

**ONTARIO
SUPERIOR COURT OF JUSTICE**

B E T W E E N:

**BARBARA KRANJCEC, on her own behalf and
on behalf of all retired former employees of the Ontario Government
receiving coverage under the Supplementary Health and
Hospital Insurance, Dental and Life Insurance Plan as of June 1, 2002**

Plaintiffs

- and -

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO

Defendant

Proceeding under the *Class Proceedings Act, 1992*

AFFIDAVIT OF FRED HOLMES

I, **FRED HOLMES**, of the City of Toronto, in the Province of Ontario, MAKE OATH AND SAY:

1. I was retained by Class Counsel in 2003 to provide advice and assistance on the benefits issues arising out of the class action brought against the Ontario Government by certain retirees of the Government. I was involved in advising Class Counsel during the motion for certification and during the discovery process. As such, I have knowledge of the matters to which I hereinafter depose.

2. Over the past 30 years I have been a specialist in the field of benefits consulting. I have expertise in group insurance including health, drug issues and disability plans. I headed the benefits practice for Buck Consulting, and prior to that held senior positions in

benefits consulting with William M. Mercer Limited and Towers Perrin Inc. In 2003 the Ontario Minister of Health appointed me as a member of the Steering Committee for the Ontario Drug Strategy Review. The purpose of the Steering Committee was to provide strategic advice and recommendations on improving pharmaceutical care for residents of Ontario through a more effective, efficient and patient focused Ontario Drug Benefit program. A copy of my curriculum vitae is attached to my affidavit as Exhibit "A".

3. I am advised and do verily believe that a Settlement Agreement has been reached in this action between the Plaintiff and the Defendant which is subject to approval by the Superior Court of Justice. I am further advised that one term of the Settlement Agreement is that the drug card which the Ontario Government agreed in 2005 to provide to active employees represented by the Ontario Public Service Employees Union will also be provided to Class Members.

4. As part of my current position as Senior Director, PBM Centre of Excellence for Emergis Inc., I prepared a reference handbook in 2005 entitled "Emergis Pay Direct Drug Reference Handbook". In the course of completing this work I reviewed the numerous issues raised by drug cards for plan sponsors, administrators, users and policymakers. I concluded that a drug card provides significant financial and health benefits to individuals who use a drug card. These benefits include the following:

- (a) A drug card provides electronic "real time" coverage so that individuals do not have to pay for the drugs and then file paper claims at a later date and seek reimbursement.
- (b) Drug cards enhance patient safety through concurrent drug utilization review, which may result in fewer episodes of adverse drug reactions. Concurrent drug utilization review allows the pharmacist dispensing the prescription to search all drugs dispensed to the patient and check for possible adverse

interactions of the prescription being filled. The drug card process accumulates the prescribing data from all pharmacists and pharmacies that the patient goes to, regardless of what chain or ownership is involved. Without the drug card, pharmacies cannot share patient prescribing data even within a chain.

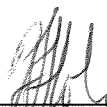
(c) Finally, individuals know the exact contribution they must make at the point-of-sale and access to medication is improved by reducing up front costs.

5. For active employees, the drug card runs approximately ten percent higher than the cost of a reimbursement plan, and sometimes higher. The reasons for the higher cost include: all prescriptions get filled, regardless of cost, whereas in reimbursement they may not; no prescriptions get lost, whereas in reimbursement some are not claimed as they get lost or are forgotten; there are double claims in the year of change caused by a run-off of lagged paper claims; and, where there is a spouse with coverage under another plan that uses reimbursement, the couples tend to use the card plan as a first choice. For retiree groups the costs would likely be less than ten percent because retirees tend to fill their prescriptions at a higher rate regardless of paper reimbursement or a drug card, but there remain other significant advantages for the individuals using the cards, as identified above.

6. For the reasons outlined above, it is my opinion that the extension of a drug card to retirees is a significant benefit to Class Members both in financial and health terms.

7. I make this affidavit in support of the motion to approve the Settlement Agreement and for no other or improper purpose.

SWORN BEFORE ME at the City of)
Mississauga, in the Province of Ontario,)
this 22nd day of June 2006)
)
)
)
_____)
A Commissioner, etc.
Michael Wright

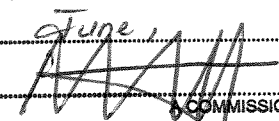


FRED HOLMES

FRED HOLMES

Contact Information

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Fred.holmes@sympatico.ca

This is Exhibit "A" referred to in the
affidavit of FRED HOLMES
sworn before me, this 22nd
day of June, 2006

COMMISSIONER, ETC.

