



LAW SOCIETY
Newfoundland & Labrador

2024-2025 Annual Report

**The Law Society of Newfoundland and Labrador
Annual Report 2024-2025
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**This report covers the period of
June 2024 - June 2025**

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Meet the Law Society of Newfoundland and Labrador

BENCHERS

Gladys H. Dunne, KC
President
Rodney J. Zdebiak, KC
Vice-President

ELECTIVE BENCHERS

Eastern District

J. Alexander Templeton
Douglas W. Wright
Carey S. Majid, KC
David S. Williams
Valerie A. Hynes, KC
Sheilagh M. Murphy, KC
Lauren J. Chafe, KC
John R. Whelan
Steven A. Scruton
Johnathan E. Earle

Central District

Gregory J. French
Derek P. L. Ford

Western District

Mark A. Mills
Lorilee A. Sharpe

Labrador District

Jonathan D. Regan

APPOINTED BENCHERS

Linda Harnett
Ross Elliott
Glenda Reid
Allan Skanes

HONOURARY BENCHERS

Lewis B. Andrews, KC
Donald E. Anthony, KC
Renée L. F. Appleby, KC
Kenneth L. Baggs, KC
Jeffrey P. Benson, KC
Augustine F. Bruce, KC
R. Paul Burgess, KC
Morgan C. Cooper

V. Randell J. Earle, KC
J. David B. Eaton, KC
Barry G. Fleming, KC
J. Vernon French, KC
J. Derek D. Green, KC
Thomas R. Kendell, KC
R. Barry Learmonth, KC
Susan M. LeDrew, KC
Dana K. Lenehan, KC
Augustus G. Lilly, KC
Dennis C. MacKay, KC
Ann F. Martin, KC
Paul M. McDonald, KC
Stephanie L. Newell, KC
M. Francis O'Dea, KC
Suzanne M. Orsborn
Ian S. Patey, KC
Ernest G. Reid, KC
John F. Roil, KC
Marina C. Whitten, KC
D. Scott Worsfold

LAW SOCIETY STAFF

Brenda B. Grimes, KC
Executive Director

Aimee N. Rowe
*General Counsel/Deputy
Executive Director*

Christian J. Hurley
*Director of Admissions and
Education*

Lori S. Chafe
*Director of Professional
Responsibility*

Angie M. Whitehead
*Director of Practice
Management*

Nakita A. F. Ryan
Director of Custodianships

Jenny E. Thornhill
Law Librarian

Jenn L. Friesen
Trust Compliance Auditor

Frank G. Skanes
*Manager of Finance and
Administration*

Janice K. Ringrose
Insurance and Risk Manager

Pamela A. Marks
*Professional Responsibility
Administrator*

Amelia F. D. White
Communications Specialist

Anne P. Cross
*Administrative Assistant
(Professional Responsibility)*

Lisa E. Kennedy
*Administrative Assistant
(Custodianship)*

Temitayo Abiodun-Oje
*Administrative Assistant
(Admissions and Education)*

Erin C. Rowe
*Administrative Assistant
(Executive)*

Julia Z. Reid
*Administrative Assistant
(Risk Management)*

S. Renee Whalen
*Administrative Assistant
(Office/Receptionist)*

Leah A. Griffiths
Library Technician

Sabreena J. Burke
Maintenance Technician

Law Society Committees

Statutory Committees

EXECUTIVE COMMITTEE

Gladys H. Dunne, KC
President
Rodney J. Zdebiak, KC
Vice-President
D. Scott Worsfold
Past-President
Douglas W. Wright
CAC Chair
Allan Skanes
CAC Vice-Chair
David S. Williams
Brenda B. Grimes, KC
ex officio
Aimee N. Rowe
Staff

COMPLAINTS AUTHORIZATION COMMITTEE

Douglas W. Wright
Chair
David S. Williams
Vice-Chair
Linda Harnett
Appointed Benchers
Lori Chafe
Staff

Alternate Members

Dennis C. Mackay, KC
Donald E. Anthony, KC
Gregory J. French
J. Alexander Templeton
Johnathan E. Earle
Jonathan D. Regan
Mark Mills
Morgan C. Cooper
Renée L. F. Appleby, KC
V. Randell J. Earle, KC
Allan Skanes
Appointed Benchers

EDUCATION COMMITTEE

Allan Skanes
Chair
J. David B. Eaton, KC
Renée L. F. Appleby, KC
Sarah G. Fitzgerald
Justin G.J. Caines
André J. Clair
Rodney J. Zdebiak, KC
ex officio
Christian J. Hurley
Staff

BAR ADMISSION COMMITTEE

J. David B. Eaton, KC
Chair
Beth M. W. McGrath, KC
C. Brodie Gallant
D. Lynne Butler
Darren C. Stratton
David L. Hearn
Gregory M. Smith, KC
Padraig J. Mohan
Stacey L. O'Dea, KC
Stephen F. Penney
Tannis L. King, KC
Christian J. Hurley
Staff

DISCIPLINARY PANEL

Appointed Member Representatives

J. David B. Eaton, KC
Chair
Chantelle MacDonald
Newhook, KC
Colin D. Feltham, KC
Daniel F. Furey
Darren C. Stratton
Deidre D. Badcock
Erin L. Delaney

Glenda C. Best, KC
J. Michael Collins
Jacqueline A. Penney, KC
Jason N. House
Jennifer E. Lundrigan
Jessica A. Dellow
Justin G. J. Caines
Kathleen O'Reilly, KC
Kimberly J. Mackay
Matthew Janes
Michael H. Duffy
Michelle A. Willette, KC
Morgan C. Cooper
Olga McWilliam Benson
Rebecca A. Redmond
MacLean, KC
Rhona M. Buchan
Robert J. Hickey
Shawn I. Patten
Sophie E. St. Croix
Tannis L. King, KC
Tanya L. O'Neill
Veronica R. E. Dillon

Appointed Lay Representatives

Aubrey Dawe
Catherine A. B. Pinsent
Cindy Whitten
Craig Ennis
Darleen J. Kelly
Dwayne Hopkins
Janine O'Malley
Sharon Warren
Stephen Belanger
Matthew Janes



Law Society Committees

Standing Committees

ACCESS TO JUSTICE COMMITTEE

Lauren J. Chafe, KC
Chair
Tamara L. Drover
Kathy P. Moulton
Kyle R. Rees
Allan Skanes
Ross Elliott
Jenny Thornhill
Staff

ACCOUNTS AND FINANCE COMMITTEE

Douglas W. Wright
Chair
Allan Skanes
Sheilagh M. Murphy, KC
Brenda B. Grimes, KC
Staff
Frank G. Skanes
Staff

CLAIMS REVIEW COMMITTEE

Janice K. Ringrose
Chair
Thomas E. Williams, KC
Counsel
Stephen J. May, KC
Alternate Counsel

CODE OF PROFESSIONAL CONDUCT REVIEW COMMITTEE

Linda Harnett
Chair
Ann F. Martin, KC
Rodney J. Zdebiak, KC

Lori S. Chafe
Staff

EQUITY AND DIVERSITY COMMITTEE

Carey S. Majid, KC
Chair
Seren Cahill
Allison S. Conway
Jessica A. Dellow
Amy E. Kendell
Rebecca M.C. Marshall
Matthew Raske
Nakita A. F. Ryan
Staff

FITNESS TO PRACTICE COMMITTEE

Ann F. Martin, KC
Tannis L. King, KC
Emily Timmons

Alternates

Richard L. Deveau
Adrienne H.Y. Ding
Ruth K Peters Wakeham, KC
Philip G. Warren, KC

Public Representatives

Patrick Whalen
Montgomery Keough

HONOURS AND AWARDS COMMITTEE

Linda Harnett
Chair
Jonathan D. Regan
Vice-Chair
Ian S. Patey, KC
Keri-Lynn Power

Jill N. Quilty
Ashley E. Savinov
Derek P. L. Ford

INDIGENOUS EDUCATION AND ACTION COMMITTEE

Barbara A. Barker
Chair
David S. Williams
Bencher Liaison
Aimee C. Letto
Daniel W. Bennett
Gerrie M. Smith
Trevor N. Bridger
Christian J. Hurley
Staff

INSURANCE COMMITTEE

Sheilagh M. Murphy, KC
Chair
Glenda C. Best, KC
Colin D. Feltham
Stephen J. May, KC
James E. Merrigan, KC
Thomas E. Williams, KC
Janice K. Ringrose
Staff
Brenda B. Grimes, KC
Staff

REAL ESTATE COMMITTEE

Gregory J. French
Chair
Linda S. Bishop, KC
Padraig J. Mohan
Sharyl J. Rowsell
William R. Sheppard
William T. Cahill



Law Society Committees

Standing Committees

RULES REVISION COMMITTEE

Suzanne M. Orsborn
Chair
Shawn I. Patten
Lorna A. Proudfoot, KC
Allan Skanes
Ruth E. Trask
Douglas W. Wright
Andrea L. Murphy McGrath
Aimee N. Rowe
Staff

SS DA/SYLEGAL HISTORY COMMITTEE

John L. Joy
Co-Chair
Anna M. Wadden
Co-Chair
Dr. Kurt Korneski
Edward Lewis
Melvin Baker
Noel Daley
Riley M. Moss
Alexander C. Jessome
Chris Layte
Christopher P. Curran, KC
Donald K. Powell
Gregory J. French
J. Alexander Templeton
J. Derek D. Green, KC

J. Michael Collins
Janet Henley Andrews, KC
Jennifer A. Curran
Nakita A. F. Ryan
Robert P. Pittman, KC
J. Alexander Templeton
Bencher Liaison
Leah Griffiths
Staff

Much of the Law Society's work is carried out by committees, with members and staff collaborating to meet the strategic objectives for 2021-2024. We encourage reviewing the committee reports for more details on the great work being done.

