

CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO
CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO ACT, 2017

ADMISSION AND REGISTRATION COMMITTEE

IN THE MATTER OF: A good character hearing into **E.T.**, an applicant for admission to membership with the Chartered Professional Accountants of Ontario, pursuant to Regulation 7-1: Admission to Membership, Obligations and Standing, Section 14: Good Character on Admission, as amended.

BETWEEN:

E.T.

-and-

**Chartered Professional Accountants of Ontario
Registrar**

APPEARANCES:

For E.T.:	Present Efterpi Marinis, Counsel
For the Registrar:	Hattie Cheung, Deputy Registrar Teagan Markin, Counsel
Heard:	November 26, 28, and December 5, 2025
Decision and Order effective:	February 12, 2026
Release of written reasons:	February 12, 2026

REASONS FOR THE DECISION AND ORDER MADE FEBRUARY 12, 2026

I. INTRODUCTION

- [1] This hearing was held as a hybrid hearing, that is, in person and by videoconference, to determine whether E.T., (the “Applicant”) was of good character at the time of the hearing and thereby met the requirements for admission to membership with the Chartered Professional Accountants of Ontario (“CPA Ontario”).
- [2] This is the second time the Applicant has applied for membership with CPA Ontario. His first good character hearing was held on May 4, 2021. At the conclusion of his 2021 hearing, he was denied membership to CPA Ontario.

Applicant's Professional and Personal Background

- [3] The Applicant graduated with a Bachelor of Commerce, Accounting and Business Management from University in 2016. The Applicant majored in Strategic Accounting and planned to pursue his CPA designation
- [4] Shortly after graduating, the Applicant accepted a position at a large accounting practice in Toronto. After four and a half years, the Applicant accepted a position at a national bank (the "Bank") in their Audit and Regulatory Interactions group. The Applicant testified that some of his family members are employees at the Bank and that he had always aspired to work at a bank.
- [5] The Applicant remained at the Bank in the Audit and Regulatory Interactions group until May 2025 when he left to join his uncle's accounting and consulting company, S Inc. In October of 2025, shortly before the hearing that is the subject of these reasons, the Applicant resigned from S Inc. At the time of the hearing, he was unemployed.
- [6] By 2019, the Applicant had completed the Professional Education Program ("PEP") required for membership in CPA Ontario.
- [7] The Applicant is married and has a daughter who was ten months old at the time of the hearing.

Circumstances Leading to the First Good Character Hearing (May 4, 2021)

- [8] While the Applicant was a student with CPA Ontario, he pleaded guilty to one count of Assault Causing Bodily Harm contrary to s. 267 (b) of the *Criminal Code of Canada*. On March 22, 2018, the Applicant was granted a conditional discharge and ordered to serve 18 months probation. He completed his probation without incident. As a student of CPA Ontario, the Applicant was required, by virtue of s. 105.1 (b) of the Student Code of Conduct (the "Student Code") to report the finding of guilt and the imposition of the conditional discharge to CPA Ontario. The Applicant did not do so.
- [9] During the winter of 2018, the Applicant was enrolled in the Taxation module of the PEP. He was found to have breached the CPA Ontario Academic Code of Conduct when he plagiarized nine assignments for the Taxation module over a period of seven weeks.
- [10] On February 12, 2020, the Applicant first applied for membership with CPA Ontario. In that application, the Applicant disclosed the 2017 finding of guilt and the 2018 imposition

of a conditional discharge. The Applicant did not disclose the finding of academic dishonesty.

[11] After the Applicant disclosed his finding of guilt and conditional discharge to CPA Ontario, his matter was referred to the Admission and Registration Committee (“ARC”) for a good character hearing. The Applicant’s first hearing was held on May 4, 2021, before a panel of the ARC (“the 2021 Panel”).

[12] The 2021 Panel found that the Applicant had not demonstrated he was of good character and therefore refused his application for membership. Nevertheless, the 2021 Panel found that the Applicant had expressed remorse and demonstrated insight into his historic misconduct. The 2021 Panel also found the Applicant had made significant progress in his rehabilitation. The 2021 Panel ordered that the Applicant could apply for membership again in two years as opposed to the five years prescribed by Regulation 7-1.

Circumstances Leading to the Current Good Character Hearing

[13] On June 6, 2023, the Applicant submitted a second application for membership with CPA Ontario. In this application, he did not report his finding of guilt or conditional discharge, nor did he report the 2018 findings of academic dishonesty.

[14] In February 2024, after the Applicant had applied for membership, CPA Ontario received an anonymous complaint suggesting that the Applicant was holding himself out as a CPA. An investigation was instructed. In the course of the investigation and independent of the investigation a number of other issues arose, set out below, which cast doubt on the Applicant’s honesty, integrity and professional judgment.

[15] At the outset of the 2025 hearing, counsel informed the Panel that the Registrar took no position on the Applicant’s application for membership. At the conclusion of the hearing, having heard the Applicant’s evidence in support of his admission to membership, it was reiterated that the Registrar took no position.

[16] For reasons set out below, the Panel finds the Applicant has not met his onus to prove on a balance of probabilities that he was a person of good character at the time of the hearing. The Panel orders that the Applicant may apply for admission to membership two (2) years from the date of this order, pursuant to sections 20 and 21 of Regulation 7-1.

II. BACKGROUND AND FACTS

The 2017 Finding of Guilt and the 2018 Conditional Discharge

[17] The facts underlying the finding of guilt for assault causing bodily harm were succinctly summarized in the Reasons for Decision of the 2021 Panel:

During the hearing, the Applicant described the events that led to his criminal charges. On March 2, 2017, the Applicant and his girlfriend went out for dinner with his girlfriend's sister where they consumed a significant amount of alcohol. When they were returning home from dinner, the Applicant and his girlfriend got into a heated argument in the taxicab. The Applicant testified that when they got out of the taxicab, they continued to argue. He then pushed his girlfriend into a wall and she fell. While she was defenseless on the ground the Applicant kicked his girlfriend resulting in her sustaining two black eyes, a broken tooth and she required stitches to her nose.¹

[18] The Applicant expressed significant remorse at the 2021 hearing and before this Panel during the 2025 hearing. The Applicant explained that during the time in question, he was an alcoholic. Subsequent to his arrest he stopped drinking alcohol and as a result experienced significant life changes. He lost 60 pounds, he started going to the gym in the morning and he reconnected with and ultimately married his future wife, AT. Although the Applicant will have the occasional glass of champagne at a celebration or the occasional beer with his brother, his consumption of alcohol is infrequent, and he is no longer alcohol dependent. In 2020, the Applicant and AT were married. In 2025, the Applicant and his wife welcomed a baby. The Applicant, his wife, and two other witnesses described the Applicant as an engaged and devoted husband and father.