Education

University-University of Waterloo, Bachelor of Mathematics, 1972
High School- St. Andrew's College, Aurora, Ontario
- York Mills C.I., Willowdale, Ontario

Professional Career

January 2005- Emergis Inc, Senior Director, PBM Center of Excellence
February 1, 2004 Project practitioner
1998 to 2004 Buck Consultants Limited-National Practice Leader, Group
Health & Welfare through November 2002, then on sabbatical
1993 to 1998 Towers Perrin-Senior Consultant
1981 to 1993 William M. Mercer Limited- Principal
1972 to 1980 Tomenson-Alexander Limited-Vice President

Volunteer Experience

1991 to Present Technical Delegate-Enforce FIS rules for Ontario alpine ski races
1972 to 1998 Georgian Peaks Club
+Coached children's alpine race program from 1972 to 1998
+ Alpine Committee Chair 1987 to 1997
+ Board Member 1995 to 1998
+ President 1996 to 1998
Mid 1970's + Treasurer, Canadian Ski Instructor's Alliance-Ontario

BUSINESS HIGHLIGHTS

Synopsis

A senior and high profile national member of the employee benefit consulting industry specializing in all aspects of group insurance including health, drug issues and disability plans for the past 32 years, 26 with the top two firms. A go-to person for potential non traditional suppliers to the industry and a frequent spokesperson on behalf of the industry. Currently developing Emergis' Centre of Excellence as a personal legacy project.

Advisory Boards

Ontario Dental Association Task Force on Plan Design-Jan/Feb 1988
Centre for Employee Benefits- Humber College, 1986 to 1993
Pulse Annual Conferences for '96,'97,'98
C-PIC Annual Conferences for '96,'97,'98 and '99
Canadian Healthcare Manager Journal from 1996
Canadian Managed Care Council, 1997, 1998
Aventis Healthcare Survey, from 1998 to 2004 inc.
Employee Health & Productivity Journal, 2 years in the mid '90's
Bristol Myers Squibb, March 29, 2001

Committees

Steering Committee, Province of Ontario Drug Strategy Review, 2003
National Professional Standards Committee of Mercer Canada
Sears Canada's LTD Committee Chair, 1988
Who's Who In Healthcare Awards—judge, 1999-2004
Various management and other committees of Tomenson-Alexander, Mercer and Buck Consultants

Faculty

Mercer Canada's grades 10 to 12 annual seminars, on group insurance.
Mercer International Partner's seminars, two courses, one on group insurance risk management and financing, the other on health care systems. Co-presenter on both.
Humber College's CEB programme's Disability module, twice a year for ten years.

Awards

President's Award, Emergis Inc.- October 13,2005
2001 Who's Who in Healthcare Awards-Group Insurance category winner.
Certificate of Recognition- Board of Governors, Humber College, December 1993

Arbitrations

Expert witness at three arbitrations on disability through to 1993.