RESOURCES FOR THE PUBLIC



Finding a Lawyer



Legal Information



Filing a Complaint



Law Library



Public Legal Education



FAQs



Disciplinary Hearings



Taxation Process

...and more

Everything we do...
is in the public interest

Membership

Lawyers were first regulated in Newfoundland under a Royal Charter of 1826; the Law Society was incorporated on July 1, 1834.

The Barristers and Solicitors Roll, as of February 21, 2025, records that 2076 members have been called to the Bar since 1826.

MEMBERSHIP STATISTICS AS OF MAY 2025:

- Practising (Insured): 602
- Practising (Uninsured): 227
- Non-Practising: 237
- Life: 49
- Total: 1115

Please see the appendix to view the total membership figures for the years since Confederation with Canada.

MEMBERSHIP RESOURCES

Our website provides an extensive range of resources to support our members in their practice. While we have highlighted some key areas below, there are many more resources available online:

- [Law Society Act, 1999](#)
- [Rules & Code of Conduct](#)
- [Practice Resources](#)
- [Practice Management Review Program](#)
- [Trust Accounts](#)
- [Wellness](#)
- [Insurance](#)
- [Discipline](#)
- [Practicing Status](#)
- [FAQs for Lawyers](#)
- [Useful Links](#)

We encourage you to visit our website for a comprehensive overview of all available resources.

CALLED TO THE BAR

June 21, 2024

Roll # 2039: Sharon Ann Kour
Roll # 2040: Caitlin Elizabeth Fell
Roll # 2041: Youmn Young
Roll # 2042: Rebekah Ashley Robbins
Roll # 2043: Alexander James Packman
Roll # 2044: Ryan John Fancey
Roll # 2045: Christopher Owen Peter Layte
Roll # 2046: Alexander John Kelvin Marshall
Roll # 2047: Ian Hennessey
Roll # 2048: Isabella Koltunski
Roll # 2049: Dianna Elizabeth Reinhard Alteen
Roll # 2050: Nicholas Edwin Louis Millot
Roll # 2051: Duncan Thomas Wallace
Roll # 2052: Nicholas Ronald Peddle
Roll # 2053: Rachel Elizabeth Boushel
Roll # 2054: Rachel Elizabeth Delaney
Roll # 2055: Kayla Danielle Mosher
Roll # 2056: Stephanie Joanne Dicks
Roll # 2057: George Philp
Roll # 2058: Amy Pascher
Roll # 2059: Jillian Paulette Lahey
Roll # 2060: Benjamin Paul Stratton
Roll # 2061: Matthew Raske
Roll # 2062: Emmanuel Oyesomi
Roll # 2063: MacKenzie Justin George Jefferies
Roll # 2064: Shelby Tena Batten
Roll # 2065: Jayna Green
Roll # 2066: Frances Marie Leonard
Roll # 2067: Amanda Sooley
Roll # 2068: Bren Vivian Slater
Roll # 2069: Claire Noel Dowden
Roll # 2070: Duncan James Allison
Roll # 2071: Saad Syed
Roll # 2072: Angelina Manuela Amaral

February 21, 2025

Roll # 2073: Curtis Blackman Mpame
Roll # 2074: Amber Lisa Murrin
Roll # 2075: Haritha Popuri
Roll # 2076: John Adrian Dooley Vellone

We encourage all members of the Law Society to continue to provide guidance and support to our new colleagues as they move forward in their legal careers.

PRESIDENT'S ANNUAL REPORT

GLADYS H. DUNNE, KC

"I am honored to present the 2024-2025 report, capturing a year marked by significant milestones, achievements, and initiatives that reflect our dedication to advancing the legal profession and serving the public. This report highlights the Law Society's commitment to meaningful progress and steadfast values."

APPOINTMENTS TO THE BENCH

- Justice Dean A. Porter, and Justice Justin S.C. Mellor to the Supreme Court of Newfoundland and Labrador.
- Justice Glen L.C. Noel to the Court of Appeal of Newfoundland and Labrador.
- Judge Michael King, and Judge Andrew Brown to the Provincial Court of Newfoundland and Labrador.

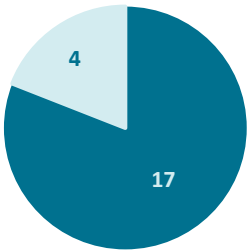
NEW KING'S COUNSEL

- October 16, 2024: Frederick J. Constantine, Annette M. Conway, Justin S. C. Mellor, Regan P. O'Dea, Kathleen O'Reilly, Griffith D. Roberts, Allison M. Whelan, and Denise Woodrow.
- January 24, 2025: Catherine Boyde, Lauren Chafe, Colin Feltham, Meghan Gardner, Susan Gover, Tannis King, Heidi Marshall, Greg Moores, David Orsborn, Ian Patey, Geoffrey Spencer, and Michelle Willette.

The Law Society congratulates these distinguished members and acknowledges their contributions to the profession.

GOVERNANCE AND LEADERSHIP

Benchers



■ Elected Lawyers ■ Lay Members

As the governing body of the Law Society, the Benchers regulate the practice of law and the legal profession in the public interest. The Benchers are comprised of 17 lawyers elected by members of the Law Society and four lay members appointed by a committee chaired by the Chief Justice of the General Division of the Supreme Court of Newfoundland and Labrador.

Benchers deal with many important issues and make decisions that can have a fundamental impact on individual members, the profession, and the public.



THE WORK OF THE LAW SOCIETY

LAW SOCIETY STAFF

Guided by Executive Director, Brenda B. Grimes, KC, the dedicated professional and administrative staff are an integral part of the Law Society's daily operations. Their commitment empowers the Benchers and committees to make informed decisions, uphold standards, and ensure the Society's mandate is carried out with excellence. Together, they help shape the Society's future and strengthen its impact on the legal profession and the public it serves.

HIGHLIGHTS 2024 - 2025



Benchers took part in strategic planning sessions to develop a new Strategic Plan. This plan outlines key initiatives for Benchers and staff to advance the Law Society's mandate and guide ongoing efforts.



The Law Society engaged in discussions with the Provincial Government on issues related to land titles, the registry and cross-border practice.



The Law Society worked with representatives of the Supreme Court to explore opportunities for enhancing digital access to court services.



The Law Society provided funding for the Public Legal Information Association of Newfoundland and Labrador (PLIAN), supporting initiatives that promote public engagement and access to legal information.



The Law Society has strengthened member and public engagement through consistent updates across our website, social media, and broadcast communications.



The Law Society improved the process for members seeking to act as Principals for students-at-law, which assists the Education Committee in assessing a member's suitability when inquiries arise.



Benchers participated in Indigenous Cultural Diversity Training facilitated by First Light, as well as a presentation on the development of a Framework of Decision-Making in Newfoundland and Labrador relating to legal capacity. In addition, Bar Admission Course students completed The Path, an Indigenous cultural awareness program.



Benchers adopted a Code of Conduct for Benchers and Committees.



The Law Society promoted access to justice by conducting a survey on the Court's Use of Technology and sharing the results with the Provincial and Supreme Courts of Newfoundland and Labrador.



Benchers are considering the regulation of alternate legal service providers.



Benchers approved amendments to the Code of Professional Conduct related to: Section 5.1 - 2C - Single Party Communications, and Section 7.7 - Judges Returning to the Active Practice of Law.



The Law Society implemented Records Retention and Archives Policies and appointed a Lay Bencher to the Executive Committee.



The Law Society is updating the Competency Framework for Entry to Practice.



The President, Executive Director and a Bencher travelled to Labrador and engaged in outreach with community leaders, the general public, and Elders, in Happy Valley - Goose Bay, Labrador City-Wabush, the South Coast and the Straits, in support of the strategic goals of promoting reconciliation with indigenous peoples and access to justice.

COLLECTIVE IMPACT

UPHOLDING EXCELLENCE IN THE LEGAL PROFESSION

FEDERATION OF LAW SOCIETIES OF CANADA

The Federation of Law Societies of Canada unites legal professionals nationwide to discuss and share goals and challenges. Through this partnership, the Law Society benefits from valuable insights and support for key initiatives, including the National Wellness Study, consultations on the Model Code of Professional Conduct, and advocacy related to legislative changes such as amendments to the *Income Tax Act*.

LAW FOUNDATION

The Law Society values its relationship with the Law Foundation, whose Board of Governors supports key initiatives such as grants for legal education, access to justice, law reform, and the Law Library. Their contributions help strengthen the profession and foster public trust in the legal system.

VOLUNTEERS

The Law Society is also immensely grateful to the dedicated volunteers who generously contribute their time and expertise across various areas. From enhancing continuing professional development programs to supporting the Bar Admission Course, these volunteers play an essential role in advancing the Law Society's mission. Their efforts not only enrich professional learning opportunities but also reinforce public confidence in the legal system.

CONCLUSION

This report provides a snapshot of the Law Society's ongoing efforts to regulate the practice of law and the legal profession in the public interest.

It has been an honor to serve as President, and I am extremely grateful for the strong, dedicated team we have operating the Law Society, whose expertise and commitment are critical to accomplishing the direction and priorities set by Benchers. I extend my gratitude to all the hardworking staff, particularly Brenda B. Grimes, KC, and Aimee Rowe, for their patience and hard work. Congratulations to Vice-President Rodney Zdebiak, KC, as he steps into the role of President for 2025-2026.

"Law is a cooperative endeavor, a partnership among professionals, the judiciary, and society. When we support one another, we uphold justice more effectively and with greater accountability."

- Justice Rosalie Silberman Abella, former Justice of the Supreme Court of Canada

VICE-PRESIDENT'S ANNUAL REPORT

RODNEY J. ZDEBIAK, KC

Discipline Proceedings

Under the *Law Society Act, 1999* (the “Act”), the Law Society reviews allegations of conduct deserving of sanction, guided by the *Act*, Law Society Rules, and the Code of Professional Conduct.