[19] Subsequent to his arrest in 2017, the Applicant engaged in a number of counselling and anger management programs. On the strength of his participation in these programs, his abstention from alcohol and several character letters, the judge presiding over the Applicant's criminal matter ordered a conditional discharge and 18 months probation. The order was made on March 22, 2018. The probationary terms included participation in the Partner Assault Response Program, and community service. The Applicant completed his probationary period without incident and at the end of 18 months, he was discharged.

[20] The Applicant has not been charged with a criminal offence since 2017. By all accounts he has not engaged in any violent behaviour since his arrest in 2017.

¹ *E. T. v Chartered Professional Accountants of Ontario*, [2021 ONCPA 15](#) ¶ 5

The 2018 Finding of Academic Dishonesty

- [21] On May 21, 2018, CPA Ontario wrote to the Applicant and advised him they had identified several alleged breaches of the Academic Code of Conduct for nine submissions during the Taxation module of the PEP in the winter of 2018. The crux of the allegation was that the Applicant had plagiarized the CPA Canada Solution materials.
- [22] The Panel observes this was after the Applicant had been arrested and contemporaneous with or shortly before the imposition of the conditional discharge.
- [23] The Applicant responded to the May 21, 2018 letter acknowledging he had plagiarized CPA Canada Solutions. He apologized for his poor ethical choices and stated by way of explanation that he was “significantly constrained for time due to heavy work and business and travel commitments.”
- [24] On June 28, 2018, the Vice President of Student Services of CPA Ontario wrote to the Applicant and confirmed the following:
- He found that the Applicant had breached the Academic Code of Conduct by engaging in plagiarism;
 - As a result, the Applicant would be required to retake the Tax module of PEP in its entirety; and
 - The Applicant had a right of appeal to the Membership Committee.
- [25] The Applicant appealed neither the finding that he had breached the Academic Code of Conduct, nor the sanction.

The Applicant's Failure to Provide Relevant Information to CPA Ontario

Failure to Report the Finding of Guilt and the Conditional Discharge

- [26] CPA Ontario students are required, by virtue of s. 105.1 of the Student Code, to promptly report any finding of guilt of a serious criminal offence that has the potential to diminish the good reputation of the profession.
- [27] The Applicant failed to report the finding of guilt to the charge of assault causing bodily harm to CPA Ontario. He also failed to report the imposition of the conditional discharge. CPA Ontario discovered the finding of guilt and the imposition of the conditional discharge independently.

[28] In November 2018 CPA Ontario learned of the Applicant's guilty plea and conditional discharge. CPA Ontario wrote to the Applicant and questioned him about his failure to report. The Applicant responded in writing and explained he was deeply ashamed of his actions. He provided CPA Ontario with all the relevant documents from his criminal matter.

[29] In his first application for membership, the Applicant was required to disclose both criminal convictions and findings of guilt that resulted in an absolute or conditional discharge. The Applicant disclosed the finding of guilt and conditional discharge referenced above.

[30] In his second application for membership, the question relating to criminal antecedents is worded as follows:

Have you ever been found guilty of a criminal offence or other similar offence for which a pardon has not been granted or are there any charges pending against you?

[31] The Applicant answered "No" to the above noted question.

[32] In representations to CPA Ontario dated October 12, 2023, the Applicant stated that to his knowledge he answered the question correctly because a discharge is not a conviction and therefore not subject to a pardon. He further relayed he had sought legal advice and was informed that "No" was the correct answer to the question.

[33] In his testimony before this Panel, the Applicant reiterated this representation.

Failure to Report the Plagiarism Findings

[34] The Applicant did not disclose the plagiarism findings in his 2020 membership application. On August 7, 2020, the Applicant received an email from CPA Ontario informing him that his application was not accurate in that it did not include the findings of academic dishonesty. The Applicant consented to CPA Ontario including the plagiarism information in his membership application. He apologized for failing to submit it and wrote "I was unaware that was required within the submission."

[35] In his 2023 membership application, the Applicant answered "No" to the following question:

Are you, or have you ever been, subject to a disciplinary proceeding by an academic institution or a professional or regulatory body or is there any complaint or allegations outstanding against you?

- [36] CPA Ontario wrote to the Applicant and sought his representations for why he failed to include the plagiarism finding in his 2023 membership application. The Applicant asserted that he never intended to be untruthful or withhold relevant information from CPA Ontario. Rather, he said that because the plagiarism incident took place seven years prior to submitting his 2023 membership application, and because it was not a formal disciplinary matter, it did not “come to mind” when reading the above cited question on the application.
- [37] During the hearing, the Applicant reiterated his position that he never intended to mislead CPA Ontario when he failed to report the plagiarism finding in his 2023 membership application, but rather he did not realize it was required. The Applicant was cross-examined on the fact that in 2020 he had been alerted to the need to disclose the plagiarism finding on his membership application. He testified that he had forgotten about the 2020 membership application and email exchange when filling out the 2023 membership application.
- [38] The Applicant expressed remorse pertaining to his academic dishonesty. He said his actions were unfair to the other students who were enrolled in the PEP.