Interviews

NPS Private Payer Seminar, Toronto, May 15, 2006
NPS and the International Experience (NZ), Rogers Media round table, May 1, 2006
Davies Consulting (Tuhin Rahman), on Remote Monitoring in the Home Environment for Bosch, March 22, 2006
National Pharmaceutical Strategy (NPS) Workshop, Ottawa, September 14,15,2005
Ivey School of Business MBA student, Environmental Scan for a Pharma Company, August 3, 2005
Memorial University; continuation of 2004 interview by a student, July 25, 2005
Pharmacy Post, October 2004
Memorial University re: Private Insurance marketplace, Dr. Joffe, June 11, 2004
MacLean's magazine, Nov 3, 2003, Depression in the Workplace
Future of Healthcare Forum, October 2003, published in Canadian Healthcare manager, December 2003
The Hidden Costs of Depression in the Workplace Roundtable, June 6, 2003 published in Canadian Healthcare Manager, October, 2003
Rogers Media Roundtable-The Impact of the Kirby and Romanow Reports on Benefit Plan Design, published June 2003, Canadian Healthcare Manager
CPBI, Genomics and Drug Plan Management, London, On, October 21, 2002
Rogers Media, June 2002, Diabetes
IMS, 2002 Therapy Forecaster, Sept 2002
IMS, Dec 14, 2001, Total Canadian Retail Pharmaceutical Marketplace
Head Research on Obesity and Drug Solutions, September 29, 2000
Warren Shepell, Jan 23, 2001 focus group of one
Competition Bureau, May 21, 1998, Merger of Met Life and Mutual Life
Toronto Star, April 20, 1998, Mail Order Pharmacy
Information Morning-CBC Radio, Moncton, March 13, 1998, Downsizing of carrier
Financial Post, March 28, 1998, Critical Care Insurance
CBC Venture, Dec 2, 1997, Stress in the Workplace
Canadian Pharmaceutical Journal, Dec 1, 1997, RX Canada
Competition Bureau, Sept 26, 1997, Great-West Life/London Life merger
MacLean's magazine, July 10, 1997, Homecare
Pension and Benefits Monitor, July 10, 1997, Managed Care
Financial Post, July 7, 1997, Disability Insurance
W-5, June 3, and October, 1997, Prescription Drugs
The Medical Post, May 20, 1997, Health Records & Confidentiality
Financial Post, May 2, 1997, National Drug Scheme
Pharmacy Post, April 21, 1997, Pharmacies selling Managed Pharmacy
Financial Post, April 16, 1997, Ontario Blue Cross Catastrophic illness product

Conference Board of Canada, March 3, 1997, Drug Utilization
CBC Radio, Feb 13, 1997, Use of R.N.'s in employer benefit plans
The Medical Post, Jan 27, 1997, Exponential increase in use of employer plans
Benefits Canada, Jan 27, 1997, Back pain
Globe and Mail, Jan 15, 1997, Dispensing fee hype
Globe and Mail, Dec 17, 1996, Consolidation of health data
Pharmacy News, Dec 11, 1996, Metro Toronto Drug Deal
CFRN, Nov 4, 1996, Disability Statistics on stress
Canadian HR Reporter, 1996, Benefits to same sex spouses
MediTrust film clip, Oct 24, 1996, Drug Environment
Federated Press, Oct 17, 1996, Disability Management seminar ideas
Pharmacy Post, Oct 10, 1996, RX Canada rollout
APM Management Consultants, Sept 27, 1996, Employer drug plan environment
W-5, Sept 5 and 19, 1996, Drug rebating
CBC Radio News, Sept 26, 1996, Health plan cost containment
CHCH's BCTV's Canada Tonight Show, Aug 28, 1996
Pharmacy News, Aug 26, 1996, Pharma Plus bonus product
Pharmacy News, Aug 21, 1996, RX Canada
HR Professional, July 25, 1996
Toronto Star, July 24, 1996
Globe and Mail, July 15, 1996, Psychological disabilities
Globe and Mail, July 10, 1996, Self-employed benefits
Pension and Benefits Monitor, June 26, 1996, Rising drug cost hype
Globe and Mail, June 12, 1996, Lily's diabetes control program
Applied Management Consultants, June 7, 1996, Cost containment of health plans
Pharmacy Post, May 15, 1996, Wal-Mart and PPO's
Health Marketing Service, March 4, 1996, Disability Management
Halifax Chronicle Herald, Oct 13, 1995, Demand management
Competition Bureau, Nov 21, 1994, FoxMeyer, Pharmex and Evans Rehab, Lily and RX+
Radio Canada, March 1, 1994, Quebec's taxing health plans
CTV's Colin Gray, Feb 22, 1994
Toronto Star, Feb 12, 1994, Quebec tax sparks...
PMAC, Dec 1, 1993, Knowledge is the best medicine
City TV, April 17, 1989, Workplace disability costs

Peer Reviewed Papers

The Hidden Cost of Depression in the Workplace, CHM, Oct. 2003
A Personal Perspective on Privacy Legislation, B&PM, Aug. 2002
Saving Now for Tomorrow, CHM, June 2002, co-author
Where is the Future of Healthcare Benefits, BC, Sept. 2001
Talking About An Evolution, BC, Sept. 2001
The Changing Nature of The Benefits Obligation, 2001, co-author
Fact and Fiction-Exploring the Realities of Viagra ...Roundtable, 2001

