

IRENE JURANKA
126 CLENROSE AVENUE
TORONTO, ONTARIO
CANADA M4T 1K8

FAX COVER SHEET

DATE: AUGUST 8TH, 1997.

| | |
|-------------|-----------------------------------------|
| TO: PIN | PHONE: INTL-66 44 216 191 ext. 1155-6,9 |
| | FAX: INTL-66 44 216 122 |
| FROM: IRENE | PHONE: 416 485 8421 |
| | FAX: 416 485 7057 |

RE: ADDITIONAL INSURANCE CLAIM AND HOSPITAL RECEIPT

Number of pages including cover sheet: 3

Contents:

- 1) Cover Sheet (for Pin)
- 2) Letter to Legal Officer (for Mr. Rachai Asvesna)
- 3) Authorization for Power of Attorney (for Mr. Rachai Asvesna)

Dear Pin

I received your e-mail moments ago. Thank you for keeping me so well informed.

Although I was hoping for an additional 300,000 Baht, I am truly appreciative for half of that.

As for the hospital receipt, I think that the photocopy will be sufficient for my insurance company although they may need a translation of the important particulars.

The originals of these three faxed pages will be forwarded to you immediately by Federal Express couriers.

I thank you again for your care, energy and your kindness. I send you and Eckart my very best wishes,

Irene

FAX COVER SHEET

DATE: APRIL 21ST, 1997.

TO: PIN PHONE: INTL-66 44 216 191 ext. 1155-6,9
FAX: INTL-66 44 216 122

FROM: IRENE PHONE: 416 485 8421
FAX: 416 485 7057

RE: INSURANCE CLAIM

Number of pages including cover sheet: 4

Contents: 1) Cover Sheet (for Pin)
2) Letter to Legal Officers
3) Renewal Certificate my car insurance policy (2 pages)

Dear Pin

Thank you for your e-mail dated the 18th of April. Federal Express gave us excellent two-day service.

The way I understand the legal officers' feelings is like this. The door is open to claim above the 300,000 Baht amount which the insurance Company is ready to pay BUT there is not much hope to get a penny more.

Well, you know Pin that I lost everything in that accident. In Frank I not only had a breadwinner and provider, he was the father of our children. He was my best friend and my life partner. He was the meaning of my life. Our family, countless friends, colleagues and former students are suffering with me. I know you feel that loss too. What I am trying to say is that any amount of money could not comfort me for my great loss. What that money could do for me is that it would help me to provide for my family and my 99 year old mother. I would not be forced to sell (or loose) our family home. I could hold my head above water -- so to speak.

Frank was earning \$60,000 Canadian dollars annually when he passed away. In comparison, 300,000 Baht is a very small amount. People earn a lot more here living in Canada costs more. To bring this to everyday terms I will send you a copy of my existing car Insurance policy. You can see my insurance company would pay up to \$1,000,000 Canadian Dollars in an accident. I am driving a small passenger car. I presume the bus company has much higher coverage.

Please be kind and explain all this to the legal officers. Perhaps you can show them this letter so that they can better represent my case and convince BMTA to respond with generosity on humanitarian grounds. They will see that I need the money.

I am asking the BMTA to double the 300,000 Baht. As you can see from the living expense in Canada, my request is a humble one.

Thank you again for all your help. I greatly appreciate this.

Best regards

He couriered the originals of these four pages with Fed Ex

COPY

บันทึกย่อ

Center for International Affairs. Tel. 1155, 1156

ที่ ทบ 5136/ 221

สำนักงานอธิการบดี

Date

128 APR 1997

มหาวิทยาลัยเทคโนโลยีสุรนารี

วันที่.....

เรียน

To: คุณพรชัย (ทนายสิทธิ)

จาก

From:

- | | |
|------------------------------------------------------------------------|------------------------------------------------------------------|
| <input type="checkbox"/> Kindly be informed เพื่อโปรดทราบ | <input type="checkbox"/> Please contact me โปรดติดต่อข้าพเจ้า |
| <input type="checkbox"/> For your comments เพื่อขอความคิดเห็นของท่าน | <input type="checkbox"/> Please forward โปรดส่งต่อ |
| <input type="checkbox"/> For your approval เพื่อพิจารณาอนุมัติ | <input type="checkbox"/> Please reply โปรดตอบ |
| <input type="checkbox"/> For your signature เพื่อลงนาม | <input type="checkbox"/> Please follow up โปรดติดตาม |
| <input type="checkbox"/> Please handle โปรดดำเนินการ | <input type="checkbox"/> As you requested ตามที่ท่านต้องการ |
| <input type="checkbox"/> Please return โปรดส่งคืน | <input type="checkbox"/> Return with thanks ส่งคืน ขอบคุณ |
| <input type="checkbox"/> Please inform us of results โปรดแจ้งผลให้ทราบ | <input type="checkbox"/> For Circulation เพื่อให้เวียนในหน่วยงาน |
| <input type="checkbox"/> Please attend เพื่อโปรดเข้าร่วม | <input type="checkbox"/> Please confirm โปรดยืนยัน |
| <input type="checkbox"/> For dissemination เพื่อเผยแพร่ | |

Remarks:

หมายเหตุ

CENTER FOR INTERNATIONAL AFFAIRS
SURANAREE UNIVERSITY OF TECHNOLOGY
111 University Avenue
Nakhon Ratchasima, 30000
Thailand

Fax Cover Sheet

DATE: Aug 15, 97

TO: Irene Juronke

PHONE: 416 - 485 8421

FAX: 416 - 485 7 057

FROM: Pin.

PHONE: INTL-66 44 216 191 ext. 1155-6,9

FAX: INTL-66 44 216 122

RE: Insurance Claim.

CC:

Number of pages including cover sheet: [/]

Message

URGENT.

Dear Irene,

Please send me again your fax ^{and also} specifying that you would like to have it in Canadian dollars.