Subsequent Events

February 2024 Anonymous Complaint

- [39] On February 12, 2024, CPA Ontario received a phone call from a person who did not wish to be identified and simply provided a first name. The anonymous caller informed CPA Ontario that they believed the Applicant was holding himself out as a CPA. Specifically, the anonymous caller informed CPA Ontario that the Applicant was listed as a member of the Strategic Team for a company called RT Inc., and that under his picture was his name and the credentials “CPA, CA”. The anonymous caller provided a link to the RT Inc. website which confirmed the contents of the complaint.
- [40] The anonymous complaint also referenced the Applicant’s LinkedIn profile and alleged that it identified the Applicant as the “owner and operator of [S Inc.], a full service accounting practice.” The complainant did not provide a link to the impugned LinkedIn profile. The complaint relating to S Inc. will be addressed in these reasons under its own heading.

- [41] The Registrar instructed an investigation into the anonymous complaint. In addition to the R Inc. website, the Investigator found another profile on a website called RR that listed the Applicant as holding a “2016-2019 Chartered Professional Accountants of Canada (CPA Canada)”.
- [42] The Applicant was first notified of the investigation in July 2024.
- [43] With respect to the RT Inc. website, the Applicant explained to the Investigator that RT Inc. was a startup company owned and operated by a friend of his, JC. When JC was first establishing RT Inc., he consulted with the Applicant specifically in reference to a federal tax incentive program, the Scientific Research and Experimental Development (“SR&ED”) program.
- [44] The Applicant further explained that when JC launched RT Inc.’s website, he asked the Applicant if he could list him as part of the strategic team to “enhance the credibility of the company.” The Applicant agreed to be listed as part of the strategic team due to the early advice he had provided to JC regarding SR&ED.
- [45] The Applicant denied, however, permitting JC to list his credentials as “CPA, CA”. The Applicant stated he had no idea JC had associated those credentials with his picture and name on the website. The Applicant claimed not to have looked at the website at any time until approximately February 2024, when he was googling his own name and came across it. He immediately told JC to remove his photo and profile from the website.
- [46] The Applicant’s testimony before this Panel was consistent with what he told the Investigator. JC testified on the Applicant’s behalf. Prior to starting RT Inc., JC had a long and illustrious career as a Human Resources expert, and had worked for a number of large organizations in many different industries. At one point, JC was responsible for 10,000 employees.
- [47] JC told the Panel that he did not check with the Applicant prior to attaching the credentials “CPA, CA” to the Applicant’s name and photo on the RT Inc. website. JC testified that he assumed the Applicant was a CPA because he had met him in 2021 and been informed he was working toward his CPA designation. When JC was launching the RT Inc. website in 2023, he assumed the Applicant had achieved his CPA.
- [48] JC confirmed that at some point the Applicant contacted him and told him he was not a CPA and requested that he remove the Applicant’s profile from the RT Inc. website. JC

felt very badly about his error and removed the Applicant's photo and information from the RT Inc. website immediately.

- [49] With respect to RR, the Applicant explained to the Investigator and to the Panel that he was unaware of the website and did not put it up. The Applicant explained there are data sites that pull information from an individual's "socials" and create a profile that the individual is unaware of and has not authorized.

MS/MM and S Inc.

MS/MM

- [50] The Applicant's uncle, MS is also known as MM. MM was a member of CMA Ontario, one of the predecessors to CPA Ontario, until 2013. In 2013, MM resigned his membership after he had been charged with multiple counts of fraud over \$5,000, attempted fraud over \$5,000, money laundering and possession of the proceeds of crime. Section 22 of the *Chartered Ontario of Accountants Act, 2017* confers continuing jurisdiction to CPA Ontario to investigate and discipline former members who have resigned their membership. Accordingly, on May 27, 2020, MM was disciplined by the CPA Ontario Tribunal and he was found to have committed professional misconduct. As he had already resigned, an order was issued, prohibiting MM from applying for admission or readmission to CPA Ontario. The order also stipulated that he could apply to have this condition reconsidered five years from the date of the order. The decision pertains to MM and makes no mention of MS.
- [51] On June 15, 2015, MM was convicted of obtaining credit by false pretenses and knowingly causing an individual to act upon forged documents. That same day, MM was sentenced to a 6-month conditional sentence and a probationary period of 12 months.
- [52] On October 5, 2017, MM was convicted of 19 criminal charges relating to a fraudulent scheme. Subsequently, MM was sentenced to a four-year custodial sentence. The sentence also included a restitution order in the amount of \$593,132 and a fine of \$663,042 in lieu of forfeiture.
- [53] MM appealed both decisions and was unsuccessful.
- [54] The 2020 discipline decision relating to MM was based on his multiple criminal convictions.

[55] In addition to being a CMA, MM was also a Certified Management Consultant (“CMC”). In light of his criminal convictions, MM resigned his membership in the regulator, CMC Canada.

S Inc.

[56] S Inc. is the registered business name of 246 Ontario Ltd. (“246”), an Ontario corporation registered under the Ontario Business Corporations Act. 246 was incorporated on May 28, 2015.

[57] In 2015, when MM incorporated 246, the Applicant was listed as an active director. He was the sole director of 246 until October 20, 2025 when MM replaced the Applicant as the sole director. Subsequent to the 2020 discipline decision, MM established SBC which later changed its name to S Inc. The Registrant for S Inc. was 246 and the person authorizing registration was the Applicant. In his testimony, the Applicant confirmed that S Inc. operates under the numbered company.

[58] The website for S Inc. describes S Inc. as providing “Personalized Accounting Solutions.” It offers “comprehensive accounting services, tax planning, financial advisory or work in SR&ED.” S Inc. is not registered with CPA Ontario. Both MM and the Applicant testified that S Inc. did not employ any CPAs but rather outsourced the accounting work to a number of CPAs who were on contract.

[59] During the investigation into the anonymous complaint, the Investigator asked the Applicant a number of questions about his involvement in S Inc.

[60] The Applicant stated that S Inc. was owned and operated by his uncle and that he, the Applicant, was not a director. He indicated that he assisted his uncle on a pro-bono basis. The services he provided included the following:

- Registering the business name;
- Setting up a profile for S Inc. in a marketing tool called B.com;
- Supervising some projects in 2022 when his uncle took an extended leave of absence;
- Taking notes at meetings and gathering administrative information from potential clients;

- Preparation of simple tax returns for S Inc. clients.

