), and the Quebec Superior Court (“Quebec Proceeding”) (collectively, “Canadian Proceedings”) by certain plaintiffs (“Canadian Plaintiffs”) against Cash Store and certain of its officers and directors, including Gordon J. Reykdal, Nancy Bland, Craig Warnock, J. Albert Mondor, Ron Chicoyne and Michael M. Shaw (“Individual Defendants”) (together with Cash Store, “Defendants”).

In November 2013, a class action was commenced by certain plaintiffs (together with the Canadian Plaintiffs, “Plaintiffs”) against Cash Store and certain of the Individual Defendants in the United States District Court for the Southern District of New York (“U.S. Proceeding”; together with the Canadian Proceedings, “Proceedings”). The Proceedings allege that Cash Store and the Individual Defendants made false and misleading statements regarding Cash Store’s financial results, assets, business structure and transactions, which caused Cash Store securities

to trade at artificially inflated prices during the period from November 24, 2010 through February 13, 2014 (“Class Period”).

On April 14, 2014, Cash Store obtained creditor protection under the *Companies’ Creditors Arrangement Act* (“CCAA”), and the Ontario Superior Court ordered a stay of proceedings against the company and other parties (“CCAA Proceeding”). Orders and other materials relevant to the CCAA Proceeding can be found at the website for the court-appointed monitor (“Monitor”) in the CCAA Proceeding at <http://cfcanada.fticonsulting.com/cashstorefinancial/> (“Monitor’s Website”).

Who Acts for the Class Members

Siskinds LLP, Kirby McInerney LLP, Hoffner PLLC, and Siskinds Desmeules, sencrl (collectively, “Class Counsel”) represent the Class Members in the Proceedings. If you want to be represented by another lawyer, you may hire one to appear in court for you at your own expense.

You will not have to directly pay any fees or expenses to Class Counsel. However, Class Counsel will seek to have their fees and expenses paid from any money obtained for the Class Members or paid separately by the Defendants. The fee request of Class Counsel is explained below.

Proposed Settlement with Cash Store

The Plaintiffs have entered into a proposed settlement with the Defendants (“Settlement Agreement”). The Settlement Agreement would settle, extinguish and bar all claims, globally, against the Defendants including the allegations in the Proceedings. The Defendants do not admit to any wrongdoing or liability. A complete copy of the proposed Settlement Agreement and other information about the Proceedings is available on the website of Siskinds LLP at www.classaction.ca/cashstore, and on the website of Kirby McInerney LLP at www.kmlp.com/cashstore (collectively, “Class Action Websites”).

The Settlement Agreement, if approved and its conditions fulfilled, provides that the Settlement Amount of CAD\$13,779,167 shall be paid into an interest bearing account, for the benefit of the Class Members until such time that it is distributed pursuant to a Plan of Allocation to be approved by order of the Ontario Superior Court, and to pay legal fees, disbursements, and other expenses in connection with the settlement. CAD\$8,904,167 of the Settlement Amount will be allocated to Class Members that acquired Cash Store’s 11.5% Senior Secured Notes due January 31, 2017 (“Notes”) during the Class Period, and CAD\$4,875,000 will be allocated to Class Members that acquired shares of Cash Store common stock during the Class Period.

In return, the Proceedings will be dismissed against the Defendants and their respective past, present and future subsidiaries, affiliates and related companies, partners, associates, employees, directors, officers, insurers, family members, heirs, administrators, executors, successors and assigns (collectively, “Released Parties”), and there will be an order forever barring all claims against them in relation to Cash Store, including any allegations relating to the Proceedings. Such order will be final and binding and there will be no ability to pursue a claim against the Defendants through an opt-out process under class proceedings or similar legislation.

The proposed settlement with the Defendants is subject to court approval by the Ontario Superior Court of Justice, and recognition and enforcement of the settlement approval order by the United States Bankruptcy Court for the Southern District of New York (“U.S. Bankruptcy Court”), as discussed below.

Hearing to Approve the Settlement Agreement, Plan of Allocation, and Class Counsel Fees on November 19, 2015 in Toronto, Ontario

On November 19, 2015 at 10:00 a.m. (ET), there will be a hearing before the Ontario Superior Court of Justice (“Settlement Approval Hearing”) at which Class Counsel will seek the Court’s approval of (i) the Settlement Agreement; (ii) a plan of allocation and distribution of the Settlement Amount (“Plan of Allocation”) and (iii) the fees and expense reimbursement requests of Class Counsel. The hearing will be held at 393 University Avenue, Toronto, Ontario, courtroom 708.

The proposed Plan of Allocation sets out, among other things, (i) the method by which the Administrator (defined below) will review and process claim forms; and (ii) the method by which the Administrator will calculate the amount of compensation to be distributed to each Class Member. **Persons that suffered the same loss on their Cash Store securities may receive different levels of compensation, depending on the time at which they acquired and/or sold their securities, and whether they had any business or other relationship with Cash Store or the Individual Defendants. Persons or entities that were or are related to Cash Store’s “third party lenders” will not receive any compensation from the settlement.**

The Plan of Allocation can be found at the Class Action Websites, or by contacting Class Counsel at the contact information set out at the end of this notice.

At the Settlement Approval Hearing, the court will determine whether the Settlement Agreement and Plan of Allocation are fair, reasonable, and in the best interests of the Class Members. At that hearing, Class Counsel will also seek court approval of its request for fees and expense reimbursements (“Class Counsel Fees”). As is customary in class actions, Class Counsel is prosecuting the class actions on a contingent fee basis. Class Counsel is not paid as the matter proceeds, and Class Counsel funds the out-of-pocket expenses of conducting the litigation. Class Counsel will be requesting the following fees and disbursements to be deducted from the Settlement Amount before it is distributed to Class Members:

Siskinds LLP and Siskinds Desmeules, sencl:

Amount requested: CAD\$2,221,289.06, plus disbursements (expenses), plus taxes

Kirby McInerney LLP and Hoffner PLLC

Amount requested: CAD\$1,263,085.94, plus disbursements (expenses), plus taxes

Class Counsel will also request that the fees and disbursements of Paul Hastings LLP (in its capacity as counsel to Coliseum Capital Management LLC), Goodmans LLP (in its capacity as counsel to the Ad Hoc Committee of Cash Store Noteholders), and, the Analysis Group, Inc. (an expert in calculating damages in securities litigation), respectively, in the amounts of US\$22,825.00, CAD\$276,573.32, and US\$112,896.98, plus applicable taxes, if any, incurred in

connection with this settlement be deducted and paid from the Settlement Amount before it is distributed to Class Members.

The court materials in support of these fee and disbursement requests will be posted on the Class Action Websites prior to the Settlement Approval Hearing.

Expenses incurred or payable relating to notification, implementation, and administration of the settlement, including taxes, (“Administration Expenses”) will also be paid from the Settlement Amount.

The amount of funds remaining after deduction of Class Counsel Fees, Administration Expenses, and any other fees, disbursements, expenses, costs, taxes and any other amounts incurred or payable relating to the prosecution or settlement of this action, or the approval, implementation and administration of the settlement including costs, fees, and expenses of notice to Class Members, and the fees, disbursements and taxes paid to the Administrator of the Settlement Amount, and any other fees and expenses ordered by the courts, (“Class Compensation Fund”) will be distributed to Class Members.

All Class Members may attend the Settlement Approval Hearing and ask to make submissions regarding the proposed Settlement Agreement, Plan of Allocation, or the Class Counsel Fees request.

Persons intending to object to the Settlement Agreement, Plan of Allocation, or the Class Counsel Fees request are required to deliver a Notice of Objection, substantially in the form that can be found on the Class Action Websites, and, if this Notice is received by mail or email, enclosed with this Notice, (“Notice of Objection”), to Siskinds LLP by regular mail, courier, or email transmission, to the contact information indicated on the Notice of Objection, so that it is received by no later than 5:00 p.m. on November 9, 2015. Copies of the Notices of Objection sent to Siskinds LLP will be filed with the Ontario Superior Court.

The Monitor will commence an ancillary case to the CCAA Proceeding under chapter 15 of the United States Bankruptcy Code in the U.S. Bankruptcy Court requesting recognition of the CCAA Proceeding. If the Settlement Agreement is approved, there will be a hearing in the U.S. Bankruptcy Court to consider the Monitor’s request for recognition and enforcement in the United States of the order granting approval of the Settlement Agreement. Notice of the Monitor’s motion will be provided and will include the applicable objection deadline and the time and date of the hearing before the U.S. Bankruptcy Court.

THE ONTARIO SUPERIOR COURT MAY APPROVE A PLAN OF ALLOCATION THAT IS DIFFERENT THAN THE PLAN OF ALLOCATION THAT IS PROPOSED BY CLASS COUNSEL. WHETHER OR NOT THEY SUBMIT A VALID CLAIM FORM, ALL PERSONS OR ENTITIES THAT ARE ENTITLED TO PARTICIPATE IN THE SETTLEMENT WILL BE BOUND BY THE PLAN OF ALLOCATION, WHATEVER IT MAY BE, THAT IS APPROVED BY THE ONTARIO SUPERIOR COURT.

The Administrator

The Ontario Superior Court has appointed RicePoint Administration Inc. (“RicePoint”) as the Administrator of the settlement. The Administrator will, among other things: (i) receive and process the Claim Forms (discussed below), (ii) make determinations of Class Members’ eligibility for compensation pursuant to the Plan of Allocation; (iii) communicate with Class Members regarding their eligibility for compensation; and (iv) manage and distribute the Class Compensation Fund. The Administrator can be contacted at:

Mailing Address:	If Mailing From Canada:	If Mailing From United States:
	Cash Store Financial Services Inc. Securities Class Action	Cash Store Financial Services Inc. Securities Class Action
	P.O. Box 3355	P.O. Box 8150
	London, ON N6A 4K3	San Rafael, CA 94901-8150
	Canada	USA

Telephone: 1-866-432-5534

Email Address: cashstoresecurities@ricepoint.com

URL for electronic www.cashstoresettlement.com

Claims Filing Procedure and Deadline

Class Members will only be eligible for compensation from the Class Compensation Fund if they submit a complete Claim Form, including any supporting documentation required by the Claim Form, to the Administrator before **January 8, 2016**, (“**Claims Bar Deadline**”). Class Members are entitled to submit a Claim Form regardless of whether they submitted a Notice of Objection.

Claim Forms are available on the Class Action Websites, or, if you are receiving this notice by mail or email, attached to this notice.

To be eligible for compensation, Class Members must submit their Claim Form, postmarked via mail to the Administrator at the address listed above, or electronically through the URL for electronic filing listed above, NO LATER THAN the Claims Bar Deadline of January 8, 2016. If you do not submit a Claim Form by the Claims Bar Deadline of January 8, 2016, you will not receive any compensation from the Settlement Amount, but will remain bound by the final Settlement order and release.

The Class Compensation Fund will be distributed to Class Members in accordance with the Plan of Allocation that is approved by the court.

Further Information

If you would like additional information, please contact Siskinds LLP, Kirby McInerney LLP, Hoffner PLLC, or Siskinds Desmeules, sencrl using the information below:

Serge Kalloghlian Siskinds LLP 100 Lombard Street, Suite 302, Toronto, Ontario, M5C 1M3 Re: Cash Store Class Action Tel: 1.800.461.6166 x 2380 (within North America) Tel: 519.672.2251 x 2380 (outside North America) Email: cashstore@siskinds.com	Ira M. Press Kirby McInerney LLP 825 Third Avenue, New York, NY 10022 Re: Cash Store Class Action Tel: 212-371-6600 Email: ipress@kmlp.com
Samy Elnemr Siskinds Desmeules, Avocats, sencrl 480, Saint-Laurent, suite 501, Montréal, Québec, H2Y 3Y7 Re: Cash Store Class Action Tel: 514.849.1970 Email: siskindsmontreal@siskindsdesmeules.com	David S. Hoffner Hoffner PLLC 800 Third Avenue, 13 th Floor, New York, NY 10022 Re: Cash Store Class Action Tel: 212-471-6203 Email: hoffner@hoffnerpllc.com

Interpretation

If there is a conflict between the provisions of this notice and the Settlement Agreement, the terms of the Settlement Agreement will prevail.