Oversight and Process

The discipline process is overseen by the Vice-President, with support from the Director of Professional Responsibility. Responsibilities include:

- Reviewing allegations from the public
- Filing Vice-President’s allegations
- Attempting informal or alternative dispute resolutions
- Investigating allegations
- Referring matters to the Fitness to Practice Committee (FTPC) or the Complaints Authorization Committee (CAC)

Fitness to Practice Committee

The FTPC assesses whether a member’s ability to practise is impaired due to health or addiction issues. As an alternative to formal discipline, it may enter agreements that involve:

- Medical assessments
- Treatment plans
- Practice conditions or restrictions
- Temporary or permanent withdrawal from practice

Complaints Authorization Committee (CAC)

The CAC screens allegations and determines whether reasonable grounds exist to believe a member has engaged in conduct deserving of sanction. Its powers include:

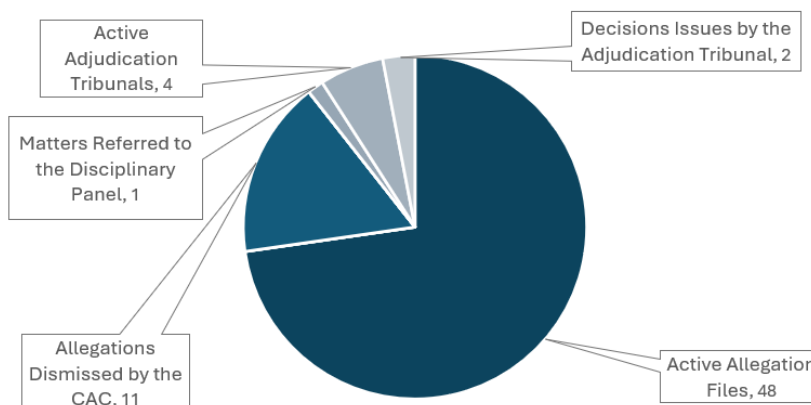
- Conducting further investigation
- Ordering practice reviews
- Compelling appearances
- If reasonable grounds are found, the CAC may:
 - Issue letters of counsel or caution
 - Refer a complaint to the Disciplinary Panel
 - Suspend or restrict a licence
 - Apply for appointment of a Custodian

Disciplinary Panel

The Disciplinary Panel consists of Law Society members and public representatives. Adjudication Tribunals drawn from this group hear formal complaints and determine whether a member is guilty of conduct deserving of sanction.

The discipline process relies on the dedication of our volunteers. We thank the members of the CAC, FTPC, and Disciplinary Panel for their valuable service.

2024-2025 Statistics



Number of Matters Before the FTPC: 0

Letters of Counsel/Caution Issues by the CAC: 0

ACKNOWLEDGEMENTS

We remember and honor the following members and former members who have passed.

Their commitment and service leave a lasting legacy within our community.

THE HONOURABLE DONALD HAYWARD BURRAGE

Called April 8, 1985
Roll #632

THE HONOURABLE MARY ELIZABETH NOONAN

Called December 11, 1968
Roll #289

THE HONOURABLE GERALD FRANCIS LANG

Called November 21, 1960
Roll #252

TOBIAS FRANCIS MCDONALD

Called February 3, 1976
Roll #394

HAROLD STEPHEN ROY

Called April 7, 1977
Roll #425

ALAN CAULE

Called December 28, 1973
Roll #243

As lawyers, we are stewards of justice. Our duty is not just to practice law, but to ensure that the system we leave behind is more fair, accessible, and equitable for those who follow us."

- Justice Sonia Sotomayor

Continuing Professional Development Report

The Law Society of Newfoundland and Labrador administers a mandatory continuing professional development program to ensure the competency and continued development of its members.

Pursuant to Rule 6.17(2), a member who fails to file their Annual CPD Report, in compliance with the Mandatory CPD Requirements, on or before the required deadline will be assessed a

\$500 late fee (plus applicable taxes) and shall be referred to the Vice-President who may take further action as described therein.

The Law Society offers continuing professional development seminars on a variety of topics to members of the Newfoundland and Labrador Bar. Examples of recent and upcoming programs include:

2024

JUNE 18 THE REGULATION OF THE LEGAL PROFESSION IN NL
AUGUST 28 MUNICIPAL ISSUES ARISING IN REAL ESTATE TRANSACTIONS
SEPTEMBER 9 GLADUE REVIEW FOR CROWN ATTORNEYS, DEFENCE COUNSEL, AND JUDGES
SEPTEMBER 17 EXAMINING THE TRENDS OF COLONIZATION FOR THE INUIT AND CONTEMPORARY LIFE IN NUNATSIAVUT
SEPTEMBER 26 LEGAL AI IN CANADA

2025

JANUARY 17 AMICUS AND CASE MANAGEMENT
JANUARY 24 FROM ADVOCATE TO ADJUDICATOR – PUTTING IT IN NEUTRAL
FEBRUARY 25 REPRESENTATION IN MEDIATION PROCESS
MARCH 31 EMPLOYMENT LAW – HOW NOT TO GET TRICKED, BY KYLE AND CHRIS
APRIL 10 OVERVIEW OF AMENDMENTS TO THE FAMILY VIOLENCE PREVENTION ACT
MAY 8 AI IN LEGAL PRACTICE – ETHICS, INNOVATION, AND REGULATION
MAY 23 COURT OF APPEAL: RULE CHANGES, COURT PROCEDURES, TECHNOLOGY, AND ADVOCACY
MAY 27 AUTISM ACCEPTANCE AND UNDERSTANDING: SUPPORTING NEURODIVERGENT CLIENTS, COLLEAGUES AND LOVED ONES
JUNE 9 EMPOWERING LEGAL PROFESSIONALS: MASTERING LEXIS+ AI FOR RESEARCH EXCELLENCE
JUNE 11 THE ANATOMY OF A PERSONAL INJURY CLAIM – BEST PRACTICES, CASELAW, AND TRENDS

Lawyers in Newfoundland and Labrador continue to be very interested in continuing professional development. They continue to support our programming with their excellent levels of attendance, positive feedback, and suggestions for future programs.

We appreciate our many volunteer lawyers, judges, and other professionals who give their

time and talents as presenters at our seminars, to enhance the knowledge and professional standards of other practitioners. The Law Society greatly appreciates these contributions, and we are continuously impressed with the excellence and enthusiasm of our presenters. Members with questions or program suggestions should contact Christian Hurley at (709) 722-4898 or by email at churley@lsnl.ca.

Education Committee Report

Allan Skanes, Chair

The Education Committee is responsible for matters concerning members and prospective members of the Law Society related to admissions and education. The Committee's primary responsibilities, as outlined in the *Law Society Act, 1999* and the Law Society Rules, encompass several key areas, including the consideration of applications related to:

- (i) admission as a student-at-law;
- (ii) accommodations in the Bar Admission Course, reinstatement of non-practising or former members;
- (iii) transfer pursuant to the National Mobility Agreement or the Territorial Mobility Agreement; and
- (iv) waiver or variance of the requirements of Rule 6.

Additionally, the Committee may be tasked with conducting hearings related to the character and fitness of students, members, or applicants. Periodically, the Committee is called upon to provide input on initiatives undertaken by the Law Society or the Federation of Law Societies, as well as its associated committees and working groups. This array of responsibilities typically occupies the majority of the Committee's meeting time.

Each year, the Education Committee also reviews and approves the marks from the Bar Admission Course examinations and directs, when required, the writing of supplementary examinations or the completion of further educational requirements before a Student-at-Law is eligible to be called to the Newfoundland and Labrador Bar.

EDUCATION COMMITTEE HIGHLIGHTS

2024 - 2025



Admitted 23 new applicants as students-at-law



Recommended to Benchers that 30 students, having met the requirements of a student-at-law, be called to the Bar in Newfoundland and Labrador



Approved the application of 7 transfer candidates to be called to the Bar of Newfoundland and Labrador under the National Mobility Agreement



Approved a change from non-practicing to practicing status for 19 Law Society members

Bar Admission Course Committee Report

David Eaton, KC, Chair

As part of licensing requirements, all Students-at-Law must complete the Bar Admission Course and pass associated exams.

Course Delivery

In 2024, 23 students enrolled in the Course. Roughly three-quarters articulated in private firms and one-quarter in public sector placements such as NL Legal Aid, the Crown Attorney's Office, or the Department of Justice. Most students were based in St. John's, with some from Clarenville and Corner Brook.

To complete the Course, students must pass three 3.5-hour exams covering:

- Criminal and Family Law
- Civil Procedure, Real Estate, and Wills
- Corporate/Commercial and Administrative Law

Exams are based on lectures, course materials, and approximately 80 statutes and regulations. Students also complete several short-written assignments.

The purpose of the Bar Admission Course is to provide new lawyers with a comprehensive overview of Newfoundland and Labrador and Canadian law and procedure, and to equip them with the necessary knowledge and skills to ensure entry-level competence. The Course is intensive, practical, and relevant to what new lawyers will encounter in practice.

Summary of Course Content

The Course aims to build foundational legal knowledge and skills, ensuring entry-level competence. Topics include:

Practice Management & Ethics

Client interviewing, courtroom advocacy, wellness, and the Code of Professional Conduct

Equity, Diversity, and Inclusion

With a focus on Indigenous cultural competency, including presentations from Indigenous groups and a blanket ceremony

Core Legal Subjects

Including Civil, Criminal, Family, Real Estate, Wills & Estates, Corporate, and Administrative Law

Practical Skills

Real estate workshops, courtroom mechanics panel, and training in legal writing and oral advocacy

For more information about the Bar Admission Course, Law Society members or prospective members may contact Christian Hurley at (709) 722-4898 or via email at churley@lsnl.ca.