The Next Ten Years-The Future for Employer Sponsored...BC, July 2001
 Tomorrow's Group Insurance Business, BC, March 2000
 National Pharmacare, CHM, Feb/Mar 1998
 Shifting the Burden, BC, January 1997
 Implications of a National Pharmacare Program, BC, October 1997
 Proof-Positive, BC, June 1997, co-author
 Creating and Implementing A Disability Management Strategy, FP, Oct 1996
 Breaking the Pay-Direct Card Myth...BC, July 1996
 The Future is Now, Group Healthcare Management, Aug, 1996
 Government Cost- Shifting, What It Means To Employers, BC, Oct, 1996
 Disability Management Looks Different..., CHRR, June 19, 1995
 Prescribing Guidelines: Here to Stay, CHM, Spring 1995
 Post Taxation Benefit Plan Design, BC, Oct, 1995
 The Evolution of Employer Sponsored Dental Plans, OD, Oct, 1994
 Uncovering the Overlooked Cost of Disability Benefits, B&PM, Sept/Oct 1994
 Racing Towards Change, What It Means To Employers, BC, Oct, 1993
 Employers Consider Responses to Rising Drug Costs, MB, June 1992
 Benefit Audit..., TBL, Jan, 1990
 Canada's Healthcare..., OBN, March 11-24, 1989
 Benefits Under Siege-And Creative Solutions, HR, Dec88/Jan 89
 Health Costs Shift To Business, HBJ, June 1988
 Cost Containment for Employee Benefits, MB, Dec, 1987
 Cost Containment, Battle of the Bulge, P&BM, Jan/Feb 1985
 Disability Costs can be contained..., CHRR, July 18, 1984
 NOTE: CHM-Canadian Healthcare Manager
 B&PM-Benefits and Pension Monitor
 BC-Benefits Canada
 FP-Federated Press
 CHRR-Canadian HR Reporter
 OD-Ontario Dentist
 MB-Mercer Bulletin
 TBL-The Bottom Line
 OBN-Ottawa Business News
 HR-Human Resource
 HBJ-Halton Business Journal

Educational Assignment

To Dalhousie University's CEBS Program, two papers:

- + Shifting the Burden-June 8, 1998
- + The Changing Nature of the Benefits Obligation-Jan 10, 2001

To the International Foundation's Advanced Trustee Management Standards Program Part II
- "Michael Kirby, Roy Romanow and Your Benefits Plans"-Holmes, Norton, Bhimji,
Johnston

To Humber College, CEB Program—Donation, May 16, 2006, of the monthly *Holmestorial*
originals dated December 1976 to November 2002 inclusive, written by Fred Holmes

Speaking Engagements (slides/text peer reviewed)

RX&D Private Payer Committee Meeting, May 9, 2006—Presenter
Face-to-Face Seminar-Catastrophic Drugs-December 1, 2005—Presenter
Amgen Private Payer Seminar, October 19, 20, 2005—Chair
CPBI Fundamentals-Affordability of Prescription Drugs-Co-presenter, October 19, 2005
Emergis Emerging Developments Drug Seminar—Panel moderator, September 28, 2005
Advocis 85th Annual Ontario Congress—September 16, 2005--Speaker
Wyatt Health Forum, June 29, 2005—Panelist
Schering Canada Private Payer Seminar, June 22, 2005--Chair
Abbott Emerging Drugs Symposium, June 15, 2005—Opening Remarks
Benefits Breakfast Club, May 26, 2005—Co-Presenter
Eli Lilly New Product Seminar, April 26, 27, 2005-Chair and speaker
International Roundtable of Third Party Payers, London, U.K., February 21, 2005-panelist
Blevins Client and Supplier Seminar, Keynote Speaker, June 22, 2004
Amgen Private Payer Seminar, June 2, 3, 2004--Chair
Eli Lilly New Product Seminar, April 27, 28, 2004-Chair and speaker
Workplace Health & Wellness Conference, Jan 2004-speaker
GIPC, Nov 27, 2003-speaker
Eli Lilly New Product Seminar, April 29, 30, 2003—Chair and speaker
Solutions In Drug Management-Table Chair and respondent, April 2002/2003
CPBI, Ontario Region-Benefit Fundamentals Lecture Series-March 5, 2002-speaker
U of T, Faculty of Pharmacy-Stakeholder Panelist-2001/2002
Conference Board of Canada-Council of IR Executives, Vancouver, Feb 6, 2002-speaker
CPBI, Calgary, Wellness Conference, Feb 8, 2002-speaker
Hidden Costs of Depression, Dec, 2002-speaker
Eli Lilly New Product Seminar, April 29, 30, 2002-Chair and speaker
Aventis Healthcare Survey, Toronto rollout, May, 2001/2002
Benefits Canada Roundtable on Obesity, March 27, 2002, Montreal-panelist
CPBI Regional Conference, London, Oct 21, 2002-speaker
Health Work & Wellness Conference, Lake Louise, Oct 21, 2002-speaker
Industry Focus Group Meeting, Nov 29, 2001 and May 2002-organizer and panelist
Benefits Breakfast Club, Merck Frosst Handbook, Sept 20, 2001
2001 to 2011, The Future for Employer Sponsored Group Benefits Aug 28, 2001-speaker
Clarica Group Strategic Planning Exercise, April 18, 2001, St. Marys,-speaker
BMS New Product Presentation, April 10, 2001, speaker
Special Reception for the Minister of Health, Nov. 22, 2000-panelist