Please do not direct inquiries about this notice to the court. All inquiries should be directed to Class Counsel.

DISTRIBUTION OF THIS NOTICE HAS BEEN AUTHORIZED BY THE ONTARIO SUPERIOR COURT OF JUSTICE

EXHIBIT C

THIS IS NOT A CLAIM FORM

NOTICE OF OBJECTION

**ONLY USE THIS FORM IF YOU DO NOT LIKE THE
CASH STORE SETTLEMENT**

TO: SISKINDS LLP
680 Waterloo Street
PO Box 2520
London, ON N6A 3V8

Attention: Nicole Young

Email: cashstore@siskinds.com

RE: CASH STORE SETTLEMENT

I,

(insert name of person or entity **objecting** to the settlement)

acquired (**please check all that apply**)

- Shares
- Senior Secured Notes due January 31, 2017 (“Notes”)

between November 24, 2010 and February 13, 2014 (“Class Period”).

I **OBJECT** to the Cash Store Settlement, Plan of Allocation, or Counsel Fee requests for the following reasons (please attach extra pages if you require more space):

(Only submit an objection if you want to STOP or CHANGE the settlement, plan of allocation or counsel fee award)

THIS IS NOT A CLAIM FORM

I DO NOT intend to appear at the hearing of the motion to approve the Cash Store Settlement, and I understand that my objection will be filed with the court prior to the hearing of the motion presently scheduled for 10:00 a.m. on November 19, 2015, at 393 University Avenue, Toronto, Ontario, courtroom 708.

I DO intend to appear, in person or by counsel, and to make submissions at the hearing of the motion to approve the Cash Store Settlement presently scheduled for 10:00 a.m. on November 19, 2015, at 393 University Avenue, Toronto, Ontario, courtroom 708.

MY ADDRESS FOR SERVICE IS:

MY LAWYER'S ADDRESS FOR SERVICE IS (if applicable):

Name:

Name:

Address:

Address:

Tel:

Tel:

Fax:

Fax:

Email:

Email:

In order to object, you **must include proof** that you acquired your Cash Store securities during the Class Period. Please check the following box to confirm you have done so:

I have attached to this Notice of Objection, proof of my purchase of shares and/or Notes of Cash Store Financial Services Inc. between November 24, 2010 and February 13, 2014, such as a copy of trade confirmation or account statement.

Remember, this is an **OBJECTION** form. This form will **NOT** entitle you to participate in the settlement. To participate in the settlement, you must submit the Claim Form (you are allowed to submit both forms).

I understand that this is an objection form and will not entitle me to participate in the settlement. In order to participate in the settlement, I must still submit the form titled "Claim Form."

I understand that my objection must be received by Siskinds LLP by mail, email, or courier at the address at the front of this form no later than **November 9, 2015** or it will not be filed with or considered by the Court.

Date: _____

Signature: _____

THIS IS NOT A CLAIM FORM

EXHIBIT D

THE CASH STORE FINANCIAL SERVICES INC. CLASS ACTION SETTLEMENT
Deadline for Submission: January 8, 2016

If you acquired securities of Cash Store Financial Services Inc. ("**Cash Store**") between November 24, 2010 and February 13, 2014 ("**Class Period**"), you may be entitled to share in certain settlement proceeds.

I. GENERAL INSTRUCTIONS

1. Class Members (defined below) who wish to obtain a payment under the Court approved settlement in this class action must complete and sign this Claim Form on page 6.
2. Any Class Member who fails to submit a Claim Form, POSTMARKED ON OR BEFORE **JANUARY 8, 2016**, to the address(es) below may have their claim rejected and may not obtain any payment from settlement proceeds.

If mailing from Canada:

Cash Store Financial Services Inc. Securities Class Action
P.O. Box 3355
London, ON N6A 4K3
CANADA

If mailing from United States:

Cash Store Financial Services Inc. Securities Class Action
P.O. Box 8150
San Rafael, CA 94901-8150
USA

3. Do not mail or deliver Claim Forms to the Court or to any of the parties or their counsel. Any such claims may be deemed not to have been submitted. Submit your Claim Form only to the Claims Administrator at the address above.
4. A separate claim must be filed for each account in which Cash Store securities were held by a Class Member(s).
5. A Class Member who submits a Claim Form is not assured of a share in the settlement proceeds.
6. If you are a Class Member, you will be bound by the terms of the settlement approval order WHETHER OR NOT YOU SUBMIT A CLAIM FORM. This order will be posted at www.classaction.ca/cashstore.

II. DEFINITIONS

1. "**Class Members**" means all persons, wherever they may reside or be domiciled, who acquired securities of The Cash Store Financial Services Inc. from November 24, 2010 through to February 13, 2014, inclusive, except the Excluded Persons.
2. "**Excluded Persons**" means the Securities Class Action Defendants, their past and present subsidiaries, affiliates, officers, directors, senior employees, partners, legal representatives, heirs, predecessors, successors and assigns, and any individual who is an immediate member of the family of an individual Securities Class Action Defendant.
3. "**Securities Class Action Defendants**" means the Cash Store Financial Services Inc., Gordon J. Reykdal, Nancy Bland, Craig Warnock, J. Albert Mondor, Ron Chicoyne, and Michael M. Shaw.
4. "**Third Party Lender**" means
 - i) Assistive Financial Corp., 0678786 BC Ltd. (formerly McCann Family Holding Corporation), 367463 Alberta Ltd., Trimor Annuity Focus Limited Partnership, Trimor Annuity Focus Limited Partnership #2, Trimor Annuity Focus Limited Partnership #3, Trimor Annuity Focus Limited Partnership #4, Trimor Annuity Focus Limited Partnership #6, Bridgeview Financial Corp., Inter-Pro Property Corporation (USA), Omni Ventures Ltd., FSC Abel Financial Inc., and/or L-Gen Management Inc., and any beneficial or entitlement holder of any of the foregoing;
 - ii) any other third party lender of
 - a. 1511419 Ontario Inc., formerly known as **The Cash Store Financial Services, Inc.**
 - b. 1545688 Alberta Inc., formerly known as **The Cash Store Inc.**
 - c. 986301 Alberta Inc., formerly known as **TCS Cash Store Inc.**
 - d. 1152919 Alberta Inc., formerly known as **Instaloans Inc.**
 - e. 7252331 Canada Inc.
 - f. 5515433 Manitoba Inc.
 - g. 1693926 Alberta Ltd. formerly doing business as "**The Title Store**"
or any of them as applicable pursuant to a broker agreement or agreement analogous to a broker agreement, and any beneficial or entitlement holder of any of the foregoing;
 - iii) The subsidiaries, owners, affiliates, directors, officers, partners, legal representatives, consultants, agents, successors and assigns of anyone referenced in (i) or (ii) above, and all immediate family members of such persons;
 - iv) all trusts in which any of the persons referenced in (i) or (ii) above is a trustee or beneficiary; and
 - v) all entities over which any of the persons or entities referenced in (i) through (iv) above had legal or de facto control during the Class Period.



III. CLAIMANT IDENTIFICATION

1. The beneficial purchaser of the Cash Store Securities should be listed as the claimant. A Class Member who acquired securities and held the certificate(s) in their name is the beneficial purchaser as well as the record purchaser. If, however, the certificate(s) was (were) registered in the name of a third party, such as a nominee or brokerage firm, the Class Member is the beneficial purchaser and the third party is the record purchaser of the securities.
2. Use **Part V** of the Claim Form, entitled "Claimant Identification", to identify each acquirer of record. In addition, if you are NOT the beneficial owner and are filing a Claim Form on behalf of the beneficial owner, please complete the "filer name" field in **Part V of the "Claimant Identification" section** on the first page of the Claim Form. THIS CLAIM FORM MUST BE FILED BY THE ACTUAL BENEFICIAL PURCHASER OR PURCHASERS, OR THE LEGAL REPRESENTATIVE OF SUCH PURCHASER OR PURCHASERS OF SHARES UPON WHICH THIS CLAIM IS BASED.
3. All joint purchasers or acquirors must sign this claim. Executors, administrators, guardians, conservators and trustees must complete and sign this claim on behalf of persons or entities represented by them and supporting documentation which provides proof of their authority to submit the claim must accompany this claim and their titles or capacities must be stated. The Administrator may use the Social Insurance Number, Social Security Number or other unique tax identifier and telephone number of the beneficial purchaser to verify the claim. Failure to provide the foregoing information could delay verification of your claim or result in rejection of the claim.

IV. INFORMATION NEEDED TO PROCESS A CLAIM FORM

1. A separate claim must be filed for each account in which Cash Store securities were held by a Class Member.
2. A Class Member must provide all requested information with respect to:
 - a. The acquisition and sale, if any, of securities of Cash Store; and
 - b. The number of securities held at the close of trading on April 11, 2014;
Failure by a Class Member to report all such transactions may result in the rejection of their claim.
3. A Class Member must:
 - a. List each transaction (acquisition or sale) of securities separately and in chronological order, by trade date (not settlement date), beginning with the earliest;
 - b. Accurately provide the month, day and year of each transaction listed.
 - c. Indicate whether the Class Member is an Excluded Party as defined on page 1.
 - d. Indicate whether the Class Member was a Third Party Lender as defined on page 1.
4. Brokerage confirmations, contract notes or other documentation of a Class Member's transactions in securities (e.g. month end statement showing transactions, costs and/or proceeds) **must** be attached to a Class Member's Claim Form to support the information provided by a Class Member.
5. The Claims Administrator is requesting the minimum amount of information necessary to process Claims Forms. The Claims Administrator may request additional information as required to efficiently and reliably calculate losses. In some cases where the Claims Administrator cannot perform the calculation accurately or at a reasonable cost with the information provided, the Claim Administrator may conditionally accept the claim pending receipt of additional information.
6. NOTICE REGARDING ELECTRONIC FILES: Class Members with large number of transactions may request, or may be requested, to submit information regarding their transactions electronically. Class Members wishing to submit an electronic file batch claim must contact the Claims Administrator and can do that by phone at 1-866-432-5534 or by email at cashstoresecurities@ricepoint.com.