BAR ADMISSION COURSE HIGHLIGHTS 2024 - 2025



Approximately 200 hours of instruction



82 volunteer instructors



23 Students, articling in various legal settings, including private firms and public sector placements

Insurance Committee Report

Sheilagh Murphy, KC, Chair

The Insurance Committee benefits from the commitment of members who generously contribute their time and expertise.

Under its Terms of Reference, the Committee ensures the Lawyers' Insurance Programme (LIP) is effectively administered, financially stable, provides comprehensive coverage, and protects the public. It oversees our participation in the Canadian Lawyers Insurance Association (CLIA), which enables us to offer:

- A stable, long-term insurance source;
- Competitive premiums for mandatory coverage;
- Cost-effective excess insurance with limits from \$1M to \$34M; and
- Premiums based on Canadian lawyers' loss experience.

The Committee is also supported by the Claims Review Committee: Janice Ringrose, Tom Williams KC, Steve May KC, appointed defence counsel, and Insurance Committee alternates as needed.

Insurance

Part A: Professional Liability Insurance

The LIP remains financially strong, thanks to our premium-setting policy. From 2012–2019,

the premium remained at \$1,655. Since 2020, it has been gradually reduced to \$1,100. Newfoundland and Labrador continues to offer among the lowest premiums in Canada. *See Appendix for premium rate trend graph.*

What Does Your Coverage Include?

- \$1 Million mandatory liability insurance (Part A)
- Optional excess insurance up to \$34 million (Part B)
- Public protection from theft by a lawyer (Part C – Assurance Fund)
- Cyber liability coverage (standalone policy for all active practising members)
- Professionals' Assistance Program (mental health, family, substance use, and financial support)

Insurance Claims

Since joining CLIA in 2005, 1,233 claims have been opened. Our approach emphasizes quick resolution where liability exists, strong defence of meritless claims, and avoidance of economic settlements. Damages have been paid in 176 claims.

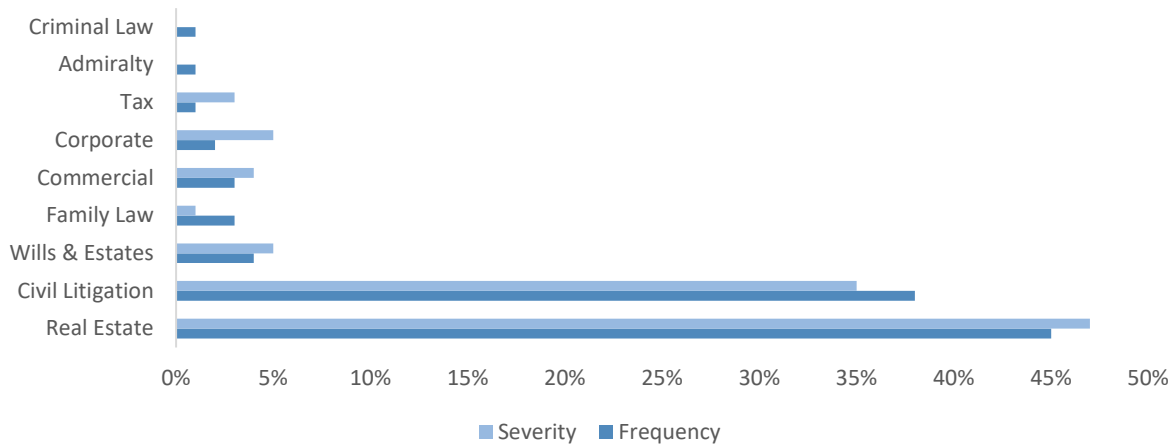
TOP CAUSES OF LOSS

Top three causes—accounting for 95% of claims—are:

- Systems/Procedures/Administration (48%): missed deadlines, poor procedures, time management issues
- Communication (35%): unclear or disputed client instructions, failure to obtain consent
- Law (12%): errors in applying the law

A full breakdown is available in the Appendix.

CLAIMS BY AREA OF LAW



Part B: Excess Insurance

In addition to mandatory \$1M coverage, lawyers and firms can purchase voluntary excess coverage (up to \$34M) through CLIA. As a “claims made” policy, coverage must be active when the claim is made, not when the work was done. Claims may arise years later, so transactional purchases require extended coverage. Currently, 37% of NL firms participate in this program.

Part C: Assurance







Part A does not cover lawyer theft. Instead, the Assurance Fund, funded by annual fees and insured under Part C, offers protection to the public. Established in 1983, it has paid out approximately \$293,483.38 to date. Details and claim procedures are outlined in Rule XIII of the Law Society Rules.

Cyber Liability Insurance (Stand-Alone Policy)

The Law Society arranges mandatory first-response cyber coverage. To activate coverage, the following must be in place:

CYBER COVERAGE REQUIREMENTS

All must be in place for coverage to respond:

-  Multi-Factor Authentication (email + remote access)
-  Weekly backups (offsite & tested)
-  Firewalls and endpoint protection
-  Timely patching (within 2 weeks)
-  Email scanning for threats
-  Annual cyber awareness training

RISK MANAGEMENT INITIATIVES

LOSS PREVENTION TIPS

We continue to circulate tips on topics such as:

- Bad cheque and email compromise scams
- Cyber safety during holidays
- Risk when witnessing documents
- Succession planning
- Independent legal advice
- Filing warranty certificates

LOSS PREVENTION SELF-ASSESSMENT CHECKLIST

This tool helps address the top causes of loss. Completing it qualifies for 1 CPD hour. CPD data shows strong engagement.

MENTORING PROGRAM

With 60 volunteer mentors (minimum 7 years at the Bar), this program helps members build networks and access guidance.

RISK-ASSESSMENT VISITS

These free, confidential visits identify potential risks—especially valuable to solo and small firms—and offer 1 CPD credit.

PRESENTATION AT BAR ADMISSION COURSE

The Insurance & Risk Manager continues to present annually to the Bar Admission Course on Lawyers Insurance Program policies, claims processes, and prevention strategies, including statistics and claim examples.

MEMBER INQUIRIES

Members can access one-on-one assistance via a dedicated line for issues related to incidents, claims, coverage, and the Professionals' Assistance Program.

FRAUD ALERTS AND CYBER-SCAM NOTICES

We monitor, circulate, and archive scam notices for member reference. A regularly updated list is available on our website.

PROFESSIONALS' ASSISTANCE PROGRAM

In line with the Society's wellness priorities, the LIP funds a Wellness Program through Homewood Health, supporting lawyers, staff, students, and families. Usage continues to grow, with regular statistical reporting. Wellness resources are updated on the Society's website under the Health Library and Wellness Toolbox.

RESOURCES FROM CLIA

CLIA provides valuable resources, including the "Not So Risky Business" blog, in addition to hosting the Peace of Mind virtual conference on October 24, 2024, covering wellness, cyber scams, and real-life claims.

Honours and Awards Committee Report

Linda Harnett, Chair

2025 AWARD RECIPIENTS

The following awards were presented to outstanding individuals who have demonstrated exceptional contributions to the legal profession:

The Degree of Doctor of Laws (*honoris causa*): Recognizes distinguished members of the profession or judiciary for their outstanding achievements and service to the legal profession and justice system. The 2025 recipient of this accolade is David Eaton, KC.

Life Membership: The Committee reviews applications and nominations for Life Membership. In April 2025, Life Membership was bestowed upon:

- Augustus G. Lilly, KC, LL.D. (*honoris causa*);
- W. John Clarke, KC; and
- Harold M. Smith, KC.

Bar Admission Course Awards: The Committee presents awards to articulated students with the highest marks in the Bar Admission Examinations. The 2025 award recipients are:

- **Hunt Award:** Jeremy Gillam, highest overall average
- **Legal Aid NL Family Law Award:** Jeremy Gillam, highest mark in Family Law
- **Spracklin Award:** Leah Myles, highest mark in Real Estate/Wills
- **Provincial Court Judges' Association Award:** Sarah Rowe, highest mark in Criminal Law
- **O'Reilly Award:** Danielle Harris, highest mark in Civil Practice and Procedure

We encourage our members and the wider community to recognize deserving individuals by submitting nominations for our awards. These honors celebrate outstanding achievements and contributions within the legal profession.

The following awards were not presented in 2025 due to the absence of eligible nominations:

- **The Early Career Achievement Award:** Recognizes excellence and dedication in early-career lawyers.
- **The Gordon M. Stirling Distinguished Service Award:** Honors substantial contributions to the Law Society, the legal profession, or the administration of justice by members or former members.
- **The Jean Bruneau, OC, Certificate of Merit:** Awarded to lay Benchers or other individuals for significant contributions to the Law Society or legal profession.
- **The Kenneth W. Jerrett Award:** Honors a member of the legal profession who demonstrates perseverance and excellence in the face of challenges.
- **The Early Career Pro Bono Award:** Acknowledges early-career lawyers who demonstrate excellence in providing pro bono services.
- **William J. Browne Scholarship:** Presented to a student-at-law who has submitted the winning research essay on a legal issue of current public concern.
- **Maxwell J. Pratt Scholarship:** Based on academic performance, and is presented to a student-at-law who is a graduate of Memorial University of Newfoundland and a student at Dalhousie Law School.

SS Daisy Legal History Committee Report

John Joy and Anna Wadden, Co-Chairs

Mandate

The SS Daisy Legal History Committee of the Newfoundland and Labrador Law Society preserves the province's legal heritage, focusing on the history of law, courts, the legal profession, and the Law Society.

The Committee

In 2024, the Committee welcomed four new members: Hon. Philip Osborne, Kurt Korneski, Jennifer Curran, and Edward Lewis.

Publications

J. Derek Green and John L. Joy completed *The 1949 Law Reports: Decisions of the Supreme Court of Newfoundland – Volume 17*, with a launch on November 5, 2025.