CPBI Ontario Region meeting in Ottawa, Oct. 24, 2000-panelist
 CI, Analyzing Drug Cost Containment, September 19, 2000-panelist
 Glaxo Wellcome, Implications for Health Benefits Advisors, June 2, 2000-speaker
 The Impact of Demutualization to Benefits Breakfast Club, April 20, 2000-speaker
 The Legal Implications of a Restricted Drug Formulary to RBC'DS HR Executives,
 January 18, 2000-speaker
 Humber College HR Grads Class, January 17, 2000-speaker
 C-PIC Chair, 1996,'97,'98,'99
 CPBI, Impact of Demutualization on Our Group Insurance Industry, One Consultant's View,
 October 6, 1999-speaker
 IIR, Employee Benefits In Transition '99, September 16, 1999-panelist
 ESI/Manulife Emerging Drug Strategies Forum, June 17, 1999-speaker
 Infonex-Assessing the Effectiveness of 'Flex', April 26, 1999-panelist
 Buck Offsite International Meeting, Demutualization Impact, April 23, 1999-speaker
 Buck Consultants/Tory, Tory, Legal Implications of a Restricted Formulary, October 7,
 1998-co-speaker with Hugh O'Reilly
 Eli Lilly Managed Care Strategic Planning Meeting, April 29, 1998-chair and speaker
 Health Outcomes Group on Drug Plan Environment, April 5, 1998
 Pulse Conference-1996,'97,'98-chair and speaker
 Home Treatment of Deep Vein Thrombosis, May 24, 1997-speaker
 Xerox Panel on Wellness, June 18, 1997-panelist
 Disability Case Management Seminar, March 13, 14, 1997-chair and speaker
 Dental Health Group, Feb 17, 1997-speaker
 Managing the Empty Chair, A Leading Approach to Disability Management, June 11/12,
 1997
 Leading Edge Disability Management Seminar, May 27, 1996-chair and speaker
 Total Health and Disease Management Seminar, Jan 15/16, 1996-speaker
 Cycle Three Sales Meeting, Sept 24, 1996, Montreal-speaker
 Disability Workshop Leader-Creating and Implementing Strategy, Oct, 11, 1996
 PBM's and PPO's, June 17, 1996-chair and speaker
 Managed Health Care & Employer Plans Conference, April 1, 1996-chair and speaker
 Total Health and Disease Management Forum, Jan 15, 1996-speaker
 Prescription Drug Cost Shifting, The Thin Edge of the Wedge, Sept 11&18, 1996 -
 co-presenter
 1996, A Year of Significant Prescription Drug Reform..., June 10, 1996
 Third party Market, March 16, 1995, for Zeneca Pharma-speaker
 TP Breakfast Seminar, May 11 and June 8, 1995-speaker
 Ciba Geigy Focus Group, Oct 12, 1995-facilitator
 Pharma '95 Conference, Sept 19, 1995-speaker
 OPA Conference, Sept 25, 1995-speaker
 Canadian Health Care Update for Abbott Labs in Montreal, May 25, 1995-speaker
 Internal Sales Meeting-Marion Merrell Dow, March 8, 1995-speaker
 Managed Health Care, Feb 16, 17, 1995-chair and speaker
 CWDA's Annual CEO Meeting, Jan 23, 1995-speaker