Official
Office
Use
Only

CASH STORE SECURITIES LITIGATION
CLAIM FORM

Must Be Postmarked
No Later Than
JANUARY 8, 2016

CASHFS



Please Type or Print in the Boxes Below
Do NOT use Red Ink, Pencil, or Staples

PART V: CLAIMANT IDENTIFICATION

Last Name	M.I.	First Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Last Name (Co-Beneficial Owner)	M.I.	First Name (Co-Beneficial Owner)
<input type="text"/>	<input type="text"/>	<input type="text"/>

RRSP
 RRIF
 RESP
 TRUST
 IRA
 TFSA
 MARGIN/INVESTMENT
 PENSION
 Other _____ (specify)

Company Name (Beneficial Owner - If Claimant is not an Individual) or Custodian Name if an IRA

If a company, provide the average number of employees during the class period (November 24, 2010 – February 13, 2014):

Trustee/Asset Manager/Nominee/Record Owner's Name (If Different from Beneficial Owner Listed Above)

Account#/Fund# (Not Necessary for Individual Filers)

Social Insurance Number/ Social Security Number/ Unique Tax Identifier

Telephone Number (Primary Daytime)	Telephone Number (Alternate)
<input type="text"/> — <input type="text"/> — <input type="text"/>	<input type="text"/> — <input type="text"/> — <input type="text"/>

Email Address

MAILING INFORMATION

Address

Address

City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Province	Postal Code	Country Name/Abbreviation
<input type="text"/>	<input type="text"/>	<input type="text"/>

FOR CLAIMS PROCESSING ONLY	OB <input type="text"/>	CB <input type="text"/>	<input type="radio"/> ATP	<input type="radio"/> BE	<input type="radio"/> FL	<input type="radio"/> OP	MM / DD / YYYY	FOR CLAIMS PROCESSING ONLY
			<input type="radio"/> KE	<input type="radio"/> DR	<input type="radio"/> ME	<input type="radio"/> RE		
			<input type="radio"/> ICI	<input type="radio"/> EM	<input type="radio"/> ND	<input type="radio"/> SH		



PART VI: SCHEDULE OF TRANSACTIONS IN CASH STORE COMMON STOCK

A. BEGINNING HOLDINGS: Number of shares of Cash Store common stock held at the beginning of trading on November 24, 2010. If none, write "zero" or "0":

B. ACQUISITIONS: Acquisitions of shares of Cash Store common stock during the period November 24, 2010 – April 11, 2014, inclusive. ¹ (Must be documented)

ACQUISITIONS		Total Purchase Price (Including Commissions and Fees) Please round off to the nearest whole dollar	State Currency for Transaction "USD" or "CAD"
Trade Date(s) of Shares (List Chronologically)	Number of Shares Purchased		
M M D D Y Y Y Y 1. <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	\$ <input type="text"/> .00	<input type="radio"/> USD <input type="radio"/> CAD
2. <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	\$ <input type="text"/> .00	<input type="radio"/> USD <input type="radio"/> CAD
3. <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	\$ <input type="text"/> .00	<input type="radio"/> USD <input type="radio"/> CAD

IMPORTANT: If any purchase listed covered a "short sale" please mark Yes: Yes

C. SALES: Sales of shares of Cash Store common stock during the period November 24, 2010 – April 11, 2014, inclusive. ¹ (Must be documented)

SALES		Total Sales Price (Including Commissions and Fees) Please round off to the nearest whole dollar	State Currency for Transaction "USD" or "CAD"
Trade Date(s) of Shares (List Chronologically)	Number of Shares Sold		
M M D D Y Y Y Y 1. <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	\$ <input type="text"/> .00	<input type="radio"/> USD <input type="radio"/> CAD
2. <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	\$ <input type="text"/> .00	<input type="radio"/> USD <input type="radio"/> CAD
3. <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	\$ <input type="text"/> .00	<input type="radio"/> USD <input type="radio"/> CAD

D. ENDING HOLDINGS: Number of shares of Cash Store common stock held at the close of trading on April 11, 2014. If none, write "zero" or "0":

IF YOU NEED ADDITIONAL SPACE TO LIST YOUR TRANSACTIONS PLEASE PHOTOCOPY THIS PAGE,
WRITE YOUR NAME ON THE COPY AND FILL THIS CIRCLE:

IF YOU DO NOT CHECK THE CIRCLE THESE ADDITIONAL PAGES MAY NOT BE REVIEWED.

YOU MUST READ AND SIGN THE DECLARATION ON PAGE 6. FAILURE TO SIGN THE DECLARATION
MAY RESULT IN A DELAY IN PROCESSING OR THE REJECTION OF YOUR CLAIM.

¹ Only purchases or acquisitions made during the Class Period (November 24, 2010 through and including February 13, 2014) will be used to calculate your Recognized Loss.



PART VII: SCHEDULE OF TRANSACTIONS IN CASH STORE'S 11.5% SENIOR SECURED NOTES DUE JANUARY 31, 2017

A. ACQUISITIONS: Acquisitions of Cash Store Notes during the period November 24, 2010 – April 11, 2014, inclusive. ² (Must be documented)

ACQUISITIONS			
Trade Date(s) of Notes (List Chronologically)	Face Value of Notes Purchased	Total Purchase Price (Including Commissions and Fees) Please round off to the nearest whole dollar	State Currency for Transaction "USD" or "CAD"
M M / D D / Y Y Y Y 1. [][] / [][] / [][][][]	[][][][][][][][][][]	\$ [][][][][][][][][][] . 00	<input type="radio"/> USD <input type="radio"/> CAD
2. [][] / [][] / [][][][]	[][][][][][][][][][]	\$ [][][][][][][][][][] . 00	<input type="radio"/> USD <input type="radio"/> CAD
3. [][] / [][] / [][][][]	[][][][][][][][][][]	\$ [][][][][][][][][][] . 00	<input type="radio"/> USD <input type="radio"/> CAD

B. SALES: Sales of Cash Store Notes during the period November 24, 2010 – April 11, 2014, inclusive. ² (Must be documented)

SALES			
Trade Date(s) of Notes (List Chronologically)	Face Value of Notes Sold	Total Sales Price (Including Commissions and Fees) Please round off to the nearest whole dollar	State Currency for Transaction "USD" or "CAD"
M M / D D / Y Y Y Y 1. [][] / [][] / [][][][]	[][][][][][][][][][]	\$ [][][][][][][][][][] . 00	<input type="radio"/> USD <input type="radio"/> CAD
2. [][] / [][] / [][][][]	[][][][][][][][][][]	\$ [][][][][][][][][][] . 00	<input type="radio"/> USD <input type="radio"/> CAD
3. [][] / [][] / [][][][]	[][][][][][][][][][]	\$ [][][][][][][][][][] . 00	<input type="radio"/> USD <input type="radio"/> CAD

C. ENDING HOLDINGS: Face value of Cash Store Notes held at the close of trading on April 11, 2014. If none, write "zero" or "0": (Must be documented) [][][][][][][][][][]

IF YOU NEED ADDITIONAL SPACE TO LIST YOUR TRANSACTIONS PLEASE PHOTOCOPY THIS PAGE,

WRITE YOUR NAME ON THE COPY AND FILL THIS CIRCLE:

IF YOU DO NOT CHECK THE CIRCLE THESE ADDITIONAL PAGES MAY NOT BE REVIEWED.

YOU MUST READ AND SIGN THE DECLARATION ON PAGE 6. FAILURE TO SIGN THE DECLARATION MAY RESULT IN A DELAY IN PROCESSING OR THE REJECTION OF YOUR CLAIM.

² Only purchases or acquisitions made during the Class Period (November 24, 2010 through and including February 13, 2014) will be used to calculate your Recognized Loss.



PART VIII: THIRD PARTY LENDER

Is/are the claimant(s) a Third Party Lender(s) based on the definition provided in page 1 of the claim form under section II. DEFINITIONS?

No Yes

PART IX: EXCLUDED PERSON(S)

Is/are the claimant(s) an Excluded Person(s) based on the definition provided in page 1 of the claim form under section II. DEFINITIONS?

No Yes

How did you find out about this class action?

- Newspaper Notice
- Notice Mailing
- Information provided by Broker/Custodian
- Online (i.e. Facebook, Twitter, etc)
- Other _____ (specify)

Through what institution did you hold shares and/ or notes of Cash Store?

- TD RBC SCOTIA CIBC BMO Other _____ (specify)

PART X: DECLARATION

By signing below;

- I (we) declare under penalty of perjury that the information on this Claim Form is true, correct, and complete to the best of my (our) knowledge, information and belief.
- I (we) declare under penalty of perjury that I (we) have disclosed all of my (our) holdings and purchase and sale transactions in Cash Store Securities for the time periods identified in this Claim Form.
- I (we) declare under penalty of perjury that I (we) have truthfully answered the question at Part VIII at the top of this page as to whether I (we) am (are) a Third Party Lender as defined in Part II.
- I (we) declare under penalty of perjury that I (we) have truthfully answered the question at Part IX at the top of this page as to whether I (we) am (are) an Excluded Person as defined in Part II.

Executed this _____ day of _____ in _____
(Month/Year) (City/State/Country)

(Sign your name here)

(Sign your name here)

(Type or print your name here)

(Type or print your name here)

(Capacity of person(s) signing, e.g., Beneficial Purchaser, Executor or Administrator)

(Capacity of person(s) signing, e.g., Beneficial Purchaser, Executor or Administrator)

**ACCURATE CLAIMS PROCESSING TAKES A SIGNIFICANT AMOUNT OF TIME.
THANK YOU FOR YOUR PATIENCE.**

Reminder Checklist:

1. Please sign the above declaration.
2. If this Claim is being made on behalf of Joint Claimants, then both must sign.
3. Remember to attach copies of supporting documentation, if available.
4. **Do not send** originals of certificates.
5. Keep a copy of your claim form and all supporting documentation for your records.
6. If you desire an acknowledgment of receipt of your claim form please send it via Registered Mail.
7. If you move, please send your new address to the Claims Administrator.
8. **Do not use red pen or highlighter** on the Claim Form.



**THIS PROOF OF CLAIM AND DECLARATION MUST BE POSTMARKED NO LATER THAN JANUARY 8, 2016
AND MUST BE MAILED TO:**

If mailing from Canada:

Cash Store Financial Services Inc. Securities Class Action
P.O. Box 3355
London, ON N6A 4K3
CANADA

If mailing from United States:

Cash Store Financial Services Inc. Securities Class Action
P.O. Box 8150
San Rafael, CA 94901-8150
USA

Privacy Statement

All information provided by the Claimant is collected, used, and retained by the Claims Administrator and Class Counsel pursuant to the Personal Information Protection and Electronic Documents Act (PIPEDA) for the purposes of administering the Settlement, including evaluating the Claimant's eligibility status under the Settlement Agreement. The information provided by the Claimant is strictly private and confidential and will not be disclosed without the express written consent of the Claimant or an order of the Court.

"Class Counsel" is defined as Siskinds LLP of London, Ontario, Kirby McInerney of New York, New York, Hoffner PLLC of New York, New York and Siskinds Desmeules, sncrl of Quebec, Quebec.

The "Claims Administrator" is defined as RicePoint Administration Inc. of London, Ontario and Gilardi & Co. of San Rafael, California. RicePoint will maintain all decision making, project management, customer contact and banking activity, while Gilardi will program, implement and maintain its customized settlement software.



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EXHIBIT E

- 5 -

- (i) any person that requests it and all persons in the Database, provided that such persons have provided their contact information; and
 - (ii) the current service list in the CCAA Proceeding.
- (b) The Notice shall be sent to the following lists provided by the Monitor (“Lists”):
 - (i) A list of Canadian non objecting beneficial owners (“NOBOs”) of Cash Store shares as of December 24, 2012;
 - (ii) A list of US NOBOs of Cash Store shares as of December 12, 2012;
 - (iii) A list of registered holders of Cash Store Notes as of December 20, 2013;
 - (iv) A list of private placement purchasers of \$28 million of the Notes under the \$125 million January 2012 Note Offering; and
 - (v) Any other lists provided by the Applicants and the Monitor pursuant to paragraph 9 of this Order;
- (c) The Notice shall be sent to:
 - (i) the list of 195 brokers in Canada known to RicePoint, including the Canadian Depository for Securities (“CDS”); and
 - (ii) for greater certainty, any brokers in the United States appearing on any of the Lists identified at paragraph 10(b) of this Order,with a cover letter directing those brokers to provide a copy of the Notice, either electronically or by mail, to those of their clients that are or have been beneficial owners of Cash Store securities;
- (d) The Notice shall be sent to all current Noteholders through the distribution of meeting materials by the Monitor in connection with the Meeting Order granted in the CCAA proceeding on September 30, 2015;
- (e) The Notice shall be sent to the Indenture Trustee for the Notes with a direction to distribute the Notice to those persons that are or have been registered holders of the Notes and for whom the Indenture Trustee has contact information;

EXHIBIT F



Trees loom over a field near Bradshaw, Neb., through which TransCanada wants the Keystone XL pipeline to run. NATI HARNIK/THE ASSOCIATED PRESS

First Quantum targeting \$1.3B debt

Assets for sale as jobs, salaries cut

TORONTO Shares in First Quantum Minerals soared 21 per cent Tuesday after the Vancouver-based mining and metals company said it plans to slash its debt by at least \$1.3 billion within six months through a combination of asset sales and other strategic initiatives.

The various moves, which are aimed at offsetting the effects of low copper prices, included laying off 644 people and reducing salaries by up to 20 per cent.