[61] At the hearing, the Applicant reiterated his position that he was not a director of S Inc. When asked if he had been a director of S Inc. in the past, he said “Never”. When the Registrar’s counsel pointed him to the corporation profile report of 246, listing the Applicant as the director of the corporation, the Applicant asserted that this was a “clerical oversight.” The Applicant explained that his uncle had sought his assistance to register the trade name associated with the company. The Applicant did not realize he was signing up to be a director. The Applicant clarified that while he may have been listed as the director, he had no management duties, no signing authority and no ownership of S Inc.

[62] The Investigator also presented the Applicant with a review of S Inc. that was posted to the Bark platform written by someone identified as “Z” (no surname provided). Z wrote a glowing review of S Inc. and specifically mentioned the Applicant as someone she had worked with and trusted to take care of her personal and corporate accounting and bookkeeping needs. The Investigator asked the Applicant if he had provided these services to clients on behalf of S Inc. The Applicant denied providing these services. He revealed that Z is his aunt, MM’s wife. She wrote the review to amplify the credibility of the company. The Applicant stated he was unaware that the review had been posted and unaware that he was mentioned in the review. He asserted his belief that his aunt misunderstood his role in S Inc. in that she was not aware that he was merely providing limited technical and administrative assistance.

[63] The Investigator reviewed the Applicant’s LinkedIn profile. There was no evidence of the Applicant holding himself out as an owner of S Inc., as suggested by the anonymous complainant.

[64] During the investigation, the Investigator made the Applicant aware of the fact that he could be violating the Student Code by working with an accounting firm that was not registered with CPA Ontario. The Applicant made the following written representations in response to this information:

Please note that I was entirely unaware of the public accounting bulletin that this work required a license or registration with CPAO. I even disclosed this tax filing work to my employer and reporting manager at [the Bank] before doing the work to remain compliant with the ethics internal policy, whom had no concern with this work. Had I been aware of any overlap or violation of these CPA requirements, I would have disclosed the work or declined it. Please note that simply as a student, I wasn’t aware such practice by-laws are applicable to me. I am now well-aware of these rules

and will ensure there is no violation or outside activity from my regular work at [the Bank].

- [65] Notwithstanding the Investigator's warning and the Applicant's response, he left his employment at the Bank in May 2025, to join S Inc. in a business development role. The Applicant explained that in January 2025, after the birth of his daughter, he took a parental leave from the Bank. In and around the same time, the Bank issued a directive requiring employees to return to the office several days a week. The Applicant stated he could not imagine being away from his new baby eight to 12 hours a day. Moreover, his wife had experienced some complications in labour and delivery and needed his help while she was recovering. This was the primary reason he gave for leaving the Bank to work for his uncle.
- [66] The Applicant asserted that notwithstanding the Investigator's warning about associating with unregistered accounting firms, he thought working for S Inc. was acceptable because he was taking a business development role and would not be involved in accounting in any way.
- [67] Upon reflection, the Applicant acknowledged that due to his "people pleasing" nature, it is likely he assisted his uncle with S Inc. related matters because he wanted to be helpful and he did not pause to consider the impact on his potential membership in CPA Ontario.
- [68] The Applicant left his employment with S Inc. on October 31, 2025. He denied leaving his employment to give himself a better chance at his good character hearing. He testified that he left because he had only recently learned about the full extent of his uncle's criminal past. In cross-examination, the Applicant testified that he was 21 in 2015 when his uncle was first convicted of two criminal offences related to mortgage fraud, and 23 or 24 two years later when his uncle was convicted of 19 criminal offences and sentenced to a four-year custodial sentence.
- [69] The Applicant acknowledged that in 2015 and 2017 he knew his uncle was preparing for a trial, he knew he was convicted and placed on house arrest, he knew his uncle stood trial on numerous fraud charges in 2017, he knew his uncle was convicted of these offences and he knew his uncle received a four-year custodial sentence.
- [70] The Applicant also acknowledged that he and his uncle retained the same criminal lawyer to represent them with respect to their criminal charges. Even though the Applicant was

charged in 2017, the same year his uncle was charged with fraud offences, the Applicant denied speaking with his uncle about his uncle's charges.

[71] The Applicant further testified that he was unaware of his uncle's history with CPA Ontario until the fall of 2025, shortly before his hearing. The Applicant was unable to explain how it was possible he did not know about his uncle's discipline hearing when he himself had been required to report his own criminal matter to CPA Ontario.

[72] MM was also involved with RT Inc. The Applicant introduced MM to JC, the founder and owner of RT Inc. JC put MM's picture and credentials on the RT Inc website to enhance the credibility of RT Inc. However, the Applicant did not tell JC about MM's criminal convictions or his discipline hearing. In cross-examination, JC indicated he would have preferred to know about MM's past before promoting him on the RT Inc. website as a member of the strategic team.

MM's Character Letter

[73] The Applicant submitted a character letter authored by his uncle. The Applicant confirmed that he reviewed the letter prior to submitting it. The letter was signed by MS, not MM. Both the Applicant and MM testified that MM uses alternate names, one of them being MS. The letter makes no reference to MM's criminal charges or the revocation of his discipline hearing. In the letter, MM identifies himself as a Certified Management Accountant when in fact he resigned his membership from CMA Canada in 2013.

The Applicant's Character References

[74] The Applicant submitted seven character letters, including the one from his uncle. Of the seven references, five testified. The references who testified were JC, the founder and owner of RT Inc., MM, two friends, MC and AS, and the Applicant's wife, AT. The two references who did not testify were a business associate and the Applicant's former manager at the Bank.

[75] CM is a CPA who works at one of the major banks. He testified that he has known the Applicant since 2015. They are good friends and see each other regularly. CM testified that he knew about the plagiarism incident, the criminal matter and the allegation that the Applicant held himself out as a CPA. However, CM acknowledged that the Applicant had not provided him with any documents, such as the Agreed Statement of Facts or the reasons for decision of the 2021 Panel. CM's knowledge of the incidents came exclusively

from conversations with the Applicant. CM testified that the incidents were not a reflection of the Applicant's true character and that in his view the Applicant is a person of integrity.