HRAPO Annual Conference, Feb 1, 1995-speaker-The Future of Health and Dental Programs
 Employer Sponsored Benefit Programs conference, June 26, 1995-chair and speaker
 Total Health Management-Focusing on the Demand Side, Sept 19, 1995
 Collapsing Medicare, May 11, 1995-co-presenter
 Third Party Industry for Marion Merrell Dow in Montreal, March 9, 1995
 CIA Annual Meeting, March 14, 1994-speaker
 Benefits Canada Roundtable, Jan 19, 1994-panelist
 Slash Benefits & Compensation Plan Costs seminar, March 9, 1994-speaker
 Aetna Re-engineering Team meeting, April 4, 1994-panelist
 Anderson Study Group Meeting, Oct 11, 1994-speaker
 ODA Annual Meeting, April 24, 1994-speaker
 IMS Roundtable on Drug Plans, July 12, 1994-panelist
 LIMRA Conference in Kitchener, Sept 12, 1994-panelist
 IMS Managed Care Briefing Session, Nov 16, 1994-panelist
 Managed Health Care, June 6, 7 1994-chair and speaker
 The Consultant's Role in Drug Plan Benefits, Nov 16, 1994 in Mississauga
 Benefits Canada Roundtable-"On the Outside" 1994-panelist
 Benefit Plans, April 22, 1993-speaker
 HRAPO, Developments in Group Plans, Feb 24, 1993-co-presenter
 Mercer Grades 10-12 Training Sessions, 1981 to 1993 inclusive-speaker
 CEB program lecturer 1983-1993, Disability section twice yearly
 Cost Containment Strategies Conference, April 22, 1993-speaker
 CWDA Annual CEO meeting, Jan 20, 1993-speaker
 Mercer breakfast seminar, June 16, 1993-co-presenter
 LIIC Conference, Oct28, 1993 in Kitchener-speaker
 Universal and Comprehensive Medicare, Dec 1993
 ASBO's Annual Meeting in Anaheim CA., Oct 1992-speaker
 CLHIA's Annual Forum on Group Insurance, Oct 1, 1992-panelist
 CDA Annual Meeting, Sept 21, 1990, Ottawa- speaker
 Sir John A. MacDonald grade 13 Business class, March 28, 1990-speaker
 U of T's Third Year Dentistry Class, Jan 30, 1990-speaker
 Financial Executives Institute in Hamilton, March 9, 1989
 Conference Board of Canada, Feb 8, 1989-speaker
 CDA conference, Sept 27, 1989-speaker
 Absenteeism Conference, Jan 26, 1988-speaker
 Mercer Worldwide Partners Course Leader, Group Insurance Risk Management, 4x, 1986-1988
 CIA Annual Meeting, Nov 12, 1995, -LTD panelist
 Mercer breakfast seminar, Nov 17, 1987-co-presenter
 CPC Annual Meeting, Sept 3, 1987-Workshop presenter
 Sun Life Panel, Consultant's Perspective, Jan 9, 1986-panelist
 Mercer breakfast seminar Sept 19, 1985 on Risk Sharing, Group Insurance-speaker
 Mercer breakfast seminar, March 22, 1983 on Post Retirement Benefits-speaker

Note:

CPBI-Canadian Pension and Benefits Institute

CPC-Canadian Pension Conference-now the CPBI

U of T- University of Toronto

TP-Towers Perrin

OPA-Ontario Pharmacist's Association

CWDA-Canadian Wholesale Drug Association

CIA-Canadian Institute of Actuaries

ODA-Ontario Dental Association

CEB-Certificate in Employee Benefits issued by Humber College in Toronto

CLHIA-Canadian Life and Health Insurance Association (for-profit carriers)