Copper future contracts are currently pricing the industrial metal at about \$3.07 a pound, down from about \$3.91 at year ago.

Meanwhile, the company also lowered the cost target for its flagship Cobre Panama project by seven per cent to \$7.75 billion.

In addition to the reduced spending, the company is aiming to reduce or reschedule about \$700 million in other capital programs.

First Quantum says about \$3.4 billion has already been spent on Cobre Panama, including \$524 million from partner KPMC. The rest of the costs will be covered by a further \$666 million from KPMC, \$1 billion from Franco-Nevada and \$1.66 billion from First Quantum.

It announced separately that a subsidiary of Toronto-based Franco-Nevada Corp. is expected to provide \$430 million to \$443 million this month as an initial payment toward the \$1.3-billion deposit on future sales of gold and silver from the Cobre Panama project.

On the TSX, First Quantum shares rose \$1.30 or 21 per cent to \$7.49 on heavy volume of more than 12.5 million shares.

The Canadian Press

TransCanada changes tactics

Firm planning to seek approval from Nebraska commission for Keystone

GRANT SCHULTE
THE ASSOCIATED PRESS

LINCOLN, NEB. The Canadian company that wants to build the Keystone XL pipeline is taking steps to circumvent one of the major roadblocks in Nebraska.

But in seeking approval Monday for the same contentious route through the state, TransCanada could create another round of lengthy delays in an already drawn-out process.

It also indicates a new push for the US\$8-billion Canada-to-Texas pipeline in a state where opponents have repeatedly thwarted efforts to build the project. President Barack Obama has indicated that he may reject a federal permit for the project, as he did in 2012 when he accused congressional Republicans of setting an arbitrary deadline.

Former Gov. Dave Heineman approved the Nebraska route in 2013 under a state law that allowed TransCanada to use eminent domain against holdout landowners. Opponents sued and the project has been mired in state courts since.

The state's Public Service Commission, which regulates pipelines, taxis and other "common carriers" used for transportation, offers another avenue for approval — one opponents have said they would have preferred the company use in the first place because the PSC can impose additional requirements. However, the PSC's eventual decision can be appealed.

TransCanada announced last week that it would withdraw its

eminent domain claims to the land on the pipeline's proposed route and instead seek approval through the commission.

Legal experts said the company may have decided not to risk a legal battle to try to uphold the 2013 pipeline-siting law, which the Nebraska Supreme Court allowed to stand by default in January. Opponents then filed a nearly identical lawsuit with landowners who were directly affected by TransCanada's use of eminent domain.

The case, which is set to go to trial Oct. 19, is widely expected to return to the state's highest court, and if it sides with the landowners, TransCanada would have to apply to the PSC anyway.

"The writing's kind of on the wall," University of Nebraska law professor Anthony Schutz said. "The prospect of losing was significant enough that they probably looked at the tea leaves and said, 'Why don't we just go forward with that process now?'"

Landowners who sued to block the project are pleased with TransCanada's PSC application, but landowners' attorney Dave Domina said they want the pipeline-siting law to be invalidated to eliminate any chance that compa-

ny officials try to use it again.

Domina said the decision to withdraw its eminent domain claims will delay the project further, pointing to a state law that imposes a two-year waiting period on new eminent domain proceedings if the original one is abandoned.

Attorneys for TransCanada said that law doesn't apply, because the company withdrew their lawsuits against landowners before the proceedings were officially considered "abandoned" under state law.

"Those who believe continuous delay of this project is some kind of victory couldn't be any further from the truth," TransCanada spokesman Mark Cooper said Tuesday.

He noted that the company will "reinitiate" eminent domain proceedings "if necessary." Cooper said 91 per cent of landowners along the Nebraska section of the route have agreed to easements, and that eminent domain is a

"last resort."

The elected, five-member Public Service Commission — currently four Republicans and one Democrat — serves in a role more akin to judges than politicians. Members are forbidden from prejudging any project, and base their decisions on evidence presented by attorneys, such as a project's environmental impact, jobs created and support or opposition from local governments.

TransCanada announced the project in 2008 and has undergone repeated federal and state reviews, including a 10-month examination by the Nebraska Department of Environmental Quality.

The pipeline would be built from Canada through Montana, South Dakota and Nebraska, where it would connect with existing pipelines in Steele City to carry more than 800,000 barrels of crude oil a day to refineries along the Texas Gulf Coast.

Those who believe continuous delay of this project is some kind of victory couldn't be any further from the truth.

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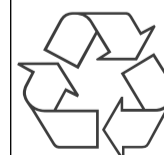
We've all heard kids say, "When I grow up I want to be...". But what is the path to take to fulfill those dreams? Explore the processes, the programs, financial options and the stories that come with reaching your educational and career goals.

This special section takes an in-depth look at Post-Secondary Education.

Publication Date:
Friday, October 9, 2015



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DID YOU ACQUIRE SECURITIES OF CASH STORE FINANCIAL SERVICES INC.?

A proposed **CAD\$13,779,167 settlement** has been reached in the securities class actions commenced in Canada and the United States against Cash Store Financial Services Inc.

**YOU MUST FILE A CLAIM TO PARTICIPATE
YOU HAVE A RIGHT TO OBJECT**

A hearing will be held at 10:00 a.m. (ET) on November 19, 2015 in the Ontario Superior Court of Justice to seek an Order approving the proposed settlement ("Settlement"), the method of distributing the settlement funds ("Plan of Allocation"), and the fees and expenses to be paid to lawyers ("Counsel Fees")(collectively, "Approval Order").

You have a right to object if you do not agree with the proposed Settlement, Plan of Allocation, or request for Counsel Fees.

IMPORTANT DEADLINES

To participate in the Settlement, you must file a claim by **January 8, 2016**.

To object to the Approval Order, you must file an objection by **November 9, 2015**.

FOR MORE INFORMATION

visit www.classaction.ca/cashstore

and read the "Cash Store Securities Litigation - Notice of Proposed Settlement" to learn how to file a claim to participate in the Settlement, and how to object to the Approval Order.

OR CALL 1-800-461-6166 x 2380

Merck strives to balance profit with access to treatment

JACQUELINE NELSON

Executive Insight

Merck & Co. Inc. chief executive officer Ken Frazier says that great science is worth paying for, but denounces competitors for driving up prices on old drugs.

With his company's stock caught in a weeks-long industry-wide downdraft amid accusations of "price gouging," Mr. Frazier says Merck's challenge is to balance access to treatment with profits to reinvest in the "century of biology," in which we will find new and better ways to develop drugs.

"If we don't pick the right opportunities that are at the intersection between scientific opportunity on the one hand, and unmet medical need — if we don't do that consistently, allocate that scarce capital... You know what happens? We go out of business," he said.

Mr. Frazier has been focused on moving Merck toward research and development and away from consumer products. Succeeding in the era of specialty drugs is a matter of time and money, he said this week on a visit to Toronto. This year, Merck will spend \$7-billion (U.S.) on R&D. The company is also ready to acquire new discoveries.

The heyday of big-name drugs, such as Merck's asthma treatment Singulair, gave way to cheaper generics over the past decade. Then biologics — costly treatments made from living cells rather than drugs that have been chemically synthesized — came to the fore. This is where Merck hopes to grow.

Biologics don't yet face many cost pressures — in part because they are difficult to replicate, so alternative treatments aren't coming to market with major cost savings. But Mr. Frazier expects that to change soon.

"One of the mistakes that people sometimes make is they think that today's snapshot reflects the future. I think there's going to be real price competition," he said.

Meanwhile, biologics were reportedly one of the lingering disagreements at the end of the Trans-Pacific Partnership negotiations. That's because the United States allows longer patent protection than other regions and it faces corporate pressure to maintain that. Other governments face tougher patent groups pushing for access to affordable medication.

"For our industry, having very strong protection of intellectual property (IP) is the cornerstone of what we do," Mr. Frazier said. He added that old trade agreements with clear patent protection provisions for pharmaceuticals needed to be updated to explicitly recognize biologics.

These pricing pressures and patent woes are industry-wide concerns, but Merck distances itself from its competitors' pricing strategies.

Last week, Valeant Pharmaceuticals International Inc. came under pressure as U.S. legislators pushed for disclosure over heart drug price increases brought by the company after an acquisition this year. Another hedge fund manager made waves for buying an infection-fighting drug and cranking up the price 5,000 per cent.

Mr. Frazier said Merck is not like these companies.

"There are three ways you can think about pricing drugs. Number one: You can do what some of these companies are doing — buying drugs, firing scientists and jacking up the price. They're saying, 'How much will the market bear?' " he said. The second option is the cost-plus model that allows for a certain amount of profit on top of what was spent. Mr. Frazier said that doesn't take into account the risk premium of the capital invested.

Merck pursues a third option in the middle, where the price range is based on the value the drug provides to society.

In the meantime, excess capacity and pricing pressures around the world will lead to more M&A in the pharma space, Mr. Frazier said. "I would hope that Merck would not be the kind of company that would see a need to do a large merger, but I also do think that if we're going to be successful we have to acquire the best external science as well as doing good internal

FINANCIAL SERVICES

Tangerine eyes big-bank cred with a card

Adding MasterCard to product offerings a way to cultivate relationships with broader base of customers

DAVID BERMAN
BANKING REPORTER

Tangerine Bank has announced it will launch its first credit card as the online bank takes a significant step toward offering a fuller slate of financial services to compete with traditional banks and other direct banks.

"Our customers, and Canadians who aren't our customers, have said, 'In order to have a relationship with Tangerine, I need you to have more products and services because there are only so many banks I'd like to have in my life,'" said Peter Aceto, chief executive officer.

The MasterCard credit card is designed to fit with the bank's simple, no-fee brand. There is no annual fee and it offers monthly-back rewards that are deposited automatically into a savings account.

The card will be previewed by selected existing clients prior to a broader launch early next year. President's Choice Financial, the online bank that is a joint venture between Loblaw Cos. Ltd. and Canadian Imperial Bank of Commerce, has long offered a MasterCard to its customers.

Canadian banks have been increasing their exposure to credit cards in recent years. As higher-yielding assets, they look particularly attractive in an environment where interest rates are low. As well, cards are seen as important tools for attracting new clients and selling them



CEO Peter Aceto says more Canadians are willing to buy financial products from branchless banks such as Tangerine. MARK BLUNSON FOR THE GLOBE AND MAIL

additional services.

Toronto-Dominion Bank has expanded its offerings with recent deals with Aimia Inc. and Nordstrom Inc. Bank of Nova Scotia, the parent of Tangerine, has expanded its card offerings in Panama and Costa Rica, through a deal to acquire Citigroup's retail and commercial operations in both countries.

Mr. Aceto said that the Tangerine card initially would be targeted toward existing customers of the bank, which number

about two million, but would not say how many cardholders he expects to attract with the new offering.

However, he's upbeat about the prospect of attracting new customers over the longer term, pointing to a study suggesting that as many as 15 million Canadians are now "direct ready" — meaning that they are willing to buy financial products from direct or branchless banks.

"That group of people is growing very rapidly," Mr. Aceto said.

"That informs our strategy of providing the products and services you need so that you can move your primary relationship to us."

Tangerine sprang from ING Direct after Scotiabank bought the Canadian arm of Dutch bank ING Groep NV in 2012, for \$3.1-billion.

Tangerine and PC Financial are likely gaining increased scrutiny from the big banks as consumers rapidly shift toward online and mobile banking for their day-to-day transactions and technology companies look for ways to disrupt traditional banking.

"Tangerine might very well be the disruptor," Brian Porter, Scotiabank's chief executive officer, said at the Scotiabank Financials Summit last month. "You've got a direct bank. You've got a great technology platform."

Mr. Aceto said that Tangerine would continue to offer additional financial products after its credit card rolls out, though he wouldn't provide details on what is being developed.

"Having more products gives us a lot more leeway to have a clearer impact on people's lives and to be more disruptive to our competitors," he said, pointing primarily to full-service banks.