[76] AS testified that he is a medical underwriter for a global insurance company. He grew up with the Applicant and is in regular contact with him. AS was aware of the criminal matter and the allegation that the Applicant had held himself out as a CPA. Similarly to CM, AS had not read any documentation about these matters and had learned about these matters exclusively from discussions with the Applicant. AS spoke about an award that he and the Applicant established in honour of a friend of theirs who passed away at a young age. The award is given to a student from the high school attended by the Applicant, AS and their deceased friend. The Applicant presents the award every year to a student who has demonstrated significant self-improvement. AS described the Applicant as a devoted family man who makes his wife and child his number one priority.

[77] In his letter, JC attested to the Applicant's good character and opined that he would be successful in any career he chooses. During his testimony, JC acknowledged he was unaware of the criminal finding of guilt or the plagiarism findings prior to writing the character letter and prior to placing the Applicant on the RT Inc. website to boost the company's credibility. Nevertheless, JC stated that this history did not change his assessment of the Applicant's character. JC addressed the Applicant's failure to inform JC about his uncle's criminal past prior to JC adding MM to the strategic team to enhance RT Inc.'s credibility. Notwithstanding that JC would have preferred to have known about MM's history, the Applicant's omission did not change JC's opinion about the Applicant's character.

[78] AT testified. She works in the Bank's Life Insurance department and is married to the Applicant. AT described the Applicant as a loving and supportive husband and father and an open and honest communicator. Throughout the Applicant's trials and tribulations with the courts and with CPA Ontario, he has been forthcoming with AT. She was fully apprised of the details of the criminal matter, the plagiarism, the allegations of holding out as a CPA, and the investigation into the Applicant's involvement with S Inc.

[79] With respect to the criminal matter, the Applicant disclosed the circumstances to AT within months of their first date. AT was adamant that this incident is out of character with the man she knows. She described the Applicant as living his life with honesty, integrity and responsibility.

- [80] AT was questioned about the Applicant's decision to resign from his position at the Bank and accept a position at S. Inc. She confirmed the Applicant's evidence that he made this decision after the return to office directive was issued and after the two of them had thoroughly discussed their options. AT was asked if she thought the Applicant's decision to work with his uncle, a convicted criminal, showed sound professional judgment. AT acknowledged it may not have been a good exercise of professional judgment. AT elaborated, however, by defending her husband's decision on the basis that MM was not currently facing criminal charges, he had served his time and to her knowledge he is not currently engaging in illegal conduct.
- [81] CH and ES provided letters of support for the Applicant and did not testify. CH was the Applicant's manager at the Bank from February 2021 to March 2024. CH wrote that she and the Applicant had a close and positive working relationship and that she "... quickly came to trust [E.T.] as a high-performing and reliable employee." CH described the Applicant as someone who consistently demonstrated his understanding of ethics in the workplace. CH elaborated by noting that the Applicant always offered auditees full transparency, often disclosing known deficiencies that could result in audit findings. CH further noted the Applicant was trusted with handling and securing various types of sensitive information. CH confirmed that at one point, the Applicant informed her he was assisting friends and family with the preparation of personal tax returns and that he did so in compliance with the Bank's conflict of interest avoidance provisions codified in the Code of Conduct. CH's letter did not mention whether she was aware of the Applicant's criminal matter, the findings of plagiarism or the allegation that he was holding himself out as a CPA.
- [82] The Applicant provided performance evaluations from the years 2021 to 2023. The Applicant did not provide a letter of reference from anyone who worked with him at the Bank from March 2024 when CH changed roles until January 2025 when the Applicant took parental leave. The Applicant did not provide his most recent performance review from the Bank.
- [83] ES is a client of S. Inc. who worked extensively with the Applicant in the summer of 2025 soliciting clients to retain S. Inc. in the context of its provision of SR&ED services. In his many opportunities to observe the Applicant, ES described him as conducting himself with honesty, integrity, and transparency. ES mentioned he was aware of the allegations pertaining to the Applicant holding himself out as a CPA but did not reference the criminal

matter or the plagiarism findings. ES said the Applicant was asked at many of the meetings they attended about his professional accreditations and the Applicant clearly stated he was not a CPA.

III. PRELIMINARY ISSUES

[84] At the outset of the hearing, the Registrar requested an order excluding witnesses. The Applicant consented and the Panel made the requested order.

IV. ISSUES

[85] The issue before this Panel was whether the evidence provided by the Applicant demonstrated, on a balance of probabilities, if he was of good character at the time of the hearing and could be admitted as a member of CPA Ontario.

V. DECISION

[86] The Panel found that the Applicant failed to establish on a balance of probabilities that he was of good character at the time of the hearing.

[87] For reasons set out below, the Panel ordered that the Applicant could reapply for membership in CPA Ontario two years following the date of this Order.

VI. REASONS FOR DECISION

Definition of Good Character

[88] All persons applying for membership in CPA Ontario must meet the requirement that they are of good character (Section 3.4 of Regulation 7-1). If an applicant fails to provide evidence of good character, the Registrar shall refer the matter to an oral hearing before the ARC.

[89] At a good character hearing, the onus is on the applicant to prove, on a balance of probabilities that they are of good character. A balance of probabilities means that it is more likely than not that the applicant is of good character.

[90] Good character has been defined by previous panels of CPA Ontario in the following manner:

Character is that combination of qualities or features distinguishing one person from another. Good character connotes moral or ethical strength, distinguishable as an amalgam of virtuous attributes or traits which would include, among others, integrity, candour,

empathy and honesty.²

[91] The Hearing Panel in *K.R. v. CPA Ontario* cited Madam Justice Southin of the British Columbia Court of Appeal who further defined good character, in part, as follows:

The moral fibre to do that which is right, no matter how uncomfortable the doing may be and not to do that which is wrong no matter what the consequences may be to oneself.³

[92] The purpose of the good character requirement is threefold:⁴

- i. to protect members of the public who retain accounting professionals;
- ii. to ensure that the accounting profession maintains a reputation for high professional and ethical standards; and
- iii. to demonstrate that CPA Ontario can effectively regulate Chartered Professional Accountants.