No need to write the first paragraph, (please erase it). as I don't want the legal officer to realize that I suggested you to do this. He may feel bad. My purpose is only to avoid BMTA from giving the cheque under his name. It is a bit risky but I can't say it to him. Hope you understand this.
Pin.

Please send the fax right after you receive my fax. It is Friday now here. Thanks.

APRIL 21st, 1997.

MR. RACHAI ASVESNA
MR. ADTHPORN OUNSOM
MR. UTAN PHONGTONG
(LEGAL OFFICERS)

SURANAREE UNIVERSITY OF TECHNOLOGY
CENTER FOR INTERNATIONAL AFFAIRS
111 UNIVERSITY AVENUE
MUANG DISTRICT
NAKHON RATCHASIMA
THAILAND 30000

RE: INSURANCE CLAIM

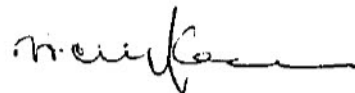
Dear Sirs,

kindly procede to claim (out-of-court) a further 300,000
Baht from BMTA.

My late husband, Professor Frank Juranka was earning 60,000
canadian dollars yearly, after his retirement. When he was
teaching full time he used to earn more.

I am very grateful for your help.

Sincerely yours



Irene Juranka
126 Glenrose Avenue
Toronto, Ontario
Canada M4T 1K8

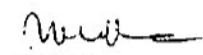
Date: Mon, 21 Apr 1997 23:53:50 -0400 (EDT)
From: Frank Juranka <fjuranka@acs.ryerson.ca>
To: cenintaf@ccs.sut.ac.th
Subject: Re: Insurance clai

Dear Pin

I forgot to sign my letters I faxed and couriered previously.
I fax and courier the signed duplicates.

I am sorry for the inconvenience.

Best regards,


Irene

บันทึกย่อ

Center for International Affairs. ศูนย์กิจการนานาชาติ Tel. 1154, 1155, 1156 FAX: 6122

Ref. No. 5136/

Date 2-10-96

เรียน

TO: Dr. Prasert. VR Adm.

จาก

From: R. Umaly

- | | |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Kindly be informed เพื่อโปรดทราบ | <input type="checkbox"/> Please contact me โปรดติดต่อข้าพเจ้า |
| <input type="checkbox"/> For your comments เพื่อขอความคิดเห็นของท่าน | <input type="checkbox"/> Please forward โปรดส่งต่อ |
| <input type="checkbox"/> For your approval เพื่อโปรดพิจารณาอนุมัติ | <input type="checkbox"/> Please reply โปรดตอบ |
| <input type="checkbox"/> For your signature เพื่อโปรดลงนาม | <input type="checkbox"/> Please follow up โปรดติดตาม |
| <input type="checkbox"/> Please handle เพื่อโปรดดำเนินการ | <input type="checkbox"/> As you requested ตามที่ท่านต้องการ |
| <input type="checkbox"/> Please return เพื่อโปรดส่งคืน | <input type="checkbox"/> Return with thanks ส่งคืน ขอบคุณ |
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| <input type="checkbox"/> For dissemination เพื่อเผยแพร่ | |

Remarks:

หมายเหตุ

Enclosed is the memo to Dr. Wichit
and later transmitted to Dr. Sam-ang.

It may be needed by your office for
further action.

Thank you.

[Signature]



THAI CANADIAN HRD PROJECT

10th Floor, Pictet Building, 331 Silom Road, Bangkok, Bangkok 10500, Thailand.
Ph (662) 238-1431, 235-1977 Fax (662) 236-2980 Email: wright@mozart.inet.co.th

Date: Thursday, 23 May, 1996

Memo to: Dr. Wichit Srisa-an, Rector, Suranaree University of Technology
cc Dr. Sam-ang Srinika
cc Dr. Ruben Umaly, SUT
cc Dr. George Bereznai, Chulalongkorn U
cc K. Sukanya Racharit, Canadian Embassy
cc Mr Roger Griffin, ARA Toronto

From: Gerry Wright

Re: Dr. Frank Juranka

Attached for your information is a copy of the obituary for Dr. Frank Juranka which appeared in the Toronto Globe and Mail on May 18, 1999. It was forwarded to me today by our Toronto office.

At the cremation ceremony, Dr. Sam-ang approached me to inquire whether Mrs. Juranka might be aware that she could sue the bus company for damages and that the University might make the services of their lawyer available to her for those purposes. (Apparently the bus company's insurance cover is 300,000 Baht for each such instance.) I conveyed that information to our Toronto office and to Dr. George Bereznai, a Canadian working at Chulalongkorn under the THAI CANADIAN HRD PROJECT who, along with his wife, befriended Dr. and Mrs. Juranka when she was in Thailand earlier this year.

George has been in contact with Mrs. Juranka and he recently told me that Mrs. Juranka would like to pursue the option to claim damages from the bus company. He also indicated that she seems to continue to be somewhat dependent on others in her current state of shock and grief.

While I am pleased to continue to provide whatever assistance I can in this matter, I think that it would be less confusing and more beneficial to Mrs. Juranka if she were to have direct access to those having the best information. I would therefore ask that someone from the university speak directly with Mrs. Juranka to outline and discuss the options available to her and to provide her with some guidance.

At your convenience, I would appreciate knowing what results from your contact with Mrs. Juranka.

dir File: d:\programs\linkages\04_out\sub\wsg\G523.doc

Attn: Dr. Sam-ang
Kindly cooperate
with CIDA and
Mrs. Juranka
Dr. Wichit
27 May 99

From: Mr. Sam-ang Srinika
To: CIDA & Mrs. Juranka
27 May 2539

appointed General Manager of the Research Development and Manufacturing groups. In 1981, Dr. Cumming was appointed Chief Scientist at Barringer Research Ltd. where he remained until his retirement in 1982. In 1991, Dr. Cumming became Chairman of the Board of the Institute for Space and Terrestrial Science. Dr. Cumming was appointed to the Board of Directors at Barringer Research Limited, 1993.