"They're the ones that still maintain most of the market share in most of the retail banking categories. For the right consumer, we're trying to wake those people up to take action and make a move."

SOCIAL MEDIA

Twitter's Moments is a new way to view content

SHANE DINGMAN
TECHNOLOGY REPORTER

A day after confirming co-founder Jack Dorsey will be Twitter Inc.'s chief executive officer, the San Francisco social-media company is announcing a new product aimed at realizing one of his key goals.

The short-form publishing platform today unveiled Moments, a new way to view news, sports and entertainment content that can be found on Twitter. It will be available in the United States only at first and will appear on desktop and mobile as a new top-line menu option co-equal with the existing tabs for Home, Notifications, Messages and Me. Internally (and in media leaks) it was known as Project Lightning and will have a lightning-bolt-shaped icon.

"Our work forward is to make Twitter easy to understand by anyone in the world, and give more utility to the people who love to use it daily," Mr. Dorsey wrote on Monday morning after he announced his appointment. He had been interim CEO since Dick Costolo stepped aside in June. Moments has been in the works for about six months, but the final product is different than some of the efforts Mr. Costolo seemed to be either stand-alones (such as Vine) or were criticized as me-too features to ape Facebook.

On Monday, I had an opportunity to experience the full version of Moments and found that it is a slickly designed way to experience the kind of Twitter news headlines that power users can create for themselves. The tab displays a list of "stories" that the Twitter team thinks are relevant to the site's users, from hard news to sports highlights. Mobile users who tap on a story will find it's actually a slide show of tweets that you swipe to the left to advance through.

Video clips from Vine, full-screen photos and explanatory tweets or links slide by in what can be a compelling way to browse through the social media content on a given topic. Moments is also different from Trending Topics, which are essentially just publicly available data on topics that are getting a lot of mentions, retweets or posts. Theoretically, it will stand separate from the collection of Twitter fascinations with a more traditional news format.

Moments addresses the knock on Twitter that it is difficult to use, particularly when it comes to finding Twitter accounts that are relevant to your in-

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EMAIL: ADVERTISING@GLOBEANDMAIL.COM

LEGALS

ONTARIO SUPERIOR COURT OF JUSTICE (COMMERCIAL LIST)
Commercial List No. B59/96
BETWEEN
MONTREAL TRUST COMPANY OF CANADA Plaintiff
and
COOPERS & LYBRAND OYDL INC. as Administrator of Olympia & York Developments Limited, OLYMPIA & YORK ET LIMITED, OLYMPIA & YORK DEVELOPMENTS LIMITED, OLYMPIA & YORK EXCHANGE TOWER LIMITED. Defendants

NOTICE OF RECEIVER'S CALL FOR CLAIMS
In accordance with the order made on November 26, 1996 by the Ontario Court of Justice (General Divisions), KPMG Inc., the court appointed receiver (the "Receiver") of the freehold and leasehold interest of Olympia & York ET Limited ("OYET") and Olympia & York Developments Limited ("OYDL") in the lands, premises, buildings and improvements comprising The Exchange Tower in Toronto (the "Property") for the sole purpose of realizing on and disposing of the Property, hereby calls for the following claims:

- (a) all claims to:
 - (i) the proceeds received by the Receiver from the sale of the Property and the Sale of OYET's and OYDL's rights under certain leases of the Property, and
 - (ii) the net revenue collected by Montreal Trust Company of Canada from the operations of the Property up to September 30, 1996.
- (b) all claims against:
 - (i) KPMG Inc. in its capacity as receiver of the Property;
 - (ii) Montreal Trust Company of Canada, in its capacity as Trustee under a trust indenture dated July 7, 1988 as amended and supplemented; and
 - (iii) the Exchange Tower Committee.

Proofs of claims must be submitted to the Receiver on or before November 1, 2015. Claims not submitted to the Receiver on or before November 1, 2015 shall be forever barred by the Court.

Claimants who have not already received by mail, notice of the Receiver's call for claims along with a Proof of Claim form, should acquire the same by contacting Brad Newton of the Receivers office (Telephone No. (905) 523-2202).
Dated at Hamilton this 1st day of October 2015
KPMG Inc.
Court Appointed Receiver of The Exchange Tower
21 King Street West, Suite 700
Hamilton, Ontario
L8P 4W7
Attention: Brad Newton
Telephone No. (905) 523-2202
Teletypewriter No. (905) 523-2200

DID YOU ACQUIRE SECURITIES OF CASH STORE FINANCIAL SERVICES INC.?

A proposed CAD\$13,779,167 settlement has been reached in the securities class actions commenced in Canada and the United States against Cash Store Financial Services Inc.

YOU MUST FILE A CLAIM TO PARTICIPATE YOU HAVE A RIGHT TO OBJECT

A hearing will be held at 10:00 a.m. (ET) on November 19, 2015 in the Ontario Superior Court of Justice to seek an Order approving the proposed settlement ("Settlement"), the method of distributing the settlement funds ("Plan of Allocation"), and the fees and expenses to be paid to lawyers ("Counsel Fees") (collectively, "Approval Order").
You have a right to object if you do not agree with the proposed Settlement, Plan of Allocation, or request for Counsel Fees.

IMPORTANT DEADLINES
To participate in the Settlement, you must file a claim by January 8, 2016.
To object to the Approval Order, you must file an objection by November 9, 2015.

FOR MORE INFORMATION
visit www.classaction.ca/cashstore

and read the "Cash Store Securities Litigation - Notice of Proposed Settlement" to learn how to file a claim to participate in the Settlement, and how to object to the Approval Order.

OR CALL 1-800-461-6166 x 2380

Notice to Creditors and Others

All persons having claims against the Estate of MARJORIE SIMMONDS, late of the City of North York, Ontario, who died on April 1, 2015, are notified to send full particulars of their claims to the undersigned on or before Monday, November 9, 2015, after which date, the Estate will be distributed with regard only to claims then received.

Dated at Toronto, October 7, 2015
THE BANK OF NOVA SCOTIA
Trustee
4 Huggison Street South, 10th Floor
Hamilton, ON L8N 3B5
(905) 317-4990

IN THE MATTER OF THE ESTATE OF NISSIM MAX EZERZER

TAKE NOTICE THAT Gregory Ibbott was appointed as Administrator (the "Administrator") of the Estate of Nissim Max Ezerzer (the "Decedent") pursuant to the March 31, 2015 order of the Supreme Court of British Columbia.

TAKE NOTICE THAT any person having knowledge of children of Nissim Max Ezerzer are requested to contact the Administrator at the contact information noted below.

Gregory Ibbott - Administrator
Greg.Ibbott@MNP.ca
1600 - 1028 West Hastings Street,
Vancouver, BC V6C 0C3
Tel: 604-637-1541

BUSINESS TO BUSINESS

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RETIREMENT HOME - in Toronto, fully equipped 80 + beds, gross income \$2.2M net \$725K. 8% CAP 416-999-4300.

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EXCHANGE TRADED FUNDS

IBD'S ETF Market Strategy

OVERVIEW

IBD's Market Pulse feature has a long history of recognizing shifts in market direction early on to help investors maximize gains in uptrends and protect their portfolios in downtrends. Now we've developed a simple method for trading market index ETFs based on the market direction posted daily in the **Market Pulse**.



Market Direction Confirmed uptrend % Invested: 100%

HOW IT WORKS

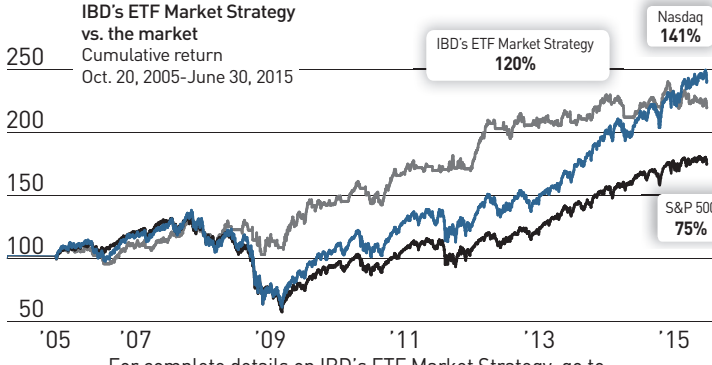
Invest in a market index ETF (QQQ was used in the study) immediately after a new uptrend is announced in **Market Pulse** and employ these simple allocation rules:

Market direction	% invested
Confirmed uptrend	100%
Uptrend under pressure	50%
Market in correction	0%

Optional stop loss: Nasdaq falls 2.6% below closing value of uptrend's first day

HOW IT PERFORMS

The true value of the strategy is that it lets you lower your risk by sitting out market corrections, including major bear markets. Since 2005, IBD's ETF Market Strategy produced an estimated cumulative return of:



3-Month Winners & Losers

TOP 10

ETF	Symbol	Rel Str	3-mth Rtg	% chg
ProS VIX ST Futures	VIXY	56	12.0	
IP VIX S ETN	VXX	52	11.8	
ProS Short MSCI Emrg	EUM	87	9.3	
ProS Short Russ 2000	RWM	78	8.3	
IP VIX M ETN	VXZ	73	7.4	
IS MSCI Italy	EWI	82	5.6	
IS Brcly 20+ Yr Trsy	TLT	69	4.4	
ProS Short Dow 30	DOG	76	3.5	
IS Cohen&Steers	ICF	72	3.4	
FrstTr DJ Internet	FDN	86	3.0	

BOTTOM 10

ETF	Symbol	Rel Str	3-mth Rtg	% chg
VS InvrS VIX ShrtTrm	XIV	15	-31.7	
ProS Short VIX ST Fut	SVXY	15	-31.6	
IS MSCI Brazil	EWZ	12	-25.2	
SPDR S&P Biotech	XBI	46	-24.2	
FrstTr NYSEArc Biotch	FBT	41	-19.6	
IS Nasdaq Biotech	IBB	46	-18.9	
SPDR S&P Metal&Mng	XME	13	-18.9	
Dxt CSI 300	ASHR	50	-18.8	
PS FTSE RAFI EM	PXH	23	-17.6	
IS S&P Latin Am 40	ILF	18	-17.3	

15% R Acc 52-wk Chg S Dis High Fund	Div Symbol Yld	Close Price	Vol% Price Chg Chg
-0.9 59 C-114.6	DX Semicon Bear 3X	SOXS	53.06-0.63 5
-4.7 52 B-	79.6 DX Finl Bear 3X	FAZ	48.29 0.53 22
-16.0 39 D-	35.7 DX Finl Bull 3X	FAS	26.71 -0.32 53
-37.0 23 E	51.5 DX GlidMnrs Bear 3X	DUST	15.56-1.88 173
-7.6 23 D-	106.1 ProS Ult Ndsq Biotech	BIB	58.00-4.53 109
-30.4 14 B-	70.7 ProS Ultra Oil & Gas	DIG	1.5 37.61 1.72 -6
-54.5 12 E	158.2 DX JrgldMnrs Br 3X	JOST	0.0 28.59-2.59 6
-44.4 8 C-	91.2 DX Energy Bull 3X	ERX	33.65 2.05 32
-62.4 3 A	247.5 DX Glid Mnr Bull 2X	NUGT	41.95 4.20 34
-60.6 3 B	617.5 DX JrgldMnrs Bull 3X	JNUG	0.0 47.95 3.54 -7
-84.8 1 D-	1082.5 DX NatGas Bull 3X	GASL	32.52 6.25 133

15% R Acc 52-wk Chg S Dis High Fund	Div Symbol Yld	Close Price	Vol% Price Chg Chg
-4.3 7 B-	68.5 DX FTSE China Bull 3X	YINN	20.15-0.93 35
-78.3 1 E	218.5 DX Brazil Bull 3X	BRZU	19.13 0.53 79