[93] As is set out above, public protection is the paramount goal of a self-regulating profession. The possibility of self-transformation and the potential for redemption through rehabilitation are recognized by CPA Ontario as values that enhance rather than endanger public protection. In that vein, the onus is on an applicant to demonstrate they are of good character at the time of the hearing, notwithstanding the severity of their past conduct.

[94] Notwithstanding the above, the Applicant is not required to prove his admission to membership presents no risk that he will abuse the public trust in the future. While future risk is a relevant consideration, the test does not require perfection or certainty.⁵

Factors Determining Good Character

[95] In considering whether the Applicant had proved on a balance of probabilities that he was of good character, the Panel took into account the following factors:

- a. the nature and duration of the misconduct;
- b. whether the applicant is remorseful;
- c. what rehabilitative efforts, if any, had been taken and the success of such efforts;

² *G. B. v Chartered Professional Accountants of Ontario*, [2019 ONCPA 20](#) ¶ 17 [GB]

³ *K. R. v. Chartered Professional Accountants of Ontario*, [2022 ONCPA 4](#) ¶ 30

⁴ *Ibid.*, ¶ 31

⁵ *Polanski v. Law Society of Ontario*, [2021 ONLSTA 26](#) ¶ 63

- d. the applicant's conduct since the misconduct; and
- e. the passage of time since the misconduct.⁶

[96] These factors are not exhaustive. The weight given to each of these factors is dependent upon the circumstances of each case. A determination of whether a person is of good character is not a mathematical formula but is based upon a holistic weighing of these factors, which often overlap and are interrelated.⁷ Because the factors are interrelated, this Panel does not treat them as watertight compartments.

Nature and Duration of the Misconduct

[97] The Applicant's misconduct and questionable professional judgment span the years 2017 to 2025. In considering the Applicant's misconduct, the Panel accepts that the events leading to the criminal charges and eventual finding of guilt happened almost nine years ago and that the Applicant has fully rehabilitated himself in relation to violent acts as was found by the 2021 Panel.

[98] The Panel is concerned, however, by the repeated acts of dishonesty engaged in by the Applicant and the demonstration of exceedingly poor professional judgment. The Applicant has failed to persuade the Panel that he has rehabilitated himself with respect to integrity since he committed plagiarism in nine of the tax modules for the PEP in the winter of 2018.

[99] The Applicant misrepresented or omitted facts when interacting with his governing body on multiple occasions as outlined in the fact portion of these reasons. The Panel was concerned that the Applicant, having failed to include the plagiarism finding in his 2020 membership application, failed again to include it in his 2023 membership application. The Applicant's explanation was that it didn't "come to mind" because there had been no formal disciplinary hearing. This explanation defies common sense; the Applicant had been informed by CPA Ontario that he was required to include the plagiarism finding in his 2020 membership application, and he consented to CPA Ontario adding it to his file. Moreover, having already unsuccessfully gone through one good character hearing, the Panel expects the Applicant would take greater care in his second application to ensure his answers were accurate and truthful. The Panel concludes that the Applicant was either

⁶ *G.B. supra note 2* ¶ 19

⁷ *B.Z. v. Chartered Professional Accountants of Ontario*, [2023 ONCPA 1](#) ¶ 34

careless in filling out the application or more likely he deliberately answered “no” when the question required a “yes” answer.

[100] In submissions, the Applicant’s counsel suggested that the Applicant’s failure to answer this question accurately on his membership application is not indicative of dishonesty because the information was already within the knowledge of CPA Ontario. The Panel does not accept this submission. Applicants for membership are required to be honest on their applications. They cannot rely on CPA Ontario to assess and investigate every answer on every application. As the hearing panel in *Levenson v. Law Society of Upper Canada* observed, the issue is not discoverability, but rather honesty:

[93] An applicant is expected to self-report events that might bear upon his or her character. While the Society has the power to investigate any applicant, there is no doubt that in a self-reporting regime, the Society is heavily reliant on the candour of an applicant. ***Moreover, even if the Society is aware of an applicant’s history or can easily ascertain it, candour in the application process is also an important badge of an applicant’s good character. Conversely, deliberate suppression of information in the application process is an obvious indication of lack of good character.*** [emphasis added]⁸

[101] The Applicant answered “no” to the question pertaining to whether he had ever been found guilty of a criminal offence for which he had not received a pardon. The Applicant’s answer may be technically correct. While a conditional discharge pertains to a finding of guilt, it is not a conviction and therefore cannot be pardoned.⁹ The Panel is concerned, however, that instead of being completely open and transparent with his governing body, the Applicant chose to answer the question in a manner which he believed would best serve his interests. Having said that, given that the question is ambiguously worded, the Panel ultimately placed little weight on the Applicant’s answer to this question when determining whether he had met the onus to prove his good character.

[102] The Panel notes that the Registrar may wish to consider amending the question on the Application. If CPA Ontario does not wish applicants to report absolute or conditional discharges on their applications, the application should provide explicit instructions in that regard. With respect to the RT Inc. website, there is no compelling evidence that the Applicant instructed JC to attach the credentials CPA, CA to his name and photo on the

⁸ *Levenson v. Law Society of Upper Canada*, [2009 ONLSHP 98](#) ¶ 93

⁹ The current parlance refers to “record suspension” rather than “pardon”. However, the 2023 form uses the word “pardon”

RT Inc. website. JC testified and confirmed that the Applicant did not instruct him to use those credentials on the website and that the Applicant was unaware that JC had posted the credentials. Nevertheless, the Panel finds it strains credulity to suggest that an individual such as JC, with extensive human resources experience, would create a profile without ensuring it was accurate. Additionally, the Panel does not find it credible that after having provided advice to JC regarding SR&ED, after permitting him to use his profile as part of the strategic team and having introduced him to his uncle, the Applicant did not bother to review and approve the use of his profile on the RT Inc. website. The Applicant's and JC's evidence in this regard is wholly unsatisfactory. At best, the Applicant exercised poor professional judgment in permitting his profile to be used on the RT Inc. website without ensuring it was accurate. At worst, the Applicant allowed JC to use the CPA, CA credentials even though they were not accurate because he is a people pleaser and wished to help JC.