Dr. Cumming published extensively, author and co-author of over 30 publications.

As a result of cancer, Dr. Cumming departed an accomplished life, May 14, 1996, in the presence of his long-time companion, Vincent Petersen. He is also survived by his brother, Donald Cumming, sisters Evelyn Cumming and Jean Baker, in-laws, cousins, nieces and nephews.

G + M Sat. May 18/96
JURANKA, Frank — Age 66. Died from head injuries hours after being struck by a bus in Bangkok on April 29, 1996. Frank was a Professor Emeritus at Ryerson Polytechnical University where he began teaching electrical engineering in 1965. He was in Thailand as a visiting professor to the Suranaree University of Technology. He was cremated at Wat Lakel on May 7. The traditional Buddhist ceremony was attended by students, faculty, monks, embassy representatives and was presided over by his friend Professor Wichet Brisa-An, Rector of the Suranaree University. His ashes arrived in Canada on May 13. He will be fondly remembered as someone who was passionate about learning and sharing knowledge. His many fields of expertise ranged from comparative religions to computers; history and art to chess, tennis and watersports. His accomplishments are too numerous to list. He was an inventor, a scholar and above all, a compassionate human being. He loved to read and to travel. Frank was the beloved husband of Irene. Dear father of Peter (Rita) and Tom. Devoted grandfather of Aaron and Phaedra. A caring son-in-law of Julia (age 98) and cherished brother of Marta (Jaksi). He will be greatly missed by all his family and many friends, colleagues and former students. In lieu of flowers, those who wish may send donations to the "Frank Juranka Scholarship Fund", set up by the Department of Electrical and Computer Engineering of Ryerson Polytechnical University, 350 Victoria St., Toronto, Ontario M5B 2K3.

To forward to
 Gerry Wright 0001/001

Gerry
 F.Y. Records

Kim

From:

ARA Toronto office
 Kim Cheak

Social Notices

Accepted By Phone (416) 585-5600

Engagements



THAI CANADIAN HRD PROJECT

10th Floor, Pilek Pen Building, 331 Silom Road, Bangkok, Bangkok 10500, Thailand.
Ph (662) 238-1431, 235-1977 Fax (662) 236-2980 Email wright@mozart.inet.co.th

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IRENE JURANKA
126 GLENROSE AVENUE
TORONTO, ONTARIO
CANADA M4T 1K8

FAX COVER SHEET

DATE: APRIL 15TH, 1997.

| | | |
|-------------|--------|----------------------------------|
| TO: PIN | PHONE: | INTL-66 44 210 191 ext. 1155-6,9 |
| | FAX: | INTL-66 44 210 122 |
| FROM: IRENE | PHONE: | 416 485 3421 |
| | FAX: | 416 485 7057 |

RE: INSURANCE CLAIM

Number of pages including cover sheet: 5

Contents: 1)Cover Sheet (for Pin)
2)Letter to Professor Dr. Suebka
3)Power of Attorney
4)Signed Documents (12 pages)

Dear Pin

Thank you for the urge: . . . which you sent
me last night. It was April 16th . . . you faxed me and
yet its still April 15th right now as I reply.

I am faxing you the documents you mentioned and have
arranged to have them sent to you with Federal Express couriers no
later than Tuesday, April 22nd.

The only item which I have not yet sent is a document
stating the amount which I would like to claim from BMTA, the bus
company. As I write in my letter to Professor Dr. Suebka, I need
to know what a reasonable out-of-court settlement amount would be.
Without a doubt, the best authorities on this would be the legal
officers themselves because they may know of previous cases
similar to this and will be the ones who try to reach a settlement
with BMTA. If the settlement amount is necessary for beginning
their legal proceedings, and if that claim also needs to be filed

April 16, 1997.

ASSOCIATE PROFESSOR DR. PRASART SUEBKA
VICE RECTOR FOR ADMINISTRATION FOR RECTOR
SURANAREE UNIVERSITY OF TECHNOLOGY
CENTRE FOR INTERNATIONAL AFFAIRS
111 UNIVERSITY AVENUE
MUANG DISTRICT
NAKHON RATCHASIMA
THAILAND 30000

RE: INSURANCE CLAIM

Dear Professor Dr. Prasart Suebka;

Thank you for your letter dated February 28, 1997. As you have advised, I have signed and am sending back the two contract documents which will allow me to claim the Bhat 291,799 from the Insurance Company.

From their initial Bhat 300,000 coverage, the Insurance Company has deducted Bhat 8,201 for hospital expenses. Please ask them to send me the receipts from the hospital for this amount.

I have been informed that a claim must be filed within one year of the accident. Therefore, I appreciate it if you take the necessary steps so that the claim is filed before its April 29th, 1997, deadline.

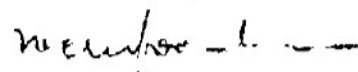
I am also sending a Power of Attorney to the three legal officers whose names were mentioned in your letter so that they can begin the legal proceedings. Although you had mentioned that I should specify how much I want to claim, at this moment I am undecided. Since I am seeking an out-of-court settlement, the amounts obtained in similar past cases could be very instructive. For this reason, on this matter, I need the advice of the legal officers. I would like to know what they believe they could confidently secure in an out of court settlement. It should be taken into consideration that my late husband was a professional, with high earnings, and has always been the sole provider for us.

Just as the Insurance Claim may have a one year deadline, so might this additional claim against the Bus Company. If our legal officers are able to file the second claim without specifying an amount then they should do so as soon as they receive Power of Attorney. If they need to specify the amount then it is urgent that they consider this matter immediately and advise me on it as soon as possible so I can respond in time.