15% R Acc 52-wk Chg S Dis High Fund	Div Symbol Yld	Close Price	Vol% Price Chg Chg
7.7 87 B	32.9 ProS Short MSCI Emrg	EUM	28.35 0.03 0
9.9 82 B	16.2 IS MSCI Italy	EWI	2.5 14.95 0.07 -58
8.6 80 D+	61.9 WT Euro S&P Div	DWF	2.7 55.89 0.38 -12
5.3 78 B	18.5 IS MSCI Belgium	EFE	1.6 17.06 0.01 -24
4.1 74 D-	69.6 IS MSCI EAFE Min Vol	EFAV	2.8 64.21 -0.01 11
5.3 74 B+	28.5 WT Intl Hedg Div	HDDG	1.9 25.65 -0.13 -76
5.5 73 B+	54.0 IS MSCI Eafe Sml Cap	SCZ	2.5 49.26 -0.02 -27
2.4 72 B+	27.9 IS MSCI France	EWQ	2.7 25.24 0.19 -58
1.8 68 B-	27.4 IS MSCI Netherlands	EWN	1.6 24.34 0.13 8
-0.5 67 C+	74.4 IS MSCI ACWI Min Vol	ACOW	2.1 68.51 -0.34 73
-1.3 62 C-	40.7 IS MSCI Europe	EUR	2.6 35.86 0.27 -50
5.3 61 D	13.3 IS MSCI Japan	EWJ	1.1 11.84 -0.10 -22
0.0 61 C-	36.2 IS MSCI Switzerland	EWL	2.5 31.70 0.18 21
-0.6 60 D	62.6 IS Core MSCI EAFE	EUSA	1.6 54.99 0.10 -3
.. 60 E	27.2 WT Europe Hdg Sc	EUSE	1.6 24.28 -0.08 79
-2.3 59 D	58.5 VG MSCI Europn	VGX	3.3 51.20 0.22 -41
2.9 59 C+	60.6 WT Jpn Total Div	DXJ	1.5 50.65 -0.50 -30
-2.3 58 C	47.6 IS S&P Europe 350	IEV	2.8 41.56 0.19 -52
-2.3 57 B	33.6 IS MSCI India	INDA	0.8 29.25 -0.35 -43
0.0 56 B	31.4 Dxt MSCI EAFE Hedg	DBEF	6.6 26.99 -0.14 -56
-0.8 56 D-	30.4 Dxt MSCI Eurp Hedg	DBEU	1.1 25.85 -0.05 -41
2.3 56 C+	45.0 Dxt MSCI Japan Hedg	DBJP	12.6 37.89 -0.33 333
2.0 56 D+	68.7 WT Europe Hdg Eq	HEDJ	2.5 56.73 -0.07 -42
-4.3 55 B	63.1 IS MSCI ACWI	ACWI	2.1 55.99 -0.05 64
-1.9 55 C+	68.5 IS MSCI Eafe Idx	EFA	2.8 59.71 0.07 -25
-1.3 55 D-	32.2 Schwab Intl Equity	SCHF	2.9 28.52 0.08 -48
-4.0 55 D	40.8 SPDR Euro Stoxx 50	FEZ	3.4 35.39 0.29 -16
-2.1 55 B+	42.5 VG MSCI Eafe	VEA	2.9 37.10 0.04 -28
-4.4 54 B+	35.2 IS MSCI Sweden	EWSD	4.6 30.27 0.07 -58
-4.7 53 D+	25.6 Dxt MSCI SKorea Hdg	DBKO	22.10 -0.01 -94
-2.7 53 D	21.0 FrstTr DorWr Intl Foc 5	IFV	1.1 17.70 0.05 -22
-4.0 52 B-	33.5 IS India 50	INDY	0.5 28.69 -0.33 -41
-4.3 52 C+	64.6 VG Total World Stock	VT	2.5 57.52 -0.08 -45
-4.7 51 D+	19.9 IS MSCI Untd Kingdom	EWU	4.0 17.19 0.03 -12
-9.7 50 D-	55.2 Dxt CSI 300	ASHR	0.3 33.59 -0.26 -79
-1.1 50 D	32.6 WT Germany Hdg	DIGE	2.8 25.83 0.02 -9
-5.1 49 B+	47.9 IS MSCI ACWI Ex US	ACWX	2.8 40.81 0.07 -33
-5.1 49 B-	56.9 IS MSCI EAFE Value	EVF	3.8 48.42 0.19 -23
-2.0 49 B+	65.5 VG MSCI Pacific	PFL	2.5 55.76 -0.26 -55
-4.4 49 D-	53.9 VG Total Intl Stk	VXUS	2.9 46.23 -0.01 -19
-6.2 47 A-	43.1 IS MSCI Philippines	EPHE	0.9 35.85 -0.02 -60
10.8 47 D+	17.9 IS MSCI Russia Cap	ERUS	5.1 12.71 0.40 -29
-3.7 47 C+	23.7 PS India	PIN	0.7 20.21 -0.25 19
-7.0 46 D-	30.8 IS MSCI Germany	EWG	2.0 25.50 0.21 -62
-3.7 46 D+	24.6 IS MSCI Hong Kong	EWN	2.5 19.77 -0.26 -34
-8.7 46 D	38.9 IS MSCI Spain	EWSP	5.1 31.62 0.37 -60
12.4 46 C	22.6 MV Russia	RSX	4.0 16.44 0.39 -20
-5.1 46 B-	52.1 VG Fts Wrld X-US	VEU	3.0 44.45 0.02 -40
-7.2 46 B-	24.4 WT India Earn	EPI	1.0 20.46 -0.24 -40
-7.8 43 B+	63.1 IS MSCI South Korea	EWY	1.3 50.95 -0.12 -30
-3.6 41 B	29.8 Dxt MSCI Germny Hdg	DBGRL	5.0 22.63 0.01 -54
-11.2 41 C-	28.3 IS MSCI Poland	EPOL	3.6 21.38 0.20 -25
-12.2 39 E	36.4 IS DJ Intl Select Divnd	IDIV	4.7 29.58 0.11 -49
-8.7 39 C+	64.6 IS MSCI China	MCHI	2.3 45.84 -0.62 -14
-9.9 39 C	69.9 IS MSCI Asia Ex Jpn	AAJX	1.8 54.92 -0.41 -28
-12.3 39 C	44.8 IS MSCI Chile Index	ECH	1.8 34.98 0.47 74
-8.3 39 B	63.7 IS MSCI EM Min Vol	EMV	2.7 51.91 0.11 -45
-10.1 38 C-	69.3 IS MSCI Mexico	EMW	1.7 53.39 0.33 -43
-10.8 38 C	73.1 IS MSCI So Africa	EZA	2.4 57.83 -0.25 -28
-9.3 37 C	28.5 EGShrs Emv Consmr	EGX	0.8 22.98 0.11 -49
-12.1 37 D	22.6 MV Vietnam	VNM	3.0 16.89 0.55 42
-10.8 36 C+	52.9 IS Ftse China 25	FXI	2.0 37.11 -0.56 -28
-9.0 36 C-	17.1 IS MSCI Taiwan	EWT	2.1 13.75 -0.11 -45
-12.6 36 C-	18.7 PS Intl Div Achvr	PID	3.5 15.31 0.11 188
-11.1 35 C-	53.2 IS Core MSCI EM	IEMG	2.6 41.83 -0.09 -12
-11.3 35 D	26.9 Schwab Emerg Mkt	SCHX	3.2 21.20 -0.01 -54
-16.4 34 B+	31.2 IS MSCI Canada	EWCC	2.4 24.12 0.28 30
-12.2 34 B	44.2 IS MSCI Emrg Mkts	EEM	2.4 34.51 -0.06 -34
-16.0 33 C-	23.3 MV Emrg Mkts Bnd	EMLC	6.2 17.78 0.21 -33
-12.8 32 B	48.8 IS MSCI Pac Ex Japan	EPX	5.3 38.33 -0.01 -45
-24.8 31 B-	18.1 GX FTSE Greece 20	GREE	1.4 10.20 -0.20 -2
-14.4 31 C-	46.5 SPDR S&P Intl Div	DWX	5.7 35.96 0.40 -54
-14.8 30 B	25.6 IS MSCI Australia	EWA	6.5 18.88 0.11 -54
-13.4 30 D-	45.1 VG MSCI Em Mkt	VWO	3.1 34.66 -0.09 -18
-11.8 29 C+	25.7 FrstTr Emrg Mkt Alph	FEM	3.2 19.02 -0.01 -20
-17.4 27 C-	84.6 IS MSCI Thailand In	THD	3.2 63.98 -0.29 -55
-19.4 26 C	13.8 IS MSCI Singapore	EWS	4.0 10.54 0.10 14
-28.7 23 B-	59.2 IS MSCI Turkey Imve	TUR	2.8 38.72 0.14 42
-18.0 23 C-	21.3 PS FTSE RAFI EM	PXH	2.9 15.28 0.08 -62
-16.9 23 D-	48.6 WT Emg Mk Hl Yld	DEM	5.1 35.03 0.15 -54
-23.2 21 B-	15.6 IS MSCI Malaysia	EWM	3.8 10.35 0.05 62
-28.3 20 D-	28.3 IS MSCI Indonesia	EID	1.9 19.68 0.78 -8
-24.3 18 C	39.0 IS S&P Latin Am 40	ILF	2.8 24.07 0.14 -29
-34.8 12 D	48.1 IS MSCI Brazil	EWZ	4.3 23.85 0.23 -23