Christopher P. Curran published *17th & 18th Century Judicature: The Path to 1792 and the Role of the Law Officers of the Crown, the Documentary Record: 1634-1792*, with editorial support from Nakita AF Ryan.

The Committee encourages members to suggest new publication ideas.

Anniversary of Confederation

2024 marked 75 years since Newfoundland joined Canada. To commemorate, John L. Joy and Alexander C. Jessome organized a dramatic reading of *Leviathan Unbound: the Case of Currie et al. v. Macdonald (1999)*, held

on November 20, 2024, at the Resource Centre for the Arts. The cast included:

- Justice Katherine O'Brien as Mr. Justice Sir Brian Dunfield
- Michael Crosbie as Robert Furlong
- Ian Kelly as James Power
- Rhona Buchan as the court crier

E-Books

The Committee secured funding from the Law Foundation to explore electronic publication. In collaboration with Morgen Mills and Mark Turner of Brack and Brine, the Committee launched a digital version of *Silk Robes & Sou'westers: The Supreme Court 1791-1991* as a pilot project on the Law Society's website.

Chief Justice Sir Francis Forbes Annual Law Lecture

John L. Joy, J. Derek Green, Dr. Amanda Bittner (Memorial University), and Dr. Demitrios Panagos (Memorial University) invited Dr. Bernadette McSherry to deliver the annual lecture on May 7, 2025.

Oral History Project

A subcommittee, led by Janet Henley Andrews, KC, Anna M. Wadden, Riley M. Moss, and Nakita AF Ryan, began the Women's Legal History Project, interviewing early women lawyers in Newfoundland and Labrador. Interviews are being scheduled.

SS DAISY LEGAL HISTORY PROJECTS

2024

THE 1949 LAW REPORTS: VOLUME 17
17TH AND 18TH CENTURY JUDICATURE
LEVIATHAN UNBOUND DRAMATIC READING
WOMEN'S LEGAL HISTORY PROJECT

THE 1949 LAW REPORTS: VOLUME 18
SILK ROBES & SOU'WESTERS
SIR FRANCIS FORBES ANNUAL LAW LECTURE
ELECTRONIC PUBLICATION INITIATIVE

2025



Access to Justice Committee Report

Lauren Chafe, KC, Chair

The Access to Justice Committee (the “Committee”) was formed to represent the Law Society on the Newfoundland and Labrador Access to Justice Steering Committee (the “Steering Committee”). The Committee’s mandate is to improve access to civil and family justice in Newfoundland and Labrador by collaborating with key stakeholders, promoting innovation, and gathering feedback to ensure that initiatives effectively address the needs of the community.

Key responsibilities include advising the Benchers on access to justice initiatives, identifying initiatives for potential regulation, and engaging both the public and the Law Society

members. The Committee also works closely with the Steering Committee to support its objectives and promote the development of programs that enhance access to justice.

In 2020-2021, Benchers approved a strategic plan, which highlighted Access to Justice as a key priority. The Committee’s work aligns with this goal and will continue to plan key initiatives for the 2025-2026 Work Plan. These initiatives include exploring the regulation of alternate legal service providers, assessing pro bono and other legal services available, examining the role of education in promoting access to justice, and advocating for the increased use of technology in court operations.

ACCESS TO JUSTICE HIGHLIGHTS 2024 - 2025

EXPLORING THE REGULATION OF ALTERNATE LEGAL SERVICE PROVIDERS

The Committee undertook an exploration into the regulation of alternate legal service providers in Newfoundland and Labrador. This included a jurisdictional scan of how paralegals are regulated across the country, followed by the preparation of a memo for Benchers’ consideration.

CONTRIBUTIONS TO CANLII

The Law Society continued its support for CanLII, an essential online legal resource that provides free access to legal information for the public.

GRANT TO PLIAN

In support of access to justice efforts, the Law Society approved a \$65,000 grant to the Public Legal Information Association of Newfoundland and Labrador (PLIAN) to sustain operations at its Labrador office.

STEERING COMMITTEE PARTICIPATION

The Chair of the Committee remains actively involved in the Steering Committee, which is responsible for leading provincial access to justice initiatives and promoting innovation in service delivery.

VOLUNTEER-RUN LEGAL CLINICS

The Committee collaborated with various partners to organize and support volunteer-run legal clinics, including the Small Claims Legal Assistance Clinic, Court of Appeal Legal Assistance Clinic, and Gathering Place Legal Clinic

Accounts and Finance Committee Report

Doug Wright, Chair

Accounts and Finance Committee - Terms of Reference

The Committee:

- Regularly meets with the Law Society's investment advisors to review financial asset performance and reports to Benchers; and
- Acts as the Audit Committee of Benchers for the annual audit.

Law Society Investment Accounts

The Law Society holds four investment accounts, managed by CIBC Private Wealth – Wood Gundy, under a single Investment Policy Statement. The policy sets the following objectives:

- Preserving capital
- Generating income (with a focus on interest and dividends)
- Meeting short-term income and cash flow needs of the four mandates (operations, insurance/assurance programs, and scholarship program)

The target long-term return across all accounts is +2% to +4% annually. While annual returns may vary, this is considered an appropriate target for a conservative portfolio over time.

Excluding contributions and withdrawals, the investment portfolio achieved a total return of +10.91% in 2024, nearly 80% higher than 2023's +6.07%. In early 2025, the Committee was briefed by CIBC Wood Gundy on market volatility in Q1. As of April 30, 2025, the year-to-date net return was +1.0%.

Law Society Audit

As required under the Law Society Act, 1999, the Law Society's year-end financial statements undergo an annual audit.

In spring 2025, the Committee met with external auditors, Noseworthy Chapman, to review the draft audit report. The report was pending confirmation from the third-party actuary, which did not materially affect the findings. The auditors concluded that the financial statements fairly represented the Law Society's financial position as of the end of 2023, subject to the standard qualification related to the transaction levy, which cannot be audited.

This was Noseworthy Chapman's first year conducting the audit. They commended Law Society management for their audit preparation and reported no issues during the process.

Investment Performance *as of April 2025*



Real Estate Committee Report

Greg French, Chair

Mandate

The Real Estate Committee was established to

- Identify existing applicable professional standards of Real Estate Law practice;
- Identify emerging Real Estate Law issues that may require the development of new professional standards or the revision of current standards and advising Benchers;
- Identify resources and tools to assist members to practice in accordance with professional standards;
- Act as a resource on issues of professional standards for Real Estate Law as may be requested by Benchers; and
- Engage members in determining real estate practice education initiatives relevant to the Law Society and its role of regulating the profession in the public interest.

Initiatives

In 2024-2025, the Real Estate Committee reviewed the October 2024 report of the Law Society's Ad Hoc Land Titles Committee for implementation of title standards. This includes engaging with the Law Society Executive and with government to resolve title standard conflicts and reconcile standards with government, with a goal to addressing deficiencies in our real property system identified by the Land Titles Committee.

The Committee's work is ongoing on projects such as practice checklists and CLE sessions. This work is subject to determination of issues arising from the Title Standards report entitled "What is Good Title?: 2024" and further engagement with government. The Committee looks forward to continuing to work with the Executive and with government to enhance real estate practice in this province.



Indigenous Education and Action Committee Report

Barbara Barker, Chair

Mandate

Formed in Spring 2017, the IEAC works to advise, educate, and act on reconciliation with Indigenous peoples in Newfoundland and Labrador, focusing on the Calls to Action from the Truth and Reconciliation Commission and the Calls for Justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls.

Key Responsibilities

- Promote Indigenous legal traditions and knowledge.
- Educate the legal and broader community, including through CPD and bar admission courses.
- Support cultural competency for the bar with resources and tools.
- Consult on Indigenous law issues.
- Address barriers Indigenous peoples face in accessing justice.
- Engage Indigenous members of the bar.

Bar Admission Course – Indigenous Cultural Competency

In 2024, IEAC supported the development of Indigenous cultural competency within the Bar Admission Course. This included:

- Greetings from Chief Mi'sel Joe (Miawpukek), Chief Brendan Mitchell (Qalipu), President Todd Russell & Dr. Amy Hudson (NunatuKavut).
- A Legal Overview by Mark Gillette (Nunatsiavut Government).
- Cultural Session led by Barbara Barker (IEAC Chair), featuring a historical overview and Blanket Exercise.

Students-at-law also completed The Path course by the CBA, focusing on legal issues, the Indian Act, treaties, and Indigenous justice systems. The Law Society covered course fees.

Collaboration is ongoing with the Miawpukek First Nation and NunatuKavut for future

seminars, and discussions with the Innu Nation aim to address their legal history and culture.

Indigenous Justice Program - Gladue Pilot Project

The IEAC advocated for the creation of Gladue reports in Newfoundland and Labrador, leading to the Gladue Writer Pilot Project. These reports inform sentencing by considering the unique circumstances of Indigenous offenders, including the impacts of colonization, trauma, and systemic discrimination.

Key elements:

- Gladue reports are now available during sentencing, appeals, offender hearings, and parole decisions.
- The Gladue Writer Pilot Project allows defense and Crown attorneys to request reports through a secure portal.

Continuing Professional Development

The IEAC coordinated a CPD seminar on the Gladue Pilot Project on September 9, 2024, titled "Gladue Review for Crown Attorneys, Defence Counsel, and Judges." Topics included:

- Gladue Report Process: Overview of the new portal and report request procedures.
- Confirmation of Heritage: Culturally sensitive methods for confirming Indigenous heritage.
- Gladue Information in Court: How Gladue information is handled, including discretion and confidentiality.

The session was led by Dr. Jane Dickson, an expert in Indigenous justice.

Indigenous Law Student Scholarship

The Law Society has awarded five scholarships, totaling \$25,000, to Indigenous students pursuing legal education. The initiative supports greater representation within the profession. Applications for the 2025 scholarship are open until June 1, 2025.

