



**Alvarez & Marsal Canada Inc.**  
Bow Valley Square 4  
Suite 1110, 250 - 6th Avenue SW  
Calgary, Alberta T2P 3H7  
Phone: +1 403 538 7555  
Fax: +1 403 538 7551

District of: Alberta  
Division No. 01-Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

Form 68

**Notice of Bankruptcy and First Meeting of Creditors**  
(Subsection 102(1) of the Act)

Take notice that:

1. Voice Construction Ltd., (the "Company") by and through its Court appointed Receiver, Alvarez & Marsal Canada Inc., and not in its personal or corporate capacity, filed an assignment into bankruptcy on the 1<sup>st</sup> day of August 2019, and the undersigned, Alvarez & Marsal Canada Inc., was appointed as the licensed insolvency trustee of the estate of the bankrupt by the official receiver, subject to affirmation by the creditors of the trustee's appointment or substitution of another trustee by the creditors.
2. The first meeting of creditors of the bankrupt will be held on the 19<sup>th</sup> day of August 2019, at 9:30 AM MST, at the office of Miller Thomson LLP at Suite 2700, 10155 – 102 Street Edmonton, Alberta T5J 4G8.
3. To be entitled to vote at the meeting, a creditor must lodge with the trustee, before the meeting, a proof of claim and, where necessary, a proxy.
4. Enclosed with this notice is a proof of claim, proxy form, and list of creditors with claims amounting to \$25 or more showing the amounts of their claims.
5. Creditors must prove their claims against the estate of the bankrupt in order to share in any distribution of the proceeds realized from the estate.

Dated at the city of Calgary in the Province of Alberta, this 9<sup>th</sup> day of August 2019.

**Alvarez & Marsal Canada Inc. – Trustee**

Orest Konowalchuk, LIT, CIRP, CA  
250 6<sup>th</sup> Ave. S.W. – Suite 1110  
Calgary, AB T2P 3H7  
Phone: (403) 538-7555 Fax: (403) 538-7551

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

☒ Original ☐ Amended

-- Form 78 --

Statement of Affairs (Business Bankruptcy) made by an entity  
(Subsection 49(2) and Paragraph 158(d) of the Act / Subsections 50(2) and 62(1) of the Act)

To the bankrupt:

You are required to carefully and accurately complete this form and the applicable attachments showing the state of your affairs on the date of the bankruptcy, on the 31st day of July 2019. When completed, this form and the applicable attachments will constitute the Statement of Affairs and must be verified by oath or solemn declaration.

LIABILITIES (as stated and estimated by the officer)		ASSETS (as stated and estimated by the officer)	
1. Unsecured creditors as per list "A" .....	8,850,897.90	1. Inventory .....	0.00
Balance of secured claims as per list "B" .....	35,918,864.30	2. Trade fixtures, etc. ....	0.00
Total unsecured creditors .....	44,769,762.20	3. Accounts receivable and other receivables, as per list "E"	
		Good .....	0.00
2. Secured creditors as per list "B" .....	1,646.00	Doubtful .....	10,945.00
		Bad .....	0.00
3. Preferred creditors as per list "C" .....	0.00	Estimated to produce .....	0.00
4. Contingent, trust claims or other liabilities as per list "D"		4. Bills of exchange, promissory note, etc., as per list "F" ..	0.00
estimated to be reclaimable for .....	0.00	5. Deposits in financial institutions .....	1,646.00
Total liabilities .....	44,771,408.20	6. Cash .....	0.00
Surplus .....	NIL	7. Livestock .....	0.00
		8. Machinery, equipment and plant .....	0.00
		9. Real property or immovable as per list "G" .....	0.00
		10. Furniture .....	0.00
		11. RRSPs, RRIIFs, life insurance, etc. ....	0.00
		12. Securities (shares, bonds, debentures, etc.) .....	0.00
		13. Interests under wills .....	0.00
		14. Vehicles .....	0.00
		15. Other property, as per list "H" .....	0.00
		If bankrupt is a corporation, add:	
		Amount of subscribed capital .....	0.00
		Amount paid on capital .....	0.00
		Balance subscribed and unpaid .....	0.00
		Estimated to produce .....	0.00
		Total assets .....	1,646.00
		Deficiency .....	44,769,762.20

I, Howard Ratti, of the city of Edmonton in the Province of Alberta, do swear (or solemnly declare) that this statement and the attached lists are to the best of my knowledge, a full, true and complete statement of my affairs on the 31st day of July 2019 and fully disclose all property of every description that is in my possession or that may devolve on me in accordance with the Act.