Today I will fax you this letter, the Power of Attorney document and the two signed contracts. The originals of these four pages are guaranteed (by Federal Express courier) to arrive at your office by Tuesday, April 22. I will fax, and courier, the amount for the further claim after I receive advice from the legal officers.

I thank you for your kind help and understanding.

Sincerely yours



Mrs. Irene Juranka

AUTHORIZATION FOR POWER OF ATTORNEY

I, IRENE JURANKA, GRANT POWER OF ATTORNEY TO THE
THREE LEGAL OFFICERS WHOSE NAMES ARE LISTED BELOW :

MR. RACHAI ASVESNA OR

MR. ADTHPORN OUNSOM OR

MR. UTAN PHONOTONG

ADDRESS : SURANAREE UNIVERSITY OF TECHNOLOGY
111 UNIVERSITY AVENUE
MUANG DISTRICT, NAKHON RATCHASIMA
THAILAND 30000

I AUTHORIZE THEM TO REPRESENT ME, IN THAILAND, IN
ANY OR ALL LEGAL CAPACITIES RELATED TO THE DEATH OF MY HUSBAND
PROFESSOR FRANK JURANKA.

DATED ON THE FIFTEENTH OF APRIL, 1997.

SIGNED AND SWORN BEFORE ME AT THE CITY OF
TORONTO IN THE COUNTY OF YORK AND PROVINCE
OF ONTARIO, CANADA THIS 15 DAY OF
APRIL 1997.



Vera Barza, Notary Public,
Municipality of Metropolitan Toronto,
limited to the attestation of instruments
and the taking of affidavits, for
Columbus Travel Service Limited.
Expires August 8, 1999.

Mrs. IRENE JURANKA
126 GLENROSE AVENUE
TORONTO, CANADA.

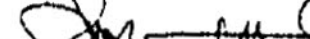


តំណាងរាស្ត្រនៃប្រជាពលរដ្ឋ

លេខកំណត់ ៧. កំណត់ ៧.
 រូប ១០-១-៤០

ข้าพเจ้า.....นาง Irene Juranka (Mrs Irene Juranka) ๖๖ ปี
 บ้านเลขที่.....126 หมู่..... ถนน GLENROSE AVENUE
 ตำบล..... TORONTO จังหวัด Canada
 ปัจจุบันมีอาชีพ.....
 ขอทำสัญญาฉบับนี้ไว้กับ.....
 เนื่องจาก.....
 Juranka ลงชื่อ: Mrs Irene Juranka

[illegible]

นางชื่อ : น. สุเชษฐา ผู้ได้รับเงิน
 (MRS. IRENE SURANAKA)
 นางชื่อ :  ผู้รับสัญญาจำนองเงิน
 (นายสุวิทย์ มหทานิชานนท์ , (บิดา มารดา))
 นางชื่อ : พยาน
 (.....)
 นางชื่อ : พยาน
 (.....)

→ Adaptation.

ส่วนนี้เกิดจากคำสัมภาษณ์ที่ได้อัดลงในบันทึกของกองกลาง ซึ่งจาก ก/ช คูณ ๓๖๖๖๖๖๖๖
 แล้วจึงได้ส่งมาว่าควรยกขึ้นด้วย กับได้เอาไปลงในสมุดของกองกลาง
 นายสุทธิเบญจ นพอนิพานนท์
 10-1-40

IRENE JURANKA
126 GLENROSE AVENUE

TORONTO, ONTARIO
CANADA M4T 1K8

FAX COVER SHEET

DATE: APRIL 21ST, 1997.

TO: PIN PHONE: INTL-86 44 216 191 ext. 1165-8,9
 FAX: INTL-86 44 216 122

FROM: IRENE PHONE: 416 485 8421
 FAX: 416 485 7057

RE: INSURANCE CLAIM

Number of pages including cover sheet: 4

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Well, you know Pin that I lost everything in that accident. In Frank I not only had a breadwinner and provider, he was the father of our children. He was my best friend and my life partner. He was the meaning of my life. Our family, countless friends, colleagues and former students are suffering with me. I know you feel that loss too. What I am trying to say is that any amount of money could not comfort me for my great loss. What that money could do for me is that it would help me to provide for my family and my 99 year old mother. I would not be forced to sell (or loose) my family home. I could hold my head above water -- so to speak.

Frank was earning \$60,000 Canadian dollars annually when he passed away. In comparison, 300,000 Baht is a very small amount. People earn a lot more here living in Canada costs more. To bring this to everyday terms I will send you a copy of my existing car Insurance policy. You can see my insurance company would pay up to \$1,000,000 Canadian Dollars in an accident. I am driving a small passenger car. I presume the bus company has much higher coverage.

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I am asking the BMTA to double the 300,000 Baht. As you can see from the living expense in Canada, my request is a humble one.

Thank you again for all your help. I greatly appreciate this.

Best regards

S. We've couriered the originals of these four pages with Fed Ex

APRIL 21st, 1997.

MR. RACHAI ASVESNA
MR. ADTHORN OUNSOM
MR. UTAN PHONGTONG
(LEGAL OFFICERS)

SURANAREE UNIVERSITY OF TECHNOLOGY
CENTER FOR INTERNATIONAL AFFAIRS
111 UNIVERSITY AVENUE
MUANG DISTRICT
NAKHON RATCHASIMA
THAILAND 30000

RE: INSURANCE CLAIM

Dear Sirs,

kindly procede to claim (out-of-court) a further 300,000
Baht from BMTA.

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canadian dollars yearly, after his retirement. When he was
teaching full time he used to earn more.

I am very grateful for your help. .

