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Hearing Adjournment

River Ranch Resort Corp., River Ranch Resort (VCC) Corp., River Ranch Resort (VCC) II Corp., River Ranch Limited Partnership, River Ranch Financial Corp., River Ranch Capital Corp., Strategic Concepts Investment Trust, and Quantum Value Ventures (VCC) Corp.

And

IDF Financial Services Incorporated, 557515 B.C. Ltd. carrying on business as Comprehensive Holdings, Comprehensive Financial Services Inc., and Capital Financial Securities Inc.

And

Mark Cramer, Michael Cramer and James Fortin

Section 161 of the Securities Act, RSBC 1996, c. 418

The British Columbia Securities Commission hearing to determine whether it is in the public interest to make orders under the Act against the above respondents has been adjourned, by consent, to 10 am on April 7 to April 30, 2003, with the exception of April 10, at the British Columbia Securities Commission, 12th Floor, 701 West Georgia Street, Vancouver.

The temporary orders made against the respondents remain in effect.

March 28, 2003

Joyce C. Maykut, Q.C. Vice Chair