- [103] With respect to the RR website, the Panel accepts that the Applicant did not cause the profile to be created, nor was he aware of it. A cursory review of the profile corroborates the Applicant's evidence that the profile was created via automated data gathering without his knowledge or approval. The Panel has not taken the RR profile into account in determining that the Applicant has not proved he is of good character.
- [104] The Applicant's involvement with and representations pertaining to S Inc. are very troubling. The Applicant insisted he was not a director of S. Inc and had never been. He made this representation to the Investigator in August 2024 and to the Panel at his hearing. This is blatantly false. The Applicant was listed as the sole director of 246, the controlling company of S Inc since 2015. The Applicant was the one who registered 246, SBC, and S Inc.
- [105] When confronted with the corporate records in cross-examination, the Applicant acknowledged he was a director of S. Inc until as recently as October 20, 2025, but described this as a "clerical oversight." The Panel accepts that the Applicant was likely not involved in the day to day operations of S Inc. However, the Panel does not accept that the Applicant did not know he was a director of the corporation. As a graduate of an accounting and business management program, the Applicant has the background and knowledge to understand what the director of a corporation is. Moreover, he was the individual who registered the corporation. The Panel finds that the Applicant willfully

attempted to conceal his involvement in S. Inc both from the Investigator and from this Panel.

[106] The Applicant could have answered the question about directorship simply: he could have explained that while he held the title of director, his uncle in fact operated the business. The difficulty with this answer of course is it could have led to an investigation pertaining to a potential breach of the Student Code. Students are not permitted to associate with unregistered accounting firms. This leads to another problem in the Applicant's evidence. Notwithstanding his completion of the PEP in 2019, he claimed not to be familiar with the Student Code and not to know that he was in violation of the Student Code in associating with an unregistered firm which provided accounting services.

[107] The Panel finds that the Applicant knew or ought to have known that being a director of S. Inc was prohibited by the Student Code. The Panel finds the Applicant did not wish to admit to this and denied being a director. This then led to a series of assertions about his knowledge regarding the Student Code, which the Panel finds are not credible.

[108] The Applicant exercised extraordinarily poor professional judgment when in May 2025 he took a position with S Inc in business development. He had been warned in August 2024 that his association with S Inc. could result in a finding that he had breached the Student Code. The relevant portion of the Student Code is reproduced below for ease of reference:

204 RESTRICTIONS ON PROVIDING SERVICES

A Student shall not offer or provide any services that CPA Ontario requires be offered or provided through a Firm except through a Firm and under the supervision of a Member.

*COMMENTARY 1. Members are required to practise public accounting or provide accounting services to the public only through a Firm registered with CPA Ontario. **Students shall not be associated with such services except through a Firm.***
[emphasis added]

[109] The Rule clearly states that "students shall not be associated with such services except through a firm." The word "associated" is loose and broad. The Applicant testified that he thought it would be acceptable to take a business development position with S. Inc because he was not providing or supporting accounting services. Rather, he was only marketing services associated with SR&ED. This justification merely amplifies the Applicant's poor exercise of judgment.

- [110] The Applicant resigned from S. Inc in October 2025, approximately one month before the commencement of his hearing. The Applicant denied that his motivation for so doing was to enhance his chances of gaining entry to the profession. Instead, he proffered a different reason for his resignation. He stated he was unaware of the full extent of his uncle's criminal record and of his regulatory history with CPA Ontario until shortly before this hearing. The Panel finds this representation to be false and finds that the Applicant resigned from S. Inc to enhance his chances of success at his hearing. The Panel finds that the Applicant lied about his true motivation when testifying before this Panel. The Panel's concern is not so much with the Applicant's efforts to enhance his chances of success at his hearing, but rather with his decision to be dishonest about his true motivation.
- [111] It was established in cross-examination that for some time, the Applicant has been well aware of his uncle's two criminal trials, multiple criminal convictions, conditional sentence and four year custodial sentence. Moreover, his wife testified that she was aware of MM's criminal past before she married the Applicant. Once again, the Applicant sought to navigate a difficult question by providing an answer he believed would be advantageous, only to find himself compelled to devise a different and contrived explanation for his conduct.
- [112] Similarly, the Applicant's suggestion that he was unaware that his uncle had been disciplined by CPA Ontario is not believable. In addition to the close family ties that were established through evidence at the hearing, the Applicant had to have known that multiple convictions for fraud would certainly result in a formal response by CPA Ontario. Even if the Applicant was unaware of the discipline proceedings, it is not plausible that he would not conduct a basic internet search of his uncle's names in an effort to confirm what was obviously inevitable.
- [113] The Applicant's admitted awareness of his uncle's criminal convictions casts serious doubt on his professional judgment. His decision to abandon a strong and promising role at the Bank in order to work for a convicted fraudster who was expelled from CPA Ontario, and was openly operating an accounting firm in defiance of CPA Ontario's rules and regulations reflects a profound lapse in judgment that the Panel cannot overlook.
- [114] This leads to a related but separate issue pertaining to the Applicant proffering a character letter written by his uncle under the name MS and which contained omissions and misrepresentations. The letter authored by MS (aka MM) makes no reference to his

criminal convictions or to his regulatory history with CPA Ontario. Moreover, the letter states he is a Certified Management Consultant, an patently false claim. The Applicant reviewed the letter prior to submission and sought to rely on it. The Panel suspects that the letter was written under the name MS so as to avoid detection of MM's criminal and regulatory antecedents. At best, the Applicant exercised poor professional judgment in submitting MM's letter when it omitted MM's criminal and regulatory history; at worst, the Applicant was complicit in MM's attempt to deceive the Panel.