Equity and Diversity Committee Report

Carey Majid, KC, Chair

The Equity and Diversity Committee's mandate is to:

- gather information about issues related to equity and diversity in the legal profession;
- engage collaboratively with Law Society members to raise awareness and understanding of equity and diversity issues within the profession; and
- develop and implement related initiatives that foster a more inclusive legal community.

As part of its 2024–25 work plan, the Committee collaborated with the Law Society to develop a CPD seminar that took place in May 2025. This seminar focused on inclusive approaches to working with neurodiverse clients, colleagues, and others in the legal profession.

The Committee also committed to working with the Law Society to create practice resources, video content for the website, and materials for the broadcast. In support of this, the Committee is currently adapting the Nova Scotia Barristers' Society's Equity Toolkit to reflect Newfoundland and Labrador's unique history and context. With permission from the

NSBS, this work is being carried out in collaboration with their team.

The Equity Toolkit provides insight into how various communities are impacted by systems of oppression and offers lawyers practical guidance on inclusive service delivery, workplace culture change, and dismantling systemic barriers. The Committee aims to submit the adapted version of the toolkit to Benchers for review and approval in June 2025.

The Committee has also committed to reviewing demographic data collected by the Law Society and supporting analysis to inform future initiatives. A jurisdictional scan will be conducted to understand what data is being collected in other provinces and how it is used.

Work will continue on the Pro Bono Dalhousie 2023–24 projects, which are being prepared for review by Benchers. The Committee will also explore the potential to renew its partnership with Dalhousie in 2025.

The Committee remains committed to developing future CPD seminars and educational materials for members, informed by ongoing feedback and engagement.

2024 - 2025 AT A GLANCE

COMPLETE

NEURODIVERSITY-FOCUSED CPD SEMINAR
REFORMATTING OF COMMITTEE MEETINGS

IN PROGRESS

EQUITY TOOLKIT ADAPTATION
NEW PRACTICE RESOURCES & VIDEOS
PRO BONO DALHOUSIE PROJECTS
EQUITY DIVERSITY & INCLUSION RESOURCE SHARING

Auditor's Report and Financial Statements

Fiscal Year Ended 31 December 2024

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INDEPENDENT AUDITOR'S REPORT

To the Members of Law Society of Newfoundland & Labrador

Qualified Opinion

We have audited the financial statements of Law Society of Newfoundland & Labrador (the "Law Society"), which comprise the statement of financial position as at December 31, 2024, and the statements of operations, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Law Society as at December 31, 2024, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Qualified Opinion

The Lawyer's Insurance Programme derives revenues from transaction levies, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amount recorded in the Lawyer's Insurance Programme. Therefore, we are not able to determine whether any adjustments might be necessary to: the current assets reported in the statement of financial position as at December 31, 2024 and December 31, 2023; the revenues and net earnings (loss) reported in the statement of operations for the years ended December 31, 2024 and December 31, 2023; the unrestricted net assets, at the beginning and end of the year report in the statement of changes in net assets for the years ended December 31, 2024 and December 31, 2023; the net income (loss) reported in the statement of cash flows for the years ended December 31, 2024 and December 31, 2023. The predecessor auditor's opinion on the financial statements for the year ended December 31, 2023 was modified because of the effects of this departure from Canadian accounting standards for not-for-profit organizations.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Law Society in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Other Matter

The financial statements for the year ended December 31, 2023 were audited by another auditor who expressed a qualified opinion on those financial statements on April 19, 2024 for the reasons described in the *Basis for Qualified Opinion* section.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Law Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Law Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Law Society's financial reporting process.

NOSEWORTHY CHAPMAN

chartered professional accountants

A: Suite 201, 516 Topsail Rd / St. John's NL / A1E 2C5

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Independent Auditor's Report to the Members of Law Society of Newfoundland & Labrador (*continued*)

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Law Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Law Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Law Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Chartered Professional Accountants
St. John's, NL
April 11, 2025

LAW SOCIETY OF NEWFOUNDLAND AND LABRADOR
Statement of Financial Position
December 31, 2024

	General Fund	Lawyers' Insurance Programme	Assurance Fund	Endowment Fund	Internally Restricted Fund (note 2)	2024	2023
ASSETS:							
Current assets:							
Cash and cash equivalents	\$ 309,199	\$ 233,380	\$ 63,338	\$ -	\$ -	\$ 605,917	\$ 1,722,303
Trade receivable (net of allowance of \$NIL, 2023 - \$8,284)	5,709	256,570	-	-	-	262,279	280,005
Accounts receivable - other	29,029	15,863	-	-	-	44,892	12,033
Investments and marketable securities (Note 6)	1,091,990	16,668,102	890,568	13,644	-	18,664,304	17,625,057
Receivable from CLIA (Note 15)	-	403,901	-	-	-	403,901	97,833
Prepaid expenses	67,222	199,676	45,252	-	-	312,150	272,366
Interfund balances	(1,015,407)	-	-	-	1,015,407	-	-
	487,742	17,777,492	999,158	13,644	1,015,407	20,293,443	20,009,597
Capital assets (Note 8)	602,557	-	-	-	-	602,557	741,789
	1,090,299	17,777,492	999,158	13,644	1,015,407	20,896,000	20,751,386
LIABILITIES:							
Current liabilities:							
Accounts payable and accrued liabilities (Note 9)	191,658	15,491	-	-	-	207,149	133,956
Provision for unpaid claims	-	-	-	-	-	-	17,369
Reserve for claims and related costs (Note 10)	-	3,283,255	-	-	-	3,283,255	4,213,352
	191,658	3,298,746	-	-	-	3,490,404	4,364,677
NET ASSETS:							
General Funds	898,641	-	-	-	-	898,641	1,177,680
Lawyers' Insurance Programme	-	14,478,746	-	-	-	14,478,746	13,384,741
Assurance Fund	-	-	999,158	-	-	999,158	906,328
Endowment Fund	-	-	-	13,644	-	13,644	12,888
Internally Restricted Fund (Note 4)	-	-	-	-	1,015,407	1,015,407	905,074
	898,641	14,478,746	999,158	13,644	1,015,407	17,405,596	16,386,709
Contingent liability (Note 11)							
Commitments (Note 12)	\$ 1,090,299	\$ 17,777,492	\$ 999,158	\$ 13,644	\$ 1,015,407	\$ 20,896,000	\$ 20,751,386

ON BEHALF OF THE BOARD:

Gladys Dunne

President

RR

Vice President

Sharon M. W.

Chair of Insurance Programme

The accompanying notes are an integral part of these financial statements.

LAW SOCIETY OF NEWFOUNDLAND AND LABRADOR
Statement of Operations
December 31, 2024

	General Fund	Lawyers' Insurance Programme	Assurance Fund	Endowment Fund	Internally Restricted Fund (note 2)	2024	2023
Revenue:							
Admissions fees (Note 13)	\$ 65,000	\$ -	\$ -	\$ -	\$ -	\$ 65,000	\$ 62,550
Annual fees (Note 14)	1,863,263	626,175	83,117	-	-	2,572,555	2,273,850
Audit program	-	21,428	-	-	-	21,428	20,265
Bar admissions course	51,750	-	-	-	-	51,750	76,500
Continuing legal education	34,744	-	-	-	-	34,744	89,645
Law Foundation Grant	200,000	-	-	-	-	200,000	150,000
Interest - membership fees	52,590	-	-	-	-	52,590	46,603
Investment income (Note 6)	183,352	1,819,570	100,728	1,158	-	2,104,807	1,101,588
Other income	38,858	-	256	-	-	39,113	31,100
Transaction levy revenue	-	900,665	-	-	-	900,665	876,435
	2,489,557	3,367,837	184,100	1,158	-	6,042,651	4,728,536
General and administrative expenses:							
Salaries and benefits	1,549,121	785,894	-	-	-	2,335,015	2,142,070
Claims costs and provisions for unpaid claims and related costs (Note 7)	-	794,201	-	-	-	794,201	1,372,411
Discipline expense	19,050	-	-	-	-	19,050	23,018
CLIA premiums	-	387,777	-	-	-	387,777	338,958
Federation of Law Societies' fees	64,365	-	-	-	-	64,365	61,211
Libraries	234,116	-	-	-	-	234,116	196,088
Building operation	181,129	-	-	-	-	181,129	142,076
Custodianship	-	29,741	-	-	-	29,741	16,673
Audit program	-	33,701	-	-	-	33,701	1,011
Amortization	142,833	-	-	-	-	142,833	145,269
Insurance	26,841	-	91,270	-	-	118,111	104,664
Professional fees	45,513	10,000	-	-	-	55,513	83,057
Continuing legal education	17,102	-	-	-	-	17,102	6,171
Benchers' convocations and receptions	69,210	-	-	-	-	69,210	56,836
Professional development	39,178	18,892	-	-	-	58,070	62,881
Strategic initiatives (PLIAN)	32,500	-	-	-	32,500	65,000	125,000
Professional assistance program	-	35,111	-	-	-	35,111	34,405
Bar admission course	18,984	-	-	-	-	18,984	21,652
Materials and supplies	260,548	9,438	-	400	-	270,385	210,219
Courier services	13,015	-	-	-	-	13,015	13,059
Actuarial fees	-	47,877	-	-	-	47,877	46,144
Telephone	32,258	1,201	-	-	-	33,459	33,402
Bad debt	-	-	-	-	-	-	3,516
Admin expenses	-120,000	120,000	-	-	-	-	-
	2,625,762	2,273,832	91,270	400	32,500	5,023,764	5,239,791
Net earnings (loss)	\$ (136,206)	\$ 1,094,005	\$ 92,830	\$ 758	\$ (32,500)	\$ 1,018,887	\$ (511,255)

The accompanying notes are an integral part of these financial statements.