U.S. Stock/Broad Index

15% R Acc 52-wk Chg S Dis High Fund	Div Symbol Yld	Close Price	Vol% Price Chg Chg
2.1 78 B	72.3 ProS Short Russ 2000	RWM	63.11 0.42 -38
1.9 76 D+	27.4 ProS Short Dow 30	DOG	23.72 -0.04 -47
1.7 76 E	114.4 PS DQQ	QQQ	111.05 0.50 -24
-0.2 74 C	42.7 IS MSCI USA Min Volty	USMV	2.0 40.40 -0.31 -47
0.1 73 C+	24.9 ProS Short S&P 500	SH	21.81 0.07 29
-1.9 70 C+	35.4 PS S&P 500 Hi Div	SPHD	3.5 32.23 -0.07 -66
-0.5 69 C-	119.4 IS S&P 500 Grwth	IWV	1.5 111.02 -0.64 -18
-3.4 67 C+	38.9 PS S&P 500 Low Volty	SPL	2.4 36.66 -0.26 -45
-0.4 66 B-	12.4 PS Listed Priv Eq	PSLV	8.0 10.94 0.03 -66
-0.8 66 D-	56.0 Schwab US LC Growth	SCHG	1.2 51.40 -0.40 -8
-1.2 66 C+	111.9 VG Growth	VUG	1.3 103.17 -0.68 -19
-3.5 65 D	24.7 FrstTr Value Line Div	FVD	2.4 23.32 -0.09 -41
-0.2 65 C+	103.5 IS Russell 1000 Grwth	VORN	3.5 42.23 -0.82 3
0.7 63 B-	25.6 FrstTr DorWri Focus 5	FV	0.1 22.19 -0.51 -36
-1.5 63 D+	44.1 Schwab US Mid Cap	SCHM	1.4 40.08 -0.14 -24
-3.7 63 D-	195.9 VG S&P 500	VO	2.1 181.35 -0.61 -56
-4.8 62 C	24.5 FrstTr Mstar Div Ldrs	FDL	3.7 22.83 0.02 -64
-6.1 62 C+	81.5 IS DJ Select Divdnd	DIVY	3.4 74.57 -0.14 159
-3.6 62 D+	95.0 IS S&P 100 Index	OEF	2.2 87.68 -0.15 -53
-3.8 61 D-	122.1 IS S&P Sml Cp 600	IJR	1.4 109.71 -0.52 -35
-3.8 61 E	213.8 SPDR S&P 500	SPY	2.1 197.81 -0.66 -32
-5.4 59 C-	68.2 ProS Short QQQ	PSQ	56.28 0.27 -37
-4.0 59 E	52.0 Schwab US Broad Mkt	SCHB	2.0 47.84 -0.18 -51
-3.8 59 D	51.2 Schwab US Large Cap	SCHX	2.0 47.20 -0.17 -33
-6.0 59 B+	81.3 SPDR S&P Dividend	SDY	2.6 74.09 -0.29 -39
-2.1 59 E	110.1 VG Mid-Cap Growth	VOT	4.0 99.49 -1.11 -45
-3.9 59 E	94.0 VG Mid-Cap Value	VOE	1.4 85.94 -0.16 -8
-5.1 58 D-	83.2 GH S&P 500 Eq Wght	RSP	1.7 75.93 -0.22 -57
-3.7 58 D	119.7 IS Russell 2000 Idx	IWB	1.9 110.44 -0.39 -29
-3.9 58 C-	128.0 IS Russell 3000 Idx	IWN	1.9 117.51 -0.49 -14
-2.8 58 B	100.5 IS Russell MidCp Grwth	IWP	1.0 90.62 -0.93 0
-3.9 58 D-	215.2 IS S&P 500 Index	IVV	2.2 198.87 -0.75 -26
-3.0 58 C+	155.1 IS S&P MidCp 400	IJH	1.5 140.44 -0.51 6
-3.1 58 C-	282.4 SPDR S&P MC 400	MDY	1.4 255.85 -1.02 -48
-3.8 58 D	98.3 VG Large-Cap	VV	2.0 90.81 -0.34 -67
-3.0 58 C+	132.7 VG Mid-Cap	VO	2.0 119.88 -0.76 1
-3.9 58 E	110.9 VG Total Stock Mkt	VTI	2.0 101.88 -0.33 -40
-6.1 56 B-	78.5 IS Core HiDiv	HDV	3.9 71.89 0.08 -17
-6.4 56 D-	40.8 Schwab Divd Eqty	SCHD	3.1 37.28 0.09 -14
-5.4 55 B+	47.6 FrstTr LC Core Alph	FEX	1.3 43.16 -0.17 -85
-3.6 55 C+	76.9 PS Russell 2000 Grwth	IWO	0.9 137.22 -1.87 8
-4.1 55 C	176.5 IS Russell MidCp Index	IWR	1.5 160.16 -0.81 -11
-5.6 55 C+	76.9 PS Russell MidCp Val	IWS	2.1 62.62 0.09 -41
-4.7 55 C-	59.4 Schwab US Small Cap	SCHA	1.4 52.22 -0.20 44
-6.7 55 C-	83.3 VG Div Appr	VIG	2.4 75.76 -0.34 -37
-5.7 55 C+	70.7 VG Hi Dividend Yld	VYM	3.3 64.86 0.02 -32
-5.2 55 C	111.6 VG Small-Cap Value	VBR	6.0 100.31 -0.02 -29
-6.1 55 C+	86.8 VG Value	VTV	2.6 79.34 -0.13 -37
-5.7 54 E	183.3 SPDR Dow Jones	DIA	2.4 167.69 0.11 -24
-6.0 52 D-	62.5 PS BuyBack Achievrs	PKW	1.2 45.16 -0.13 -66
-4.4 52 E	125.5 VG Small-Cap	VB	4.7 111.55 -0.43 -9
-7.3 51 C+	106.5 IS Russell 2000 Val	IWD	2.4 96.75 0.01 141
-6.0 51 E	129.1 IS Russell 2000 Idx	IWM	1.5 112.49 -0.78 -14
-7.2 51 C	95.9 IS S&P 500 Value	IVE	2.5 86.99 -0.02 -27
-4.2 51 D	95.0 VG Extl Market	VXF	0.8 84.06 -0.49 74
-8.2 48 C	105.4 IS Russell 2000 Val	IWN	2.1 93.32 0.03 30
-11.5 39 D-	24.4 GX SuperDividend	SDIV	7.1 20.41 0.08 -45
-13.0 36 E	24.5 GH Multi-Asset	CVY	6.7 19.46 0.16 -45
-21.1 26 B-	19.1 Alerian MLP	AMPL	8.5 13.83 0.00 -8

Leveraged

1.4 84 C+	50.3 ProS UHP Shrt R 2000	SRTA	31.34 0.61 21
0.4 83 B-	78.4 DX SC Bear 3X Shrs	TZA	48.20 0.84 8

LA PRESSE AFFAIRES

NOUVEAU FINANCEMENT

La société AppDirect est milliardaire

JEAN-FRANÇOIS CODÈRE

AppDirect, entreprise californienne fondée par un Montréalais et un Ontarien, vaut maintenant 1,3 milliard CAN. C'est l'évaluation conférée à l'entreprise dans le cadre d'un nouveau cycle de financement de 140 millions US, annoncé aujourd'hui.

Le Québécois Nicolas Desmarais et l'Ontarien Daniel Saks se sont rencontrés pour la première fois sur les bancs de l'Université McGill. Mais c'est finalement à San Francisco, où ils avaient tous les deux fini par se retrouver après leurs études, qu'ils se sont associés pour créer AppDirect, en 2009.

Six ans plus tard, AppDirect vient de conclure un nouveau cycle de financement, de série E, qui lui rapportera 140 millions US. En tout, c'est plus de 245 millions US que l'entreprise a accueillis dans son capital au gré de divers cycles. La série D, totalisant 50 millions US, avait été conclue il y a à peine sept mois.

JP Morgan

La banque américaine JP Morgan Asset Management a mené ce nouveau tour de table. Elle est par ailleurs le seul nouvel investisseur du groupe, pour le reste constitué

d'actionnaires actuels, notamment le fonds montréalais iNovia Capital ainsi que Stingray Digital, dont le président Eric Boyko est toujours considéré comme un mentor par MM. Desmarais et Saks.

Le nouvel argent « valide notre position sur le marché et nous permet de contrôler notre destinée à long terme », a fait valoir M. Saks en entrevue à La Presse.

Services infonuagiques

AppDirect offre des sortes de boutiques virtuelles qui permettent aux entreprises d'obtenir et de gérer des services infonuagiques. Elle a tout récemment fait l'acquisition d'AppCarousel, entreprise de Calgary qui offrait une solution de gestion des applications sur toute une série d'appareils, des voitures connectées aux téléphones intelligents.

« Nous avons rencontré les gens de JP Morgan juste après la conclusion de notre cycle précédent, et c'est vraiment une relation stratégique que nous créons avec eux, raconte M. Saks. Ce seront nos banquiers et nous allons assurément les avoir comme clients. »

L'entreprise est aussi en phase active de recrutement, en particulier à Calgary et à Montréal, où elle vient d'ailleurs de rénover ses bureaux.



PHOTO OLIVIER PONTBRIAND, LA PRESSE

Marc-André Roy, président de Sotramont, et Annie Lemieux, présidente de LSR GesDev, sont associés dans le projet Arbora, d'une valeur de 130 millions de dollars, le projet proposera 434 logements: 130 logements locatifs, 274 en copropriété et 30 maisonnettes.

GRIFFINTOWN

130 millions pour un projet d'habitation en bois

ANDRÉ DUBUC

Des promoteurs lancent le plus important projet d'habitation doté d'une structure en bois d'ingénierie au Québec, dans le dynamique quartier Griffintown, à Montréal.

LSR GesDev, issu du groupe LSR, promoteur de la Rive-Sud en affaires depuis 1969, et Sotramont, qui compte notamment sur plusieurs réalisations dans le quartier Bois-Franc, dans l'arrondissement de Saint-Laurent, s'associent avec l'homme d'affaires Aldo Bensadoun pour réaliser cette première.

Le projet Arbora, d'une valeur de 130 millions de dollars, proposera 434 logements: 130 logements locatifs, 274 en copropriétés et 30 maisonnettes. Selon les promoteurs, il s'agit du plus important projet d'habitation en bois massif CLT au Québec, et probablement dans le monde, avec une superficie de 597 560 pieds carrés.

Un projet ambitieux à un moment où la construction de condos connaît un ralentissement marqué à Montréal.

« Notre projet se démarque en étant le seul en bois massif CLT dans Griffintown, dit Annie Lemieux, présidente de LSR GesDev. On cherche à convaincre les acheteurs à la recherche d'un environnement plus paisible que ce qui est actuellement offert sur le marché. On a un des plus faibles taux d'implantation au sol du quartier, à 55 %. Ça nous permet d'y mettre beaucoup de verdure, d'y aménager une grande cour intérieure et un parc pour faire de l'animation. »

LSR va à contre-courant du marché puisque le groupe, qui

grande utilisation du bois dans la construction.

« Les panneaux en bois massif sont prisés à travers la planète pour leur faible empreinte environnementale, » dit Frédéric Verreault, porte-parole de Nordic Structure bois, filiale de Chantiers Chibougamau, fournisseur des panneaux en bois lamellé-croisé.

Arbora vise la certification LEED platine, ce qui serait une première dans ce quartier en vogue.

« Griffintown attire les gens à l'affût de nouveautés, dit Marc-André Roy, prési-

« Griffintown attire les gens à l'affût de nouveautés. C'est une clientèle apte à adopter la technologie du bois massif. Elle en comprend les avantages au plan environnemental. » — Marc-André Roy, président de Sotramont, copromoteur d'Arbora

se tenait loin des copropriétés depuis plusieurs années, mène de front deux projets: Arbora et Vic&Lambert, un projet de condos de luxe de 21 millions à Saint-Lambert.

Le plus haut immeuble en bois de Montréal

Arbora comprend trois immeubles de huit étages. Il deviendra le plus haut immeuble résidentiel de Montréal construit en bois d'ingénierie, mais pas le plus haut au Québec. Dans le cadre d'un projet-pilote, la tour Origine, dans l'écoquartier de la Pointe-aux-Lièvres, à Québec, totalisera 13 étages.

L'utilisation du bois d'ingénierie dans la construction est dans l'air du temps. La Régie du bâtiment a assoupli sa réglementation cet été pour permettre la construction d'immeubles en bois de 12 étages et moins. La structure de bois massif CLT est sept fois plus résistante que le béton. La mesure s'inscrit dans la foulée de la Charte du bois, adoptée en avril 2013, afin de favoriser une plus

de Sotramont, copromoteur d'Arbora. C'est une clientèle apte à adopter la technologie du bois massif. Elle en comprend les avantages au plan environnemental. » Sotramont a travaillé avec LSR à Villas-sur-Rive, à Sainte-Dorothée, à Laval, dans les années 2000 et est chargé de la construction de Vic&Lambert.

Arbora est situé dans le quadrilatère formé des rues William, Eleanor, de la Montagne et Ottawa. Grifdor Holding, filiale immobilière de M. Bensadoun, possédait le terrain.

DES AMBASSADEURS POUR PROMOUVOIR LE CONCEPT

La phase 1 sera consacrée aux logements locatifs. Le loyer se situera autour de 2,25 \$ le pied carré par mois. L'occupation est prévue pour l'automne 2016. Trois ambassadeurs vont y déménager, soit Mikaël Kingsbury, médaillé olympique en ski acrobatique, la comédienne Maxim Roy et la femme d'affaires Élodie Fleury, qui commercialise l'eau plate issue de l'érable L'eau de l'Aubier. Des locaux commerciaux d'un total de 35 000 pieds carrés sont prévus au rez-de-chaussée. La boulangerie L'Amour du pain et la fruiterie Citron que c'est bon ont déjà réservé leur local au niveau de la rue de la phase 1. Les condos, de 500 pieds carrés à 1700 pieds carrés, sont mis en prévente et devraient être livrés à l'automne 2017. Le prix moyen au pied carré s'élève à 380 \$.

