

Ben Howard

PARTNER



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PRACTICE AREAS

Corporate & Commercial • Mergers & Acquisitions • Small & Medium Sized Enterprises
• Securities & Corporate Finance • Banking & Finance • Restructuring & Insolvency
• Commercial Litigation • Residential Real Estate • Commercial Real Estate & Development
• Crisis Management

BIOGRAPHY

Ben is a partner in the Charlottetown office of Cox & Palmer. Ben's practice is focused on business law and real estate (residential and commercial). Ben has experience in a wide variety of matters, including purchases and sales of operating businesses, corporate re-organizations, equity and debt financings, securities law regulation and shareholder disputes. Ben also has experience providing local counsel support and opinions in Atlantic Canada to out of province clients and law firms.

Ben served as Chief Operating Officer for Cox & Palmer's offices in Prince Edward Island from 2015 until 2019, and also as the chair of the firm's Regional Operations Committee.

Ben joined Cox & Palmer after articling and practicing as an associate at a top Toronto corporate law firm.

EXPERIENCE

Since joining Cox & Palmer, Ben's transactional work includes:

- Acted for the vendors of one of the largest insurance brokerages in the Maritimes to a national brokerage
- Acted for the developer of a 70 unit apartment development being funded through CMHC's RCFi program.
- Acted for the vendors of a franchised home improvement retail store in Charlottetown.
- Acted for the purchasers of a 140 unit hotel and conference center in Charlottetown.
- Acted for the purchasers of a chain of five pharmacies located in Newfoundland.
- Acted for the purchasers of a PEI real estate brokerage firm.
- Provided local counsel support to a bank providing financing to a Canadian private equity firm completing an acquisition of a large PEI manufacturing company.
- Acted for a private lender in connection with a construction loan for a medical marijuana facility.
- Acted for a group of investor in connection with a private placement of securities of a privately-held New Brunswick-based pharmaceutical start-up.

Prior to joining Cox & Palmer, Ben's transactional work included:

- Acted for a senior Canadian mining company in connection with its \$3.9-billion acquisition of a Quebec-based mining company. The transaction involved the formation of a 50-50 partnership between the two entities which hold and operate the target's primary mine. The transaction also resulted in a spin-out of a new TSX-listed company.
- Acted for a Canadian based manager of hedge funds with more than \$6.7 billion in managed and advised assets, in its acquisition by a global private equity firm.
- Acted for a group of lenders in connection with the \$491 million construction and term project financing for two run-of-river hydroelectric projects located in British Columbia.
- Acted for a senior Canadian mining company in connection with its acquisition of TSX-V listed junior mining company with operations in Mexico under a plan of arrangement for approximately \$205 million.
- Acted for a syndicate of underwriters in connection with the \$228-million initial public offering of a new apartment real estate investment trust, the first IPO in the world of qualifying U.S. REIT by a non-U.S. entity.

INDUSTRY RECOGNITION & AWARDS

- Recognized in the Canadian Legal Lexpert Directory as a leading practitioner in Corporate Commercial Law

LANGUAGES

- English

LAW SOCIETY MEMBERSHIPS

- Canadian Bar Association
- Law Society of Prince Edward Island

BAR ADMISSION

- Ontario (2013)
- Prince Edward Island (2015)

LAW SCHOOL

- University of Western Ontario

EDUCATION

- University of Prince Edward Island (BA, 2009) – First Class Standing

PUBLICATIONS

- ChatJD, the Promises and Problems of AI in Law
- PEI Government Announces Business Adaptation Program Funding
- Tread Carefully – Enforcement of Farming Assets
- Title Insurance: Peace of Mind for the Commercial Lender