LAW SOCIETY OF NEWFOUNDLAND AND LABRADOR
Statement of Changes in Net Assets
December 31, 2024

	General Fund	Lawyers' Insurance Programme	Assurance Fund	Endowment Fund	Internally Restricted Fund (note 2)	2024	2023
Net assets, beginning of year	\$ 1,177,680	\$ 13,384,741	\$ 906,328	\$ 12,886	\$ 905,074	\$ 16,386,709	\$ 16,897,964
Net earnings (loss)	(136,206)	1,094,005	92,830	758	(32,500)	1,018,887	(511,255)
Transfer from capital asset reinvestment	(142,833)	-	-	-	142,833	-	-
Net assets, end of year	\$ 898,641	\$ 14,478,746	\$ 999,158	\$ 13,644	\$ 1,015,407	\$ 17,405,596	\$ 16,386,709

The accompanying notes are an integral part of these financial statements.

LAW SOCIETY OF NEWFOUNDLAND AND LABRADOR
Statement of Cash Flows
December 31, 2024

	2024	2023
Operating:		
Net earnings (loss)	\$ 1,018,887	\$ (511,255)
Items not involving cash:		
Amortization	142,833	145,269
Unrealized (gain) loss on investments	(631,860)	(378,108)
Change in provision for unpaid claims	(17,369)	(4,731)
Change in reserve for claims and related costs	(930,097)	565,644
	(417,606)	(183,181)
Changes in non-cash operating working capital:		
Decrease in trade receivable	25,124	7,726
Decrease (increase) in accounts receivable - other	(14,651)	13,688
(Increase) decrease in receivable from CLIA	(306,068)	(7,777)
Increase in prepaid expenses	(39,779)	(31,245)
(Decrease) increase in accounts payable and accrued liabilities	73,192	(111,264)
(Decrease) increase in accounts receivable non-current	(25,605)	35,374
	(287,787)	(93,498)
Investing:		
Proceeds from sales of investments and marketable securities	458,191	2,685,363
Purchases of investments and marketable securities	(865,581)	(1,153,016)
Purchase of capital assets	(3,603)	(30,049)
	(410,993)	1,502,298
Increase (decrease) in cash and cash equivalents	(1,116,386)	1,225,619
Cash and cash equivalents, beginning of year	1,722,303	496,684
Cash and cash equivalents, end of year	\$ 605,917	\$ 1,722,303

The accompanying notes are an integral part of these financial statements.

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR

Notes to Financial Statements

Year Ended December 31, 2024

1. PURPOSE OF THE LAW SOCIETY

The Law Society of Newfoundland and Labrador (the "Law Society") is a regulatory body for the legal profession in the province. The Law Society is a not-for-profit entity and, as such, is exempt from the payment of income tax.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Fund accounting

Law Society of Newfoundland & Labrador follows the restricted fund method of accounting for contributions.

General Fund

Operations include all activities related to the Law Society not directly associated with the Assurance Fund or the Lawyers' Insurance Programme.

Lawyers' Insurance Programme (the "Programme")

Operations relate to the administration of professional liability insurance for members of the Law Society whereby professional liability insurance is provided to the members of the Law Society by the Canadian Lawyers' Insurance Association ("CLIA"). The Programme receives contributions from members of the Law Society through annual insurance premiums. In addition, effective October 1, 2005, the Programme commenced the collection of transactions levies. The levies are collected from members of the Law Society on certain legal transactions and are then reported and remitted to the Programme on a quarterly basis.

Assurance Fund

Operations relate to providing compensation to individuals who have suffered a loss due to misappropriation of funds or other fraudulent activities by a member.

Endowment Fund

The Endowment Fund holds investments for the purpose of providing scholarships to law students in the province of Newfoundland and Labrador.

Internally Restricted Fund

Benchers restrict certain funds which are not available without approval from the Benchers.

(continues)

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR
Notes to Financial Statements
Year Ended December 31, 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Reserve for claims and related costs

The reserve for claims and related costs is based upon the change from year to year of the claims and related costs. The reserve value is based upon the greater of the Programme's current year estimate of incurred costs of claims and the actuarial computed discounted costs of possible claims for the current year.

The Programme's appointed actuary is engaged to provide an annual valuation of the reserve for claims and related costs in accordance with the standards of practice adopted by the Canadian Institute of Actuaries. For the purpose of the actuarial valuation, the actuary is making use of certain information contained in the Programme's financial records.

Claims and related costs of the Programme are subject to specific maximum limits set out in the insurance policy with CLIA. CLIA's liability is limited to \$1,000,000 per occurrence, and \$2,000,000 in aggregate per policy year. A deductible of \$5,000 is recoverable from the insured member at the time of claim pay-out. Until June 30, 2009 the Programme was responsible for administrative costs but did not retain any responsibility for the indemnification of claims. From July 1, 2009 onward the Programme has been responsible for administrative costs and for the indemnification of claims to specified limits. The limits per claim year are as follows:

	Per occurrence	In aggregate
July 1, 2009 - June 30, 2010	\$ 100,000	\$ 900,000
July 1, 2010 - June 30, 2011	100,000	1,000,000
July 1, 2011 - June 30, 2012	200,000	1,350,000
July 1, 2012 - June 30, 2013	200,000	1,375,000
July 1, 2013 - June 30, 2014	200,000	1,400,000
July 1, 2014 - June 30, 2015	300,000	1,600,000
July 1, 2015 - June 30, 2016	300,000	1,675,000
July 1, 2016 - June 30, 2017	300,000	1,305,000
July 1, 2017 - June 30, 2018	300,000	1,365,000
July 1, 2018 - June 30, 2019	300,000	1,500,000
July 1, 2019 - June 30, 2020	300,000	1,400,000
July 1, 2020 - June 30, 2021	300,000	1,360,000
July 1, 2021 - June 30, 2022	300,000	1,405,000
July 1, 2022 - June 30, 2023	300,000	1,390,000
July 1, 2023 - June 30, 2024	300,000	1,510,000
July 1, 2024 - June 30, 2025	300,000	1,395,000
	\$ 4,100,000	\$ 21,930,000

Recoveries

Recoveries from claims and related costs from insurers and other parties are recorded when they can be reasonably estimated, and collectability is reasonably assured. Otherwise, the recovery is recorded when received.

Cash and cash equivalents

Cash and cash equivalents consist of cash and short-term investments with a maturity of less than 90 days.

(continues)

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR
Notes to Financial Statements
Year Ended December 31, 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (*continued*)

Revenue recognition

The Law Society follows the restricted fund method of accounting for revenue which include annual fees, admission fees, and other fees for education and trust audits, grants, and investment income. Revenue from annual fees are recognized in the general fund over the course of the calendar year. Revenue from insurance and assurance premiums are recognized in the Lawyers' Insurance Programme and General Assurance Program, respectively, as they are earned. Revenue from various other services provided by the Law Society, are recognized in the general fund over time as the services are provided. Investment income is recognized in the corresponding fund in the period in which it is earned.

Unrestricted revenue is recognized in the general fund when it is received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Endowment contributions are recognized as revenue in the endowment fund in the period in which they are received.

Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

Financial assets are assessed for impairment on an annual basis at the end of the fiscal year if there are indicators of impairment. If there is an indicator of impairment, the Law Society determines if there is a significant adverse change in the expected amount or timing of future cash flows from the financial asset. If there is a significant adverse change in the expected cash flows, the carrying value of the financial asset is reduced to the highest of the present value of the expected cash flows, the amount that could be realized from selling the financial asset or the amount the Law Society expects to realize by exercising its right to any collateral. If events and circumstances reverse in a future period, an impairment loss will be reversed to the extent of the improvement, not exceeding the initial carrying value.

Capital assets

Capital assets are stated at cost or deemed cost less accumulated amortization. Amortization is provided using the following methods and annual rates:

Building	25 years	straight-line method
Library	5 years	straight-line method
Furniture and equipment	25%	declining balance method
Computer hardware	25%	declining balance method
Computer software	25%	declining balance method

The carrying amount of an item of capital assets is tested for recoverability whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized when the asset's carrying amount is not recoverable and exceeds its fair value.

(*continues*)

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR

Notes to Financial Statements

Year Ended December 31, 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Items subject to such assumptions include collectability of trade receivables, and claims recovery receivable, the useful life of capital assets, reserve for claims and related costs, and provision for unpaid claims. Actual results could differ from these estimates.

3. FINANCIAL INSTRUMENTS

Financial instruments consist of cash and cash equivalents, accrued claims recovery, trade receivable, other receivables, investments and marketable securities, accounts payable and accrued liabilities, and provision for unpaid claims. Investments and marketable securities are carried at fair value, and all other financial instruments approximate their carrying amounts due to their short-term maturity and liquidity.

The Law Society is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Law Society's risk exposure and concentration as of December 31, 2024.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. The Law Society is mainly exposed to interest rate risk and other price risk.

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. Interest rate changes directly impact the fair value of fixed income securities. Interest rate changes will also have an indirect impact on the other investments and marketable securities. The Law Society uses investment diversification to manage this risk.

Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Law Society is exposed to other price risk through its investment in quoted shares. The Law Society manages this risk by ensuring that investment policies are established and adhered to, using professional advisors to manage the portfolio and ensure investment diversification.

Unless otherwise noted, it is management's opinion that the Law Society is not exposed to significant other price risks arising from these financial instruments.

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR

Notes to Financial Statements

Year Ended December 31, 2024

4. INTERNALLY RESTRICTED FUND

Internally restricted funds consist of the following:

\$538,978 for capital asset reinvestment (2023 - \$396,145)

\$74,670 for strategic initiatives (2023 - \$87,170)

\$401,759 for future operations (2023 - \$421,759)

These internally restricted amounts are not available for other purposes without approval by the Benchers.

5. TRUST ACCOUNT

The Law Society holds a trust account which represents cash received from law firms for funds unclaimed in trust accounts. At the balance sheet date, the amounts received from law firms and held in trust was \$261,062 (2023 - \$280,902). The Law Society holds these funds until such time as they are claimed to a maximum period of 10 years after which unclaimed funds are turned over to the Law Foundation.