SWORN (or SOLEMNLY DECLARED)

before me at the city of Calgary in the Province of Alberta, on this 31st day of July 2019.

Maggie Grose, Commissioner of Oaths  
For the Province of Alberta  
Expires January 17, 2020

Howard Ratti

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 -- Continued

List "A"  
Unsecured Creditors

Voice Construction LTD

No.	Name of creditor	Address	Unsecured claim	Balance of claim	Total claim
1	1231645 Alberta Ltd	25520 Twp Rd 544 Sturgeon County AB T8T 1M6	5,565.00	0.00	5,565.00
2	A-1 Portables	3725-47 Avenue Camrose AB T4V 4S4	1,176.00	0.00	1,176.00
3	Acden Facilities	220 Taiganova Crescent Fort McMurray AB T9K 0T4	22,271.18	0.00	22,271.18
4	Advantage Learning Solutions	190-9521 Franklin Ave Fort McMurray AB T9H 3Z7	262.50	0.00	262.50
5	Alberta Treasury Branches	10020 100 St NW #2100 Edmonton AB T5J 0N3	21,208.00	0.00	21,208.00
6	Amazon Springs	#103, 23 Bellerose Drive St. Albert AB T8N 5E1	0.01	0.00	0.01
7	Berja Meter & Controls Ltd.	831-77th Avenue N.W. Edmonton AB T6P 1S9	2,911.65	0.00	2,911.65
8	Bryant Construction Company Ltd	102 Gleneagles Terrace Cochrane AB T4C 1W5	3,278.92	0.00	3,278.92
9	Casman Construction Ltd.	330 MacKenzie Blvd Fort McMurray AB T9H 4C4	220,977.27	0.00	220,977.27
10	Cat The Rental Store	Fort McMurray Branch 16901 - 109 Avenue Edmonton AB T9H 3W7	17,529.65	0.00	17,529.65
11	Corix Water Products Limited	Attn: Customer Financial Servi 19900 84th Avenue Langley BC V2Y 3C2	0.01	0.00	0.01
12	Denton Canada LLP	2900 Manulife Place 10180 - 101 Street Edmonton AB T5J 3V5	1,058.81	0.00	1,058.81
13	Fast Fence Rentals Ltd.	9004 Yellowhead Trail Edmonton AB T5B 1G2	535.50	0.00	535.50
14	Firehawk Services Ltd	160 Mountain Avens Crescent Fort McMurray AB T9K 0J6	25,822.64	0.00	25,822.64
15	Foresite Geomatic Ltd	PO Box 23144 Thickwood Fort McMurray AB T9H 5A9	45,393.18	0.00	45,393.18
16	Hertz Equipment Rental	c/o T9699 PO Box 9699, STN A Toronto ON M5W 1P8	273.85	0.00	273.85
17	Inland Pipe T6045	Lockbox 410250 PO Box 2200 Vancouver BC V6B 1Y0	0.01	0.00	0.01
18	Innovator Industrial Services	13025 - 149 Street Edmonton AB T5L 2J7	7,917.55	0.00	7,917.55
19	Jackson Rentals Ltd.	P.O. Box 78068 Edmonton AB T8T 0K2	155,557.37	0.00	155,557.37
20	Ketek Group Inc	20204 110 Ave Edmonton AB T5S 1X8	394,422.64	0.00	394,422.64
21	Konica Minolta Bus. Solutions	P.O. Box 4563, Stn. A Toronto ON M5W 0H1	1,642.71	0.00	1,642.71
22	Lafarge Canada Inc.	C/O C25027 PO Box 2532, Station M Calgary AB T2P 5P9	1,344.00	0.00	1,344.00
23	Livingston International Inc.	PO Box 2168 STN TERMINAL Vancouver BC V6B 4R5	62.15	0.00	62.15
24	Mark Schwedes	[REDACTED] [REDACTED] BC	0.00	0.00	0.00