Sincerely yours

Irene Juranka
126 Glenrose Avenue
Toronto, Ontario
Canada M4T 1K8

ZURICH INSURANCE COMPANY

INSURER
HEAD OFFICE FOR CANADA - TORONTO

CERTIFICATE OF AUTOMOBILE INSURANCE (ONTARIO)

This Certificate is proof of a contract of insurance covering the named insured and the motor vehicle described in the Certificate. All motor vehicle insurance is provided for the premium payment and the terms of coverage are set out in the Certificate. The contract provides the coverage described in the Certificate. The insured is responsible for the payment of the premium. The insured is responsible for the payment of the premium. The insured is responsible for the payment of the premium.

RENEWAL CERTIFICATE EFFECTIVE 23/02/97

ALL TIMES ARE LOCAL TIMES AT THE NAMED INSURED'S POSTAL ADDRESS SHOWN ON THIS CERTIFICATE

POLICY EFFECTIVE DATE 23/02/97 TO EXPIRE 23/02/98 DAY/MONTH/YEAR 12:01 A.M.

POLICY NO. 416, 494-7700 LESSOR'S NAME AND POSTAL ADDRESS AP 8450464

BROKER SINCLEAR COCKBURN

NAMED INSURED AND POSTAL ADDRESS

IRENE JURANKA
126 GLENROSE AVENUE
TORONTO ONTARIO
M4T 1K8

DESCRIBED AUTOMOBILE(S)

| AUTO NO. | AUTO CODE | MODEL YEAR | MAKE/MODEL | CC | BODY TYPE | DRIVES | WHEELS | AXLES | AUTOMOBILE IDENTIFICATION NO. | INSURANCE PRICE | NET PRICE |
|----------|-----------|------------|------------|----|-----------|--------|--------|-------|-------------------------------|-----------------|-----------|
| 94 | 0341 | 94 | MAZDA 323 | | 2D | | | | JMABG2317R0760164 | | |

LESSOR'S NAME AND POSTAL ADDRESS

RATING INFORMATION FOR THIS POLICY IS LISTED ON THE BACK OF THIS PAGE

| INSURANCE COVERAGES | | AUTOMOBILE LIMIT | PREMIUM | AUTOMOBILE LIMIT | PREMIUM |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------------|---------|------------------|---------|
| LIABILITY | BODILY INJURY | 1,000,000 | 157 | | |
| | PROPERTY DAMAGE | | 4 | | |
| ACCIDENT BENEFIT (BASIC BENEFIT) | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | 228 | | |
| OPTIONAL INCREASED ACCIDENT BENEFITS | LIMIT UP TO | | | LIMIT UP TO | |
| INCOME REPLACEMENT | PER WEEK | | | PER WEEK | |
| CAREGIVER & DEPENDANT CARE | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| MEDICAL REHABILITATION & ATTENDANT CARE | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| DEATH & FUNERAL | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| INDEXATION BENEFIT | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| UNINSURED AUTOMOBILE | LIMIT AS STATED IN SECTION 5 OF THE POLICY | | 12 | | |
| DIRECT COMPENSATION - PROPERTY DAMAGE* | DEDUCTIBLE | NIL | 169 | DEDUCTIBLE | |
| * THIS POLICY CONTAINS A PARTIAL PAYMENT OF RECOVERY CLAUSE FOR PROPERTY DAMAGE IF A DEDUCTIBLE IS SPECIFIED FOR DIRECT COMPENSATION - PROPERTY DAMAGE. | | | | | |
| LOSS OR DAMAGE** | DEDUCTIBLE | | | DEDUCTIBLE | |
| ** THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE | SPECIFIED PERILS | | | | |
| | COMPREHENSIVE | 300 | 181 | | |
| | COLLISION OR UPSET | 300 | 243 | | |
| THERE IS NO DEDUCTIBLE FOR LOSS OR DAMAGE DUE TO FIRE, LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE | ALL PERILS | | | | |
| OPCF 44 | LIMIT IS THE SAME AS UNDER LIABILITY | | | LIMIT | |
| FAMILY PROTECTION | UNLESS OTHERWISE SPECIFIED | 1,000,000 | 19 | | |
| POLICY CHANGE FORMS - OPCF NUMBER AND NAME | DETAILS | | | DETAILS | |
| 27 DAMAGE TO NON-OWNED AUTOS & DRIVERS OTHER AUTOS | PER 27 | | 25 | | |
| PDE ZURICH "DELUXE" LOSS OR DAMAGE EXTENSION | PER PDE | | 25 | | |
| TOTAL PREMIUM PER AUTOMOBILE | | | 1063 | | |

TOTAL POLICY PREMIUM \$ 1,063.00

THIS CERTIFICATE CONTAINS IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE

PLEASE READ THE REVERSE SIDE

ZURICH INSURANCE COMPANY

INSURER
HEAD OFFICE FOR CANADA - TORONTO

APR. 21, 1997 2:34PM P. 2
PHONE NO. : 495 7657
CERTIFICATE OF AUTOMOBILE INSURANCE (Vehicular)

This Certificate is proof of a contract of insurance between the named insured and the Insurer, subject in all respects to the Ontario Automobile Policy (OAP). In return for the premium charged and the statements contained in the application, the contract provides the cover outlined in this Certificate. You only have a particular coverage for a specific automobile if the Certificate shows a premium for it, or shows the coverage is provided at no cost. All other terms of the Policy, including the terms, conditions and exclusions, are contained in the Certificate. Your Insurer will provide you with a copy of the Policy if you request it.

