



Ontario
Securities
Commission

Commission des
valeurs mobilières
de l'Ontario

P.O. Box 55, 19th Floor
20 Queen Street West
Toronto ON M5H 3S8

CP 55, 19^e étage
20, rue queen ouest
Toronto ON M5H 3S8

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

AND

**IN THE MATTER OF
SUNWIDE FINANCE INC., SUN WIDE GROUP, SUN WIDE GROUP FINANCIAL
INSURERS & UNDERWRITERS, BRYAN BOWLES, ROBERT DRURY,
STEVEN JOHNSON, FRANK R. KAPLAN, RAFAEL PANGILINAN,
LORENZO MARCOS D. ROMERO and GEORGE SUTTON**

ORDER

WHEREAS on November 19, 2007, the Ontario Securities Commission (the “Commission”) issued a temporary cease trade order pursuant to subsections 127(1) and 127(5) of the *Securities Act*, R.S.O. 1990, c. S.5, as amended (the “Act”) ordering that Sunwide Finance Inc. (a.k.a. Sun Wide Finance Inc., Sunwide Financial Inc., Sun Wide Financial Inc.) (“Sunwide”), Sun Wide Group, Sun Wide Group Financial Insurers & Underwriters (“Sun Wide Insurers”), Wi-Fi Framework Corporation (“Wi-Fi”), and their officers, directors, employees and/or agents cease trading in all securities immediately, including the securities of Wi-Fi (the “Temporary Order”);

AND WHEREAS on November 19, 2007, the Commission ordered that the Temporary Order shall expire on the 15th day after its making unless extended by order of the Commission;

AND WHEREAS on November 21, 2007 the Commission issued a Notice of Hearing to consider, among other things, the extension of the Temporary Order, to be held on December 3, 2007 at 2:00 p.m;

AND WHEREAS the Commission held a Hearing on December 3, 2007, none of the respondents attended before the Commission on that date, and the Commission ordered that the Temporary Order be extended to March 4, 2008 and that the hearing be adjourned to that date;

AND WHEREAS the Commission held a Hearing on March 4, 2008, none of the respondents attended before the Commission, and the Commission ordered that the Temporary Order be extended to July 22, 2008 and that the hearing be adjourned to that date;

AND WHEREAS the Commission held a Hearing on July 22, 2008, none of the respondents attended before the Commission, and the Commission ordered that the Temporary Order be extended to September 4, 2008 and that the hearing be adjourned to September 3, 2008;

AND WHEREAS the Commission issued a Notice of Hearing and Statement of Allegations on August 21, 2008;

AND WHEREAS the Statement of Allegations named three respondents not previously named on the Temporary Order, being Robert Drury (“Drury”), Lorenzo Marcos D. Romero (“Romero”), and Rafael Pangilinan (“Pangilinan”), and removed Wi-Fi as a respondent (the remaining respondents are referred to, collectively, as the “Respondents”);

AND WHEREAS the Commission held a Hearing on September 3, 2008 and none of the Respondents attended before the Commission;

AND WHEREAS the Commission amended the Temporary Order on September 4, 2008 to reflect the addition of Drury, Romero and Pangilinan as Respondents and the removal of Wi-Fi as a respondent, and extended the Temporary Order until the completion of the hearing on the merits and ordered that the hearing be adjourned to November 19, 2008 at 10:00 a.m.;

AND WHEREAS the Commission held a Hearing on November 19, 2008 to address the merits, sanctions and costs in this matter and none of the Respondents attended before the Commission on that date;

AND WHEREAS the Commission is satisfied that Staff took reasonable steps to give the Respondents adequate notice of the Hearing held on November 19, 2008 and to serve the Respondents with the order dated September 4, 2008 setting down the Hearing;

AND WHEREAS the Commission considered the evidence and the submissions made to it;

IT IS HEREBY ORDERED THAT:

1. Pursuant to paragraph 2 of subsection 127(1) of the Act, each of Sunwide, Sun Wide Group, Sun Wide Insurers, Bryan Bowles (“Bowles”), Drury, George Sutton (“Sutton”), Romero and Pangilinan permanently cease trading in securities;
2. Pursuant to paragraph 2.1 of subsection 127(1) of the Act, each of the Respondents referred to in clause (1) above be permanently prohibited from acquiring any security;
3. Pursuant to paragraph 3 of subsection 127(1) of the Act, the exemptions contained in Ontario securities law not apply permanently to the Respondents referred to in clause (1) above;
4. Pursuant to paragraphs 8, 8.2, 8.4 and 8.5 of subsection 127(1) of the Act, each of Bowles, Drury, Sutton, Romero and Pangilinan be permanently prohibited from becoming or acting as a director or officer of any issuer, registrant, investment fund manager or promoter in the province of Ontario; and

5. Pursuant to section 127.1 of the Act each of the Respondents referred to in clause (1) above shall jointly and severally pay the costs of Staff's investigation and this proceeding in the amount of \$5,000.

DATED at Toronto this 28th day of May, 2009.

“James E. A. Turner”

“Suresh Thakrar”

James E. A. Turner

Suresh Thakrar

“Carol S. Perry”

Carol S. Perry