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AVIS PUBLIC ÉTATS FINANCIERS 2014-2015
 AVIS AVIS est donné que le 20 octobre 2015, le Conseil des commissaires de la Commission scolaire Lester-B.-Pearson recevra et étudiera les états financiers de la commission scolaire Lester-B.-Pearson et le rapport du vérificateur pour l'exercice 2014-2015 terminé le 30 juin 2015, le tout conformément à l'article 286 de la Loi sur l'inscription publique. La réunion se tiendra au siège social de la commission scolaire situé au 1925, Boulevard à Dorval et débutera à 19 h 30. Les états financiers seront disponibles pour consultation le 21 octobre 2015.
 Dorval, ce 7^e jour d'octobre 2015.
 M^{re} Geneviève Dupré
 Secrétaire générale

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AVIS DE CORRECTION DANS LE JOURNAL POUR LA CIRCULAIRE CORPORATIVE BEST BUY DU 2 OCTOBRE
 En page 6 de notre circulaire en français pour le Québec du 2 octobre, le haut-parleur sans fil Bluetooth SoundLink Mini II de Bose (N° Web: 10374581 et 10374580) est annoncé au prix de 200,24 \$ chacun. Le prix correct pour ce produit est de 220,24 \$ (écotax inclus). Veuillez consulter un spécialiste des produits pour tous les détails.
 Nous sommes désolés pour tout inconvenient que cette situation aurait pu causer à notre distinguée clientèle.

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 Les entrepreneurs et les fournisseurs de biens et services peuvent obtenir plus d'informations sur nos appels d'offres en cours en consultant la section « APPEL D'OFFRES » sur admtl.com.

AVEZ-VOUS ACQUIS DES VALEURS MOBILIÈRES DE CASH STORE FINANCIAL SERVICES INC. ?

Un règlement proposé d'une valeur de 13 779 167\$ CAD a été conclu dans le cadre du recours collectif portant sur les valeurs mobilières qui a été entamé au Canada et aux États-Unis contre Cash Store Financial Services Inc.

VOUS DEVEZ SOUMETTRE UNE RÉCLAMATION AFIN DE PARTICIPER VOUS AVEZ LE DROIT DE VOUS OPPOSER

Une audition aura lieu le 19 novembre 2015 à 10:00 a.m. (HNE) à la Cour supérieure de justice de l'Ontario afin de requérir un jugement approuvant le règlement proposé ("Règlement"), la méthode de distribution des sommes obtenues dans le règlement ("Plan de distribution") ainsi que les honoraires et frais payables aux avocats ("Honoraires d'avocats") (collectivement "Jugement d'approbation").

Vous avez le droit de vous opposer si vous êtes en désaccord avec le Règlement proposé, le Plan de distribution ou la demande pour les Honoraires d'avocats.

DATES LIMITES IMPORTANTES

Afin de participer au Règlement, vous devez soumettre une réclamation avant le 8 janvier 2016.

Afin de vous opposer au Jugement d'approbation, vous devez soumettre une opposition avant le 9 novembre 2015.

POUR TOUTES INFORMATIONS ADDITIONNELLES

veuillez consulter: www.classaction.ca/cashstore

et veuillez lire "L'avis du Règlement Proposé - Cash Store Securities Litigation" afin de savoir comment déposer une réclamation afin de participer au Règlement et comment s'opposer au Jugement d'approbation.

OU CONTACTER: 1-800-461-6166 poste 2380

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PRENEZ AVIS que la compagnie **9139-5798 Québec inc** ayant son siège social à Chambly, demandera au Registraire des entreprises la permission de se dissoudre.
 Raymonde Boyer, Présidente

SUDOKU

Ce jeu est une réalisation de Ludipresse. Pour plus d'informations: www.les-mordus.com ou écrivez-nous à info@les-mordus.com

		1	2	3		5		
4	2		1					
						6		
	3			1	2			
				8	6			
	5							7
	6	8		5				
					7	8		
	7		2	4		9		

Placez un chiffre de 1 à 9 dans chaque case vide. Chaque ligne, chaque colonne et chaque boîte 3x3 délimitée par un trait plus épais doivent contenir tous les chiffres de 1 à 9. Chaque chiffre apparaît donc une seule fois dans une ligne, dans une colonne et dans une boîte 3x3.

Solution du dernier sudoku

1	6	9	3	7	4	8	5	2
3	7	5	8	2	6	1	9	4
4	8	2	4	5	9	1	3	7
4	8	7	9	6	5	2	1	3
6	5	2	1	8	3	7	4	9
9	3	1	7	4	2	6	8	5
7	4	8	6	3	9	5	2	1
5	9	6	2	1	7	4	3	8
2	1	3	4	5	8	9	6	7

Niveau de difficulté : DIFFICILE

3317

Par Fabien Savary

3316

CREDIT MARKETS

Bonds | WSJ.com/bonds

Tracking Bond Benchmarks

Return on investment and spreads over Treasurys and/or yields paid to investors compared with 52-week highs and lows for different types of bonds

Table with columns: Total return close, YTD total return (%), Index, Latest, Low, Yield (%), 52-Week Range, Latest, High. Rows include Broad market, U.S. Corporate, High Yield Constrained, U.S. Agency, Mortgage-Backed, Muni Master, Yankee, Global Government, and Emerging Markets.

*Constrained indexes limit individual issuer concentrations to 2%; the High Yield 100 are the 100 largest bonds. In U.S. - dollar terms Euro-zone bonds. ** EMBI Global Index. Sources: S&P Dow Jones Indices; Merrill Lynch; Barclays Capital; J.P. Morgan

Corporate Debt

Price moves by a company's debt in the credit markets sometimes mirror and sometimes anticipate moves in that same company's share price. Here's a look at both for two companies in the news.

Investment-grade spreads that tightened the most...

Table with columns: Issuer, Symbol, Coupon (%), Maturity, Current, Spread, in basis points, Last week, Stock Performance. Rows include Teck Resources, Transocean, Freeport-McMoRan, Talen Energy Supply, Morgan Stanley, Volkswagen AG, Williams Partners, American Express.

...And spreads that widened the most

Table with columns: Issuer, Symbol, Coupon (%), Maturity, Current, Spread, in basis points, Last week, Stock Performance. Rows include Glencore Funding, Volkswagen of America Finance, Canadian Oil Sands, SESI, Teck Resources, Wal Mart Stores, Freeport-McMoRan Oil & Gas, Cox Communications.

High-yield issues with the biggest price increases...

Table with columns: Issuer, Symbol, Coupon (%), Maturity, Current, Bond Price as % of face value, Last week, Stock Performance. Rows include Energy XXI Gulf Coast, First Quantum Minerals, California Resources, Bombardier, Intelsat Jackson Holdings S.A., Berry Petroleum, EP Energy, Sprint.

...And with the biggest price decreases

Table with columns: Issuer, Symbol, Coupon (%), Maturity, Current, Bond Price as % of face value, Last week, Stock Performance. Rows include Concordia Healthcare, Chesapeake Energy, AK Steel, Frontier Communications, Valeant Pharmaceuticals International, Edp Finance, Digicel, MDC Holdings.

*Estimated spread over 2-year, 3-year, 5-year, 10-year or 30-year hot-run Treasury; 100 basis points=one percentage pt.; change in spread shown is for Z-spread. Note: Data are for the most active issue of bonds with maturities of two years or more. Sources: MarketAxess Corporate BondTicker; WSJ Market Data Group

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CLASS ACTIONS

DID YOU ACQUIRE SECURITIES OF CASH STORE FINANCIAL SERVICES INC.?

A proposed CAD\$13,779,167 settlement has been reached in the securities class actions commenced in Canada and the United States against Cash Store Financial Services Inc.

YOU MUST FILE A CLAIM TO PARTICIPATE YOU HAVE A RIGHT TO OBJECT

A hearing will be held at 10:00 a.m. (ET) on November 19, 2015 in the Ontario Superior Court of Justice to seek an Order approving the proposed settlement ("Settlement"), the method of distributing the settlement funds ("Plan of Allocation"), and the fees and expenses to be paid to lawyers ("Counsel Fees") (collectively, "Approval Order").

You have a right to object if you do not agree with the proposed Settlement, Plan of Allocation, or request for Counsel Fees.

IMPORTANT DEADLINES

To participate in the Settlement, you must file a claim by January 8, 2016. To object to the Approval Order, you must file an objection by November 9, 2015.

FOR MORE INFORMATION

visit www.classaction.ca/cashstore

and read the "Cash Store Securities Litigation - Notice of Proposed Settlement" to learn how to file a claim to participate in the Settlement, and how to object to the Approval Order.

OR CALL 1-800-461-6166 x 2380

Global Government Bonds: Mapping Yields

Yields and spreads over or under U.S. Treasurys on benchmark two-year and 10-year government bonds in selected other countries; arrows indicate whether the yield rose (▲) or fell (▼) in the latest session

Table with columns: Country/Maturity, Yield (%), Spread Under/Over U.S. Treasurys, in basis points. Rows include U.S., Australia, France, Germany, Italy, Japan, Spain, U.K.

Source: Tullett Prebon

Borrowing Benchmarks | WSJ.com/bonds

Money Rates

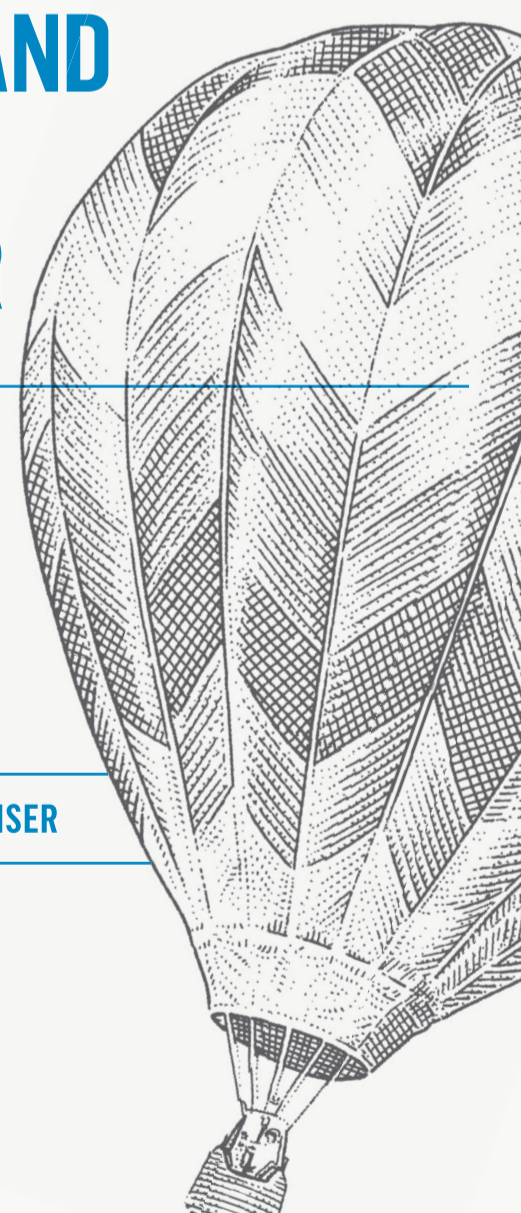
October 6, 2015

Key annual interest rates paid to borrow or lend money in U.S. and international markets. Rates below are a guide to general levels but don't always represent actual transactions.

Table with columns: Inflation, Federal funds, Euro commercial paper, International rates, Treasury bill auction, Prime rates, Secondary market, Other short-term rates, U.S. government rates, Discount, DTCC GCF Repo Index, DTCC GCF Repo Index Futures. Rows include U.S. consumer price index, All items, Core, U.S. prime rate, Discount rate, etc.

Notes on data: U.S. prime rate is effective December 16, 2008. Discount rate is effective February 19, 2010. U.S. prime rate is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks. Other prime rates aren't directly comparable; lending practices vary widely by location. DTCC GCF Repo Index is Depository Trust & Clearing Corp.'s weighted average for overnight trades in applicable CUSIPs. Value traded is in billions of U.S. dollars. Futures on the DTCC GCF Repo Index are traded on NYSE Liffe US. Sources: Federal Reserve; Bureau of Labor Statistics; DTCC; SIX Financial Information; General Electric Capital Corp.; Tullett Prebon Information, Ltd.

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