RENEWAL CERTIFICATE EFFECTIVE 23/02/97

ALL TIMES ARE LOCAL TIMES AT THE NAMED INSURED'S POSTAL ADDRESS SHOWN ON THIS CERTIFICATE
POLICY EFFECTIVE DATE 23/02/97 TO EXPIRE 12:01 A.M. 23/02/98 DAY/MONTH/YEAR DAY/MONTH/YEAR

| | | |
|--------------------------------------------------------------------------------------------------------|----------------|----------------------------------|
| BROKER SINCLAIR COCKBURN | (416) 494-7700 | POLICY NO. AP 9450464 |
| NAMED INSURED AND POSTAL ADDRESS IRENE JURANKA 126 GLENROSE AVENUE TORONTO ONTARIO M4T 1K8 | | LESSOR'S NAME AND POSTAL ADDRESS |

| DESCRIBED AUTOMOBILE(S) | | | | | | | | | | |
|--------------------------------------------------------------------|-----------|------------|------------|------|-----------|----------|--------------------------|-------------------------------------------------|--------------------------------|------------------|
| AUTO NO. | AUTO CODE | MODEL YEAR | MAKE/MODEL | C.C. | BODY TYPE | NO. CYLS | GROSS WEIGHT (KILOGRAMS) | AUTOMOBILE IDENTIFICATION NO. (V.I. SERIAL NO.) | PURCHASE PRICE (FIELD OPTIONS) | LIST PRICE (NEW) |
| 01 | 0341 | 94 | MAZDA 323 | | 2D | | | JM1BG2317R0760184 | | |
| TENHOOLDERS (TO WHOM LOSS MAY BE JOINTLY PAYABLE) NAME AND ADDRESS | | | | | | | | | | |

RATING INFORMATION FOR THIS POLICY IS LISTED ON THE BACK OF THIS PAGE

| INSURANCE COVERAGE | | AUTOMOBILE | PREMIUM | AUTOMOBILE | PREMIUM |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------|---------|-------------|---------|
| LIABILITY | BODILY INJURY PROPERTY DAMAGE | LIMIT | | LIMIT | |
| | | 1,000,000 | 157 | | |
| ACCIDENT BENEFITS (BASIC BENEFITS) | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | 228 | | |
| OPTIONAL INCREASED ACCIDENT BENEFITS | | LIMIT UP TO | | LIMIT UP TO | |
| INCOME REPLACEMENT | | PER WEEK | | PER WEEK | |
| CAREGIVER & DEPENDANT CARE | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| MEDICAL, REHABILITATION & ATTENDANT CARE | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| DEATH & FUNERAL | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| INDEXATION BENEFIT | LIMIT AS STATED IN SECTION 4 OF THE POLICY | | | | |
| UNINSURED AUTOMOBILE | LIMIT AS STATED IN SECTION 6 OF THE POLICY | | 12 | | |
| DIRECT COMPENSATION - PROPERTY DAMAGE | | DEDUCTIBLE | 169 | DEDUCTIBLE | |
| DAMAGE IF A DEDUCTIBLE IS SPECIFIED FOR DIRECT COMPENSATION - PROPERTY DAMAGE | | | | | |
| LOSS OR DAMAGE ** | | DEDUCTIBLE | | DEDUCTIBLE | |
| ** THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE THERE IS NO DEDUCTIBLE FOR LOSS OR DAMAGE DUE TO FIRE, LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE | SPECIFIED PERILS | | | | |
| | COMPREHENSIVE | 300 | 181 | | |
| | COLLISION OR UPSET | 300 | 243 | | |
| | ALL PERILS | | | | |
| OPCF 44 | LIMIT IS THE SAME AS UNDER LIABILITY UNLESS OTHERWISE SPECIFIED | LIMIT | | LIMIT | |
| FAMILY PROTECTION | | 1,000,000 | 19 | | |
| POLICY CHANGE FORMS - OPCF NUMBER AND NAME | | DETAILS | | DETAILS | |
| 27 | DAMAGE TO NON-OWNED AUTOS & DRIVE OTHER AUTOS | PER 27 | 25 | | |
| PDE | ZURICH "DELUXE" LOSS OR DAMAGE EXTENSION | PER PDE | 25 | | |
| | | | | | |
| | | | | | |
| TOTAL PREMIUM PER AUTOMOBILE | | | 1063 | | |

TOTAL POLICY PREMIUM \$ 1,063.00

THIS CERTIFICATE CONTAINS IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE

PLEASE READ THE REVERSE SIDE

RATING INFORMATION

| DRIVER NO. | DRIVER NAME | AGE | MARITAL STATUS | YRS LIC. | DRIVER TRAINING | CONVICTIONS | | | | ASSIGNMENT TO AUTOMOBILE | | | |
|------------|----------------|-----|----------------|----------|-----------------|-------------|-------|-------|-----------|--------------------------|------------|----------|--|
| | | | | | | CRIMINAL | MAJOR | MINOR | PRINCIPAL | SECONDARY | OCCASIONAL | EXCLUDED | |
| 01 | JURANKA, IRENE | 65 | M | 27 | | | | | 1 | | | | |

| AUTO NO. | DRIVE/NO. YR. | BIPO | AB | COLL | DAY MON YR | CHARGEABLE CLAIMS (DATE AND TIME) | | | | BIPO | AB | COLL | DAY MON YR | BIPO | AB | |
|----------|---------------|------|----|------|------------|-----------------------------------|------|------|------|------|----|------|------------|------|----|--|
| | | | | | | DATE | TIME | DATE | TIME | | | | | | | |
| 01 | | | | | | | | | | | | | | | | |

| AUTO NO. | DISCOUNTS (PERCENTAGE & DESCRIPTION) | | | | S. CHARGES (PERCENTAGE & DESCRIPTION) | | | |
|----------|--------------------------------------|-------------|---------|-------------|---------------------------------------|-------------|---------|-------------|
| | PERCENT | DESCRIPTION | PERCENT | DESCRIPTION | PERCENT | DESCRIPTION | PERCENT | DESCRIPTION |
| 01 | | | | | | | | |

| AUTO NO. | ANNUALLY | KMS. DRIVEN TO WORK ONE WAY | CLASS CODE | CLASS IS DEVELOPED FROM DRIVER DETAILS AND USE OF THE AUTOMOBILE AS STATED IN THIS CERTIFICATE | |
|----------|----------|-----------------------------|------------|------------------------------------------------------------------------------------------------|-------------|
| | | | | USE DESCRIPTION | DESCRIPTION |
| 01 | 5000 | | 14A | PREFERRED CLASS - PLEASURE USE | |

| AUTO NO. | DRIVING RECORD | | | | RATE GROUP | TERR CODE | DESCRIPTION | RATING TERRITORY |
|----------|----------------|------|----|------|------------|-----------|-------------------------|------------------|
| | BIPO | BCPD | AB | COLL | | | | |
| 01 | 10 | 10 | 10 | 10 | 11 | 717 | 01 METROPOLITAN TORONTO | |