[115] In conclusion, the Applicant made multiple misrepresentations and omissions from the time he submitted his second membership application in June 2023 to the present when he testified under oath at his second hearing. Unfortunately, the Panel finds that the Applicant cannot be relied upon. His conduct reveals a pattern of dishonesty dating back to the academic dishonesty incidents which occurred in the winter of 2018. The Panel is hopeful that the Applicant has learned through this process that "white lies" are still lies and CPA Ontario expects absolute integrity and trustworthiness from its members; nothing less will be tolerated.

Remorse

[116] The Applicant expressed remorse in respect of both his criminal conduct and his academic dishonesty. He also expressed remorse for failing to ensure his credentials on the RT Inc. website were accurate.

[117] The Panel accepts that the Applicant's expressions of remorse in relation to his criminal conduct were genuine. As set out earlier in these reasons, the Panel finds the Applicant's criminal conduct was an aberration and it does not form the basis for our finding that the Applicant has not demonstrated he is of good character.

[118] While the plagiarism incident is significant, the Panel is more concerned by the Applicant's repeated dishonesty thereafter. His tendency to conceal information when transparency would be difficult but appropriate raises serious doubts about his integrity. Consequently, the remorse he expressed in relation to the academic dishonesty is unconvincing.

Rehabilitative Efforts

[119] The Applicant presented an array of character witnesses who spoke glowingly of the Applicant's integrity, loyalty and commitment to others. There is no question the Applicant has grown and matured over the years. By all accounts he is a loving and devoted

husband and father. In addition, there was some evidence suggesting he is honest and has integrity in a professional setting.

[120] The weight the Panel places on character evidence is entirely in our discretion. In *JCG v. CPA Ontario*, the panel noted that it “must assess the quality of the comments, the relationship of the parties, their opportunity for meaningful evaluation of the person, and the consistency of opinions from diverse sources”.¹⁰ An important factor in assessing character evidence is the extent to which references are aware of an applicant’s past misconduct. A person who is unaware of an applicant’s past misconduct does not have the full context within which to opine knowledgeably on an applicant’s character.

[121] Unfortunately, the character references who could speak to the Applicant’s character in a work setting, CH and ES, did not appear to have complete information regarding the Applicant’s past misconduct. The Panel places little weight on the evidence of these witnesses as they appeared to be unaware of the criminal matter and the finding of academic dishonesty. In his testimony, the Applicant stated that he informed CH about these matters before she wrote her letter. However, CH did not confirm this in her letter and the Panel cannot trust what the Applicant says in this regard given the recent and repeated incidents of dishonesty.

[122] Missing from the Applicant’s brief was evidence from a CPA who has worked with him in the recent past. CH stopped working with the Applicant in March 2024, approximately 18 months prior to the Applicant’s hearing. Moreover, she did not testify and therefore could not be asked questions about his more recent tenure at the Bank.

[123] In conclusion, the character evidence was of minimal assistance in determining whether the Applicant has rehabilitated himself or was of good character.

Applicant’s Conduct Since the Misconduct

[124] As we have set out in these reasons, the Applicant has continued to conceal, prevaricate and misrepresent facts to his governing body in situations where absolute honesty was required. The Panel notes that many of these misrepresentations are associated with his involvement with his uncle and with S Inc. The Panel has sympathy for the Applicant’s loyalty to a family member and is aware that the Applicant’s uncle is an influential figure in the Applicant’s life. Nevertheless, to be admitted to membership in CPA Ontario, the

¹⁰ *J.C.G. v. Chartered Professional Accountants of Ontario*, [2025 ONCPA 36](#) ¶ 39

Applicant must choose honesty to his governing body over loyalty to his uncle every time. The Applicant has not demonstrated his ability to do so.

Passage of Time

[125] The passage of time between an applicant's misconduct and the application is related to the ability of the applicant to rehabilitate themselves. More serious misconduct may require greater amounts of time to demonstrate to a Panel, and satisfy the public, that the Applicant's character is no longer defined by their past misconduct.¹¹

[126] The Applicant's misconduct continued to the day of hearing. The Applicant was not honest with the Panel and left us with the impression that we could not rely on his word when uncorroborated by independent evidence. While much time has passed since the events leading to the conditional discharge and the finding of academic misconduct, the subsequent misconduct described in these reasons is ongoing. Clearly not enough time has passed such that the Panel can conclude that the Applicant has rehabilitated himself.

Conclusion

[127] Typically, an applicant who is refused admission due to failing to establish their good character must wait five years prior to re-applying for registration.¹²

[128] The Panel found that while the Applicant failed to satisfy us that he is a person of good character, his misconduct post-2018 primarily relates to dishonesty in situations where he is afraid of the consequences of being honest. This is distinguishable from a further finding of guilt in the criminal context or a further incident of academic dishonesty, or the commission of a theft or fraud. We believe that a thorough reading of these reasons will provide the Applicant with guidance regarding how he must conduct himself to become a member of CPA Ontario.

[129] In the totality of the circumstances before us, the Panel concluded the Applicant should be provided with an earlier opportunity than that set out in section 39 of Regulation 7-1 to establish his good character. The Panel determined that if the Applicant wished to re-apply for membership in the future, two years from the date of this Order would likely be a sufficient period of time to allow CPA Ontario, either through the Registrar or a further

¹¹ GB, *supra* note 1 ¶ 24

¹² Section 39 of [Regulation 7-1](#)

hearing, to determine whether the Applicant has met the good character requirement for membership.

[130] The Panel therefore orders that the Applicant may re-apply for membership two years from the date of this Order.

DATED this 12th day of February, 2026

A handwritten signature in black ink, appearing to be the name 'John Love', written in a cursive style.

John Love, CPA, CMA
Admission and Registration Committee – Deputy Chair

Members of the Panel

Jaspreet Singh, CPA, LPA
Nancy Tran, Public Representative

Independent Legal Counsel

Lisa Freeman, Barrister & Solicitor