6. INVESTMENTS AND MARKETABLE SECURITIES

	2024	2023
Fixed income	\$ 9,256,133	\$ 7,842,051
Equities	97,170	3,411,694
Mutual funds	8,167,408	5,094,048
Principal protected notes and other	1,143,593	1,277,264
	\$ 18,664,304	\$ 17,625,057

Included in investment income is interest income of \$586,646 (2023 - \$545,494), dividend income of \$280,442 (2023 - \$217,354), unrealized gains of \$631,860 (2023 - \$378,108), and realized gain on the disposal of marketable securities of \$458,191 (2023 - (losses) of \$35,216).

7. CLAIM COSTS AND PROVISION FOR UNPAID CLAIMS AND RELATED COSTS

In 2022, the Programme purchased a property located on the Avalon peninsula of Newfoundland as part of a settlement of claim. The cost of the settlement was \$355,639 and is recorded within claim costs and provision for unpaid claims and related costs. The title of the property is being disputed, therefore management is unable to determine whether any future economic benefit will flow to the Programme. Any potential recovery from an eventual sale of the property will be recognized in the year received. As of December 31, 2024, there was no change to the status as the Entity is waiting for a response from the Crown.

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR
Notes to Financial Statements
Year Ended December 31, 2024

8. CAPITAL ASSETS

	Cost	Accumulated amortization	2024 Net book value	2023 Net book value
Land	\$ 73,429	\$ -	\$ 73,429	\$ 73,429
Building	2,155,814	1,768,857	386,957	473,190
Library	144,504	86,702	57,802	86,702
Furniture and equipment	454,665	417,972	36,693	44,898
Computer hardware	31,815	25,613	6,202	8,270
Computer software	141,586	100,111	41,475	55,300
	\$ 3,001,813	\$ 2,399,255	\$ 602,558	\$ 741,789

9. ACCOUNTS PAYABLE AND ACCRUED LIABILITIES

As at December 31, 2024 there was \$61,249 (2023 - \$30,586) in trade accounts payable included in the accounts payable and accrued liabilities.

10. RESERVE FOR CLAIMS AND RELATED COSTS

	2024	2023
Provision for claims and related costs beginning of year	\$ 4,213,352	\$ 3,647,708
Current year expense (recovery)	(930,097)	911,988
Claims and related costs paid during the year	-	(346,344)
	3,283,255	4,213,352

As at December 31, 2024, the outstanding claims liabilities, calculated by the Programme's actuaries in accordance with the standards of practice of the Canadian Institute of Actuaries, were as follows:

	2024	2023
Discounted damages and defence costs	2,142,637	3,095,170
Discounted adjusting and counselling fees	317,041	242,153
Discounted internal claim administration expenses	457,515	403,050
Deductible write-off	39,643	39,049
	2,956,836	3,779,422
Provision for adverse deviation - claims development	298,142	393,154
Provision for adverse deviation - discount rate	28,277	40,776
Total discounted liabilities plus provision for adverse deviation	\$ 3,283,255	\$ 4,213,352

The liabilities have been discounted at a rate of 3.6% (2023 - 4.4%). The provision for adverse deviation for 2024 and 2023 includes a margin of 25 to 200 basis points on the discount rate and 2.5% to 20% on the claims development variables. There is no active market for the trading of claims liabilities, however the present value of the actuarial claims liabilities, including provision for adverse deviation is considered an indicator of fair value.

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR**Notes to Financial Statements****Year Ended December 31, 2024****11. CONTINGENT LIABILITY**

The Law Society is periodically the subject of potential legal claims. The outcome of any potential claim is not determinable at this time. Accordingly, no provision for losses has been reflected in the accounts of the Law Society.

12. COMMITMENTS

The Law Society has equipment leases with the following annual lease payments:

Contractual obligation repayment schedule:

2025	\$	7,035
2026		6,516
2027		4,959
2028		3,720

The Law Society has also committed to providing the Public Legal Information Association of NL ("PLIAN") with funding in the amount of \$65,000 for the next year, subject to good financial stewardship.

13. ADMISSION FEES

Admission fees consist of the following:

	2024	2023
Articled clerks	\$ 7,500	\$ 9,900
Call to bar	27,500	21,250
Certificate of standing	5,250	3,900
Transfers	24,750	27,500
	\$ 65,000	\$ 62,550

14. ANNUAL FEES

Annual fees consist of the following:

	2024	2023
Assurance Fund annual membership fee	\$ 83,117	\$ 41,096
Law Society annual membership fee	1,761,276	1,522,637
Federation fees	62,337	61,651
Professional law corporation fees	39,650	30,774
Insurance premiums	626,175	617,692
	\$ 2,572,555	\$ 2,273,850

LAW SOCIETY OF NEWFOUNDLAND & LABRADOR

Notes to Financial Statements

Year Ended December 31, 2024

15. EQUITY IN CANADIAN LAWYERS' INSURANCE PROGRAMME

The Canadian Lawyers' Insurance Programme (the "Programme") is a subscriber to the CLIA, a reciprocal insurance exchange through which the law societies of six provinces and three territories (or their associated liability insurance entities) enter into agreements of mutual indemnification. CLIA maintains separate reserves for each participating entity with regards to risks assumed, and the Programme has an interest in the surpluses of these reserves. CLIA prepares annual Subscriber Accounts as of December 31, which represents the end of their fiscal year, which are reviewed and approved by CLIA's Advisory Board. These accounts include a reserve for claims liabilities on a discounted basis. The Subscribers Accounts of CLIA in respect of Part A coverage as of December 31, 2024 show the Programme's subscriber's equity to be \$2,118,922 (2023 - \$1,940,407) of which \$403,901 (2023 - \$97,833) is recorded as recoverable as of December 31, 2024. The Subscribers Accounts of CLIA in respect of Part C coverage as at December 31, 2024 show the Programme's subscriber's equity to be \$398,201 (2023 - \$344,488), of which \$Nil is recorded as recoverable as of December 31, 2024 (2023 - \$Nil).

Appendix

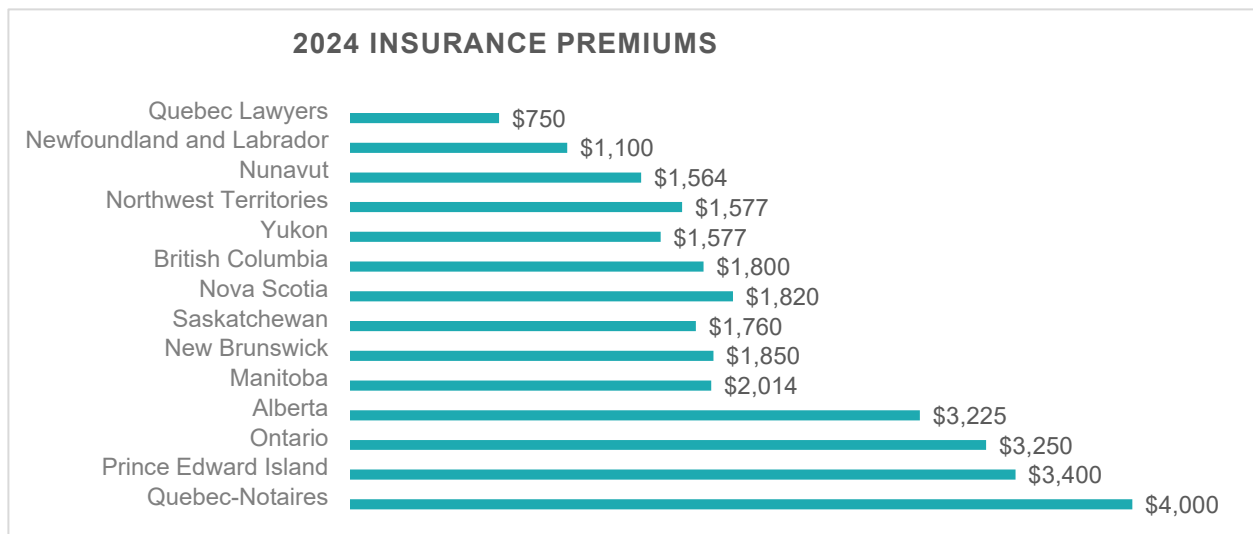
MEMBERSHIP

Total membership figures for the years since Confederation with Canada.

1950 - 66	1951 - 64	1952 - 66	1998 - 706	2014 - 983
1953 - 69	1954 - 72	1955 - 75	1999 - 728	2015 - 997
1956 - 73	1957 - 76	1958 - 76	2000 - 750	2016 - 1018
1959 - 77	1960 - 81	1961 - 83	2001 - 767	2017 - 1032
1962 - 86	1963 - 86	1964 - 86	2002 - 772	2018 - 1054
1965 - 86	1966 - 86	1967 - 89	2003 - 798	2019 - 1077
1968 - 106	1969 - 110	1970 - 124	2004 - 808	2020 - 1080
1971 - 129	1972 - 129	1973 - 145	2005 - 832	2021 - 1086
1974 - 153	1975 - 179	1976 - 189	2006 - 858	2022 - 1088
1977 - 203	1978 - 237	1979 - 261	2007 - 870	2023 - 1119
1980 - 281	1981 - 316	1982 - 333	2008 - 904	2024 - 1103
1983 - 351	1984 - 371	1985 - 378	2009 - 923	2025 - 1115
1986 - 394	1987 - 408	1988 - 435	2010 - 931	.
1989 - 445	1990 - 477	1991 - 514	2011 - 948	
1992 - 560	1993 - 588	1994 - 617	2012 - 931	
1995 - 635	1996 - 669	1997 - 683	2013 - 937	

INSURANCE COMMITTEE REPORT

2024 Insurance Premiums



Causes of Loss