*CHARGEABLE CLAIMS DESCRIPTION: BI - BODILY INJURY, PD - PROPERTY DAMAGE, AB - ACCIDENT BENEFITS, COLL - COLLISION INCLUDES A COLLISION UNDER ALL PERILS.

This is a brief explanation of the insurance outlined in this Certificate.

LIABILITY

Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile accident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

ACCIDENT BENEFITS

Your insurance company is obligated to explain details of the accident benefits coverage to you.

Provides benefits that you and other insured persons are entitled to receive if injured or killed in an automobile accident. These benefits include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of care expenses to persons who cannot continue to act as a primary caregiver for a member of their household; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the basic level of benefits provided in the policy. The optional benefits your insurance company must offer are: increased income replacement; increased caregiver and dependant care; increased medical, rehabilitation and attendant care; increased death and funeral; and an indexation benefit.

UNINSURED AUTOMOBILE

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified uninsured motorist, subject to a deductible.

DIRECT COMPENSATION - PROPERTY DAMAGE

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called direct compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

LOSS OR DAMAGE

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. There are four types of coverage:

Specified Perils: Covers the described automobile against loss or damage caused by certain specific perils. They are fire; theft or attempted theft; lightning; windstorm, hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, dereliction or collision of any kind of transport in, or upon which, the described automobile is being transported.

Comprehensive: Covers a described automobile against loss or damage other than those covered by Collsion or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.

Collision or Upset: Covers damage when a described automobile is involved in a collision with another object or tips over.

All Perils: Combines the Collision or Upset and Comprehensive coverages.

Warning: The Insurance Act provides that where (a) an Applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein, or (b) the insured contravenes a term of the contract or commits a fraud; or (c) the insured wilfully makes a false statement in respect of a claim under the contract, a claim by the insured, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the insured to recover indemnity is forfeited.

This Certificate is only valid if it is signed by an authorized representative of the Insurer.

Stephen R Smith

President and Chief Executive Officer, Canada
Authorized signature of Insurer

This Certificate is only valid if it is signed by an authorized representative of the Insurer.

John A. Smith

Senior Vice President, Chief Financial Officer
Authorized signature of Insurer

MR. RACHAI ASVESNA
MR. ADTHPORN OUNSOM
MR. UTAN PHONGTONG
(LEGAL OFFICERS)

SURANAREE UNIVERSITY OF TECHNOLOGY
CENTER FOR INTERNATIONAL AFFAIRS
111 UNIVERSITY AVENUE
MUANG DISTRICT
NAKHON RATCHASIMA
THAILAND 30000

RE: INSURANCE CLAIM

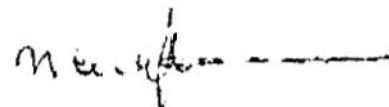
Dear Sirs,

kindly procede to claim (out-of-court) a further 300,000
Baht from BMTA.

My late husband, Professor Frank Juranka was earning 80,000
canadian dollars yearly, after his retirement. When he was
teaching full time he used to earn more.

I am very grateful for your help.

Sincerely yours



Irene Juranka
126 Glenrose Avenue
Toronto, Ontario
Canada M4T 1K8

IRENE JURANKA

126 GLENROSE AVENUE

TORONTO, ONTARIO
CANADA M4T 1K8

FAX COVER SHEET

DATE: APRIL 21ST, 1997.

TO: PIN

PHONE: INTL-66 44 216 191 ext. 1155-8,9
FAX: INTL-66 44 216 122

FROM: IRENE

PHONE: 416 485 8421
FAX: 416 485 7057

RE: INSURANCE CLAIM

Number of pages including cover sheet: 4

Contents: 1) Cover Sheet (for Pin)

2) Letter to Legal Officers

3) Renewal Certificate my car insurance policy (2 pages)

Dear Pin

Thank you for your e-mail dated the 18th of April. Federal Express gave us excellent two-day service.

The way I understand the legal officers' feelings is like this. The door is open to claim above the 300,000 Baht amount which the insurance Company is ready to pay BUT there is not much hope to get a penny more.

Well, you know Pin that I lost everything in that accident. In Frank I not only had a breadwinner and provider, he was the father of our children. He was my best friend and my life partner. He was the meaning of my life. Our family, countless friends, colleagues and former students are suffering with me. I know you feel that loss too. What I am trying to say is that any amount of money could not comfort me for my great loss. What that money could do for me is that it would help me to provide for my family and my 90 year old mother. I would not be forced to sell (or loose) our family home. I could hold my head above water -- so to speak.

Frank was earning \$60,000 Canadian dollars annually when he passed away. In comparison. 300,000 Baht is a very small amount. People earn a lot more here living in Canada costs more. To bring this to everyday terms I will send you a copy of my existing car Insurance policy. You can see my insurance company would pay up to \$1,000,000 Canadian Dollars in an accident. I am driving a small passenger car. I presume the bus company has much higher coverage.

Please be kind and explain all this to the legal officers. Perhaps you can show them this letter so that they can better represent my case and convince BMTA to respond with generosity on humanitarian grounds. They will see that I need the money.

I am asking the BMTA to double the 300,000 Baht. As you can see from the living expense in Canada, my request is a humble one.

