

Joanne Elizabeth Cannon
Registration Number: D28709
Tislonburg, Ontario

HEARING DATE: June 19, 2008

MISCONDUCT: Ont. Reg. 991, ss. 14(1), 16(4)1

PARTICULARS OF THE COMPLAINT:

RIBO received a letter from Joanne Elizabeth Cannon's employers advising of a situation that arose giving reason for them to terminate her employment.

Ms. Cannon completed an automobile application for a client with coverage effective January 29, 2007 through an insurance company. A statement of account that accompanied the policy indicated that the total amount was due and that a monthly payment being a withdrawal of \$490.00 was due on March 1, 2007. On February 28, 2007, the client visited the brokerage to ask why the first withdrawal was so much as she had already given Ms. Cannon \$386.00. The client explained that she initially had paid to Joanne Elizabeth Cannon a \$200.00 money order and \$186.00 in cash. She further explained that Joanne Elizabeth Cannon had given her back the money and told her to put it into her bank account and the insurance company would draw it directly from her bank account. Later that day, Ms. Cannon went back to the client's house and told her that she needed the \$386.00 as a deposit for the policy. The client gave Ms. Cannon the \$200.00 money order asking Ms. Cannon as to whom it should be made payable and was instructed by Ms. Cannon to leave it blank. Ms. Cannon then accompanied the client to a local bank machine where she withdrew the \$186.00 in cash and gave it to Ms. Cannon. The client asked Ms. Cannon for a receipt but was told that she didn't have any with her but would drop by her house at a later date and provide her with one. That was never done. The premium payment notice made no mention of this payment of \$386.00. As it was too late to stop the March 1st payment of \$490.80, the payment went NSF and the policy was cancelled. The insurance company advised that they did not receive any payment with the application. A copy of the money order was obtained later from where it was purchased. The money order had been made payable to Joanne Elizabeth Cannon and was endorsed by her as well for cashing.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee found that Joanne Elizabeth Cannon was properly served with the Notice of Hearing and Direction.

The Discipline Committee notes that RIBO received a notice of resignation from Joanne Elizabeth Cannon dated September 28, 2007 and that RIBO accordingly deregistered her effective September 30, 2007.

The Discipline Committee found that it had jurisdiction to hear this matter as the events in question occurred during the time Joanne Elizabeth Cannon was registered with RIBO.

The Discipline Committee further found that the allegations contained in the Direction had been proven, and found that Joanne Elizabeth Cannon was guilty of misconduct as alleged therein and ordered:

- (a) That a recommendation be made to the Qualification and Registration Committee that they not consider any application for reinstatement by Joanne Elizabeth Cannon for a period of five years commencing from the date of this Order.