CDA-Canadian Dental Association

Quotations

Benefits Canada, Jim Norton Obituary, March 2006

Benefits Canada, Face to Face, February 2006

Benefits Canada, Digging for Data, September 2005

Globe and Mail, with Hugh O'Reilly, June 21, 2005

Pharmacy Post, Solutions in Drug Plan Management Roundtable Report, May 12, 2005

Pharmacy Post, October 2004

Aventis Healthcare Survey, 1998-2004

CHM, Face to Face Debate, Feb 2004

Benefits Canada on Bill C-45, March 2004

CHM Roundtable, Healthcare 2013..., December 2003

B&PM, The Role of Workplace Health..., October 2003

CHM Roundtable, The Impact of the Kirby, Romanow..., June 2003

Benefits Canada, Michael Kirby, Roy Romanow and your benefits plan, January 2003

Benefits Canada on HSA's, May 2002

Benefits Canada on Asthma Attack, Oct 2002

Benefits Canada, two quotes on drug utilization, August 2002

Solutions in Drug Plan Management pullout, June 2002

Canadian Diabetes Association flyer, 2002

Benefits Canada, Loving Spoonful, Dec 2002

MacLean's magazine, Expensive Drugs, January 24, 2002

Benefits Canada, two references, Feb 2002

Pharmacy Post, Worth Repeating, Oct 2001

Benefits Canada Saving Retiree Benefits, March 2001

Benefits Canada, Healthcare by design, April 2001

Re-examining Healthcare costs, April 2001

Solutions In Drug Plan Management, Absenteeism: The Missing Link April 2001

CHM, Workplace Stress, June 2001

CHM, HRA's, June 2001

Benefits Canada, 2000 Drug Trends, October 2000

CBC Venture, Oct 17, 2000, interview clip
Hoffman La Roche CD on Xenical and Obesity, 1998
Toronto Star, Drug Costs, Aug 21 1998
Benefits Canada, the Dawn of Self, July/Aug 1998
Benefits Canada, Viagra, Aug/Sept 1998
CHM, Menopause, Aug/Sept 1998
Benefits Canada, Wellness & Prescription Drugs, July/Aug 1998
CHM, Focus on Aging, April/May 1998
Benefits Canada, Tackling Mt. Pharmacare, Feb 1998
CHM, Is National Pharmacare a good idea? January 1998
CHM, The touchy-feely stuff, June/July 1998
Financial Post, Pharmacare prescription is hard to swallow, May 8, 1997
MacLean's magazine, Depression, Dec 1, 1997
CHM, The brave new world, Sept 22, 1997
Financial Post, Disability statistics, April 18, 1997
Globe and Mail, Pharmacare, Jan 27 and Feb 10, 1997
Saturday Night, The Best Doctors Money Can Buy, Sep 1996
Globe and Mail, Psychological strain shows on the job, July 23, 1996
Globe and Mail, Semi-private hospital, October 15 1996
Globe and Mail, Tug of war, Dec 27, 1996
Group Healthcare Management, Choices for Cost Containment, Aug 1996
Benefits Canada, Dispensing with Tradition, June 1996
The Drug Plan Management Handbook by Rose Fishman, 1996
Benefits Canada, RX Roulette, June 1995
CHM, Our Drugs, June 1995
Pharmacist News, Pharms fear FoxMeyer, Dec 1995
Financial Post, DB plans, June 2, 1995
Ontario Dentist, Future Shock, June 1994
Ontario Dentist, A Dental Mystery, September 1994
The New York Times, March 7, 1993
Financial Times, When the drugstore's in the mail, April 3, 1993
Globe and Mail, Ontario firms brace.., May 21, 1993
Toronto Star, Tax on group insurance, May 21, 1993
Ottawa Citizen, Tax grab, June 1, 1993
Business Insurance, Ontario levies tax..., May 31, 1993
Financial Post, Employers told to help reform Medicare, June 17, 1993
Human Resources Management in Canada, Managing the Benefits program, April 1993
Financial Post, Drug Stores fret..., July 31, 1993
Canadian HR Reporter, Cost Shifting, July 16, 1992
The Washington Times, Canadian System..., June 26, 1992
Globe and Mail, Mail Order Pharmacy, Aug, 31, 1992
Financial Post, OntarioHealth care system..., May 12, 1992
The London Free Press, NDP blueprint..., May 12, 1992
Toronto Star's Monday Forum, March 7, 1988
Globe and Mail, Pre-funding costs..., March 23, 1983

Note:

CHM-Canadian Healthcare Manager

B&PM-Benefits and Pension Monitor

Books

The History of Byng Inlet and Its Shoreline Communities; Self published April 29, 2005;
294 pages, soft cover, 8.5x 11 inch format

2005 Emergis Pay Direct Drug Reference Handbook, dated June 2005, released
September 28, 2005

May 16, 2006

BARBARA KRANJCEC

- and -

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO

Plaintiff

Defendant

Court File No. 02-CV-238484 CP

**ONTARIO
SUPERIOR COURT OF JUSTICE**

Proceedings Commenced at TORONTO

**AFFIDAVIT OF FRED HOLMES
SWORN THE 22nd DAY OF JUNE, 2006**

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Solicitors for the Plaintiff