Thank you again for all your help. I greatly appreciate this.

Best regards

Irene Juranka

n c We've couriered the originals of these four pages with Fed Ex

MR. RACHAI ASVESNA
MR. ADTHORN OUNSOM
MR. UTAN PHONGTONG
(LEGAL OFFICERS)

SURANAREE UNIVERSITY OF TECHNOLOGY
CENTER FOR INTERNATIONAL AFFAIRS
111 UNIVERSITY AVENUE
MUANG DISTRICT
NAKHON RATCHASIMA
THAILAND 30000

RE: INSURANCE CLAIM

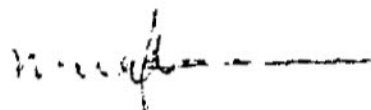
Dear Sirs,

kindly procede to claim (out-of court) a further 300,000
Baht from BMTA.

My late husband, Professor Frank Juranka was earning 80,000
canadian dollars yearly, after his retirement. When he was
teaching full time he used to earn more.

I am very grateful for your help.

Sincerely yours



Irene Juranka
126 Glenrose Avenue
Toronto, Ontario
Canada M4T 1K8

IRENE JURANKA
126 CLENROSE AVENUE
TORONTO, ONTARIO
CANADA M4T 1K8

FAX COVER SHEET

DATE: AUGUST 8TH, 1997.

| | |
|-------------|-----------------------------------------|
| TO: PIN | PHONE: INTL-66 44 216 191 ext. 1155-6,9 |
| | FAX: INTL-66 44 216 122 |
| FROM: IRENE | PHONE: 416 486 8421 |
| | FAX: 416 486 7057 |

RE: ADDITIONAL INSURANCE CLAIM AND HOSPITAL RECEIPT

Number of pages including cover sheet: 3

Contents:

- 1) Cover Sheet (for Pin)
- 2) Letter to Legal Officer (for Mr. Rachai Asvesna)
- 3) Authorization for Power of Attorney (for Mr. Rachai Asvesna)

Dear Pin

I received your e-mail moments ago. Thank you for keeping me so well informed.

Although I was hoping for an additional 300,000 Baht, I am truly appreciative for half of that.

As for the hospital receipt, I think that the photocopy will be sufficient for my insurance company although they may need a translation of the important particulars.

The originals of these three faxed pages will be forwarded to you immediately by Federal Express couriers.

I thank you again for your care, energy and your kindness. I send you and Eckart my very best wishes,

FROM: IRENE JURANKA
126 ELENORUE AVE
TORONTO, ONTARIO M4T 1K8
CANADA

ON APRIL 14TH 1997

TO: SUPHARUEE UNIVERSITY OF TECHNOLOGY
CENTER FOR INTERNATIONAL AFFAIRS
NAKHON RATCHASIMA
THAILAND, 30000

RE: INSURANCE CLAIM

DEAR PIN,

THIS LETTER IS TO CONFIRM OUR TELEPHONE CONVERSATION
ON THE 13TH OF AUGUST 1997 AT 11:00 PM (OUR TIME).
NOW I WOULD LIKE TO ASK YOU THE FOLLOWING.

LEARNED THAT DR. STALIN DOCTOR PROFESSOR OF
RERSON POLYTECHNIC UNIVERSITY IS TRAVELING TO THAILAND
SOON AND YOU WILL MEET WITH HIM. WOULD YOU BE
SO KIND TO GIVE MY BMTA CHECKUE TO HIM? DR. DOCTOR
OFFERED TO BRING IT TO ME

THANK YOU FOR ALL YOUR HELP AND COOPERATION

WENE

Oct 16, 1997

MR. RACHAI ASVESNA
LEGAL OFFICER
SURANAREE UNIVERSITY OF TECHNOLOGY
111 UNIVERSITY AVENUE
MUANG DISTRICT
NAKHON RATCHASIMA 30000
THAILAND

Dear Mr. Rachai Asvesna :

I am very grateful that you represented me with BMTA. I appreciate your time and effort.

I would like to confirm the following;

My bank is: ROYAL BANK OF CANADA
St. Clair and Yonge Branch

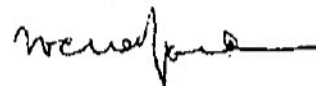
Address: 26 St. Clair Avenue East
Toronto, Ontario, Canada
M4T 1L7

Transit Number: 08402
Account Number: 600 301 6

I thank you in advance also for the document you will send regarding Frank's hospital expense, paid by the Insurance Company and deducted from the 300,000 Baht which I received.

Again I thank you for everything you have done for me and for your continuing assistance.

Yours truly,



Mrs. Irene Juranka
126 Glenrose Avenue
Toronto, Ontario
Canada M4T 1K8

phone: (416) 485-8421
fax: (416) 485-7057
email: dcs@netcom.ca

FROM: IRENE JURANKA
126 GLENROSE AVE.
TORONTO, ONT. M4T-1K8
CANADA

ON APRIL 14th 1997.

TO SURENAREE UNIVERSITY OF TECHNOLOGY
CENTER OF INTERNATIONAL AFFAIRS
NAKHON RATCHASIMA
THAILAND, 30000

RE: INSURANCE CLAIM

DEAR PIN,

I LEARNED THAT DR. STALIN BOCTOR PROFESSOR OF
RYERSON POLYTECHNIC UNIVERSITY IS TRAVELING TO
THAILAND SOON AND YOU WILL MEET WITH HIM.
NOW I WOULD LIKE TO ASK YOU THE FOLLOWING:
WOULD YOU BE SO KIND TO GIVE MY BMTA CHEQUE
TO DR. BOCTOR? HE OFFERED TO BRING IT TO ME.
ALSO WOULD YOU MAKE SURE THAT THE CHEQUE IS
IN CANADIAN DOLLARS?

THANK YOU FOR ALL YOUR HELP AND CO-OPERATION

MENC