31-Jul-2019

Date

Howard Ralli

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 -- Continued

List "A"  
Unsecured Creditors

Voice Construction LTD

No.	Name of creditor	Address	Unsecured claim	Balance of claim	Total claim
25	Maynbridge Capital	Suite 388 - 1111 West Hastings Street Vancouver BC V6E 2J3	0.00	35,918,864.30	35,918,864.30
26	McLennan Ross	600 West Chambers 12220 Stony Plain Road Edmonton AB T5N 3Y4	157.50	0.00	157.50
27	METALCARE INSPECTION SERVICES INC.	P.O Box 6549 Fort McMurray AB T0J 0Y0	22,108.80	0.00	22,108.80
28	Norwesco Industries (1983) Ltd	6908L 6St SE Calgary AB T2H 2K4	0.01	0.00	0.01
29	Novesco Inc.	Suite 102 75 Tiverton Court Markham ON L3R 4M8	98.68	0.00	98.68
30	Powell Canada Inc.	10960- 274 STREET Acheson AB T7X 6P7	142.44	0.00	142.44
31	Proline Pipe Equipment Inc.	7141 67 Street Edmonton AB T6B 3L7	3,885.00	0.00	3,885.00
32	Quick Mats Ltd	Box 7054 Drayton Valley AB T7A 1S3	11,167.80	0.00	11,167.80
33	Receiver General for Canada	Place du Portage Phase III, 11A2-11 Laurier Street Gatineau QC K1A 0S5	893.08	0.00	893.08
34	Related Party Payable	7545 52 Street NW Edmonton AB T6B 2G2	7,705,921.00	0.00	7,705,921.00
35	Robert Kuno	[REDACTED] [REDACTED]	0.00	0.00	0.00
36	Rona	CP 1011 Boucherville QC J4B 0B3	391.99	0.00	391.99
37	SCS Safety Coordination Services	2nd Fl, Meridian Place 7633-50 Street Edmonton AB T7Z 0B8	52.24	0.00	52.24
38	Staples Advantage	c/o C25043C PO Box 2524 Station M Calgary AB T2P 1B1	0.01	0.00	0.01
39	Steelhead Ventures Ltd	PO Box 44 Cochrane AB T4C 1A4	2,091.00	0.00	2,091.00
40	STUART OLSON	600, 4820 RICHARD ROAD SW Calgary AB T3E 6L1	6,941.06	0.00	6,941.06
41	Thurber Engineering Ltd.	4127 ROPER ROAD Edmonton AB T6B 3S5	11,944.23	0.00	11,944.23
42	TSS Total Safety Services Inc.	PO Box 15251 Station A Toronto ON M5W 1C1	16,684.50	0.00	16,684.50
43	United Rentals Inc	C/O V7406 PO Box 7406 Stn Terminal Vancouver BC V6B 4E2	2,569.67	0.00	2,569.67
44	Varsteel Ltd	6515 34 Street Edmonton AB T6B 2V8	0.01	0.00	0.01
45	William Scotsman of Canada Inc.B9326	C/O 911630 PO BOX 40 90 STN A Toronto ON M5W 0E9	16,459.95	0.00	16,459.95
46	Wolseley Industrial Canada Inc.	PO BOX 68 Burlington ON L7R 0A0	1,676.54	0.00	1,676.54
47	Wood Environmental & Infrastructure Solutions	C/O Lockbox 919020 PO Box 4090 STN A Toronto ON M5W 0E9	118,501.79	0.00	118,501.79
Total:			8,850,897.90	35,918,864.30	44,769,762.20

31-Jul-2019

Date

Howard Ratti

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 -- Continued

List "B"  
Secured Creditors

Voice Construction LTD

No.	Name of creditor	Address	Amount of claim	Particulars of security	When given	Estimated value of security	Estimated surplus from security	Balance of claim
1	Maynbridge Capital	Suite 388 - 1111 West Hastings Street Vancouver BC V6E 2J3	35,920,510.30	Cash on Hand - Trust - 12345 - Royal Bank of Canada Debts Due - Business - Accounts Receivable	25-Jun-2019  25-Jun-2019	1,646.00  0.00		  35,918,864.30
Total:			35,920,510.30			1,646.00	0.00	35,918,864.30

31-Jul-2019

Date

Howard Ratti

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 – Continued

List "C"  
Preferred Creditors for Wages, Rent, etc.

Voice Construction LTD

No.	Name of creditor	Address and occupation	Nature of claim	Period during which claim accrued	Amount of claim	Amount payable in full	Difference ranking for dividend
Total:					0.00	0.00	0.00

31-Jul-2019

Date

Howard Ratti

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 -- Continued

List "D"  
Contingent or Other Liabilities

Voice Construction LTD

No.	Name of creditor or claimant	Address and occupation	Amount of liability or claim	Amount expected to rank for dividend	Date when liability incurred	Nature of liability
Total:			0.00	0.00		

31-Jul-2019

Date

Howard Ratti

District of: Alberta  
 Division No. 01 - Edmonton  
 Court No. 24-2541346  
 Estate No. 24-2541346

FORM 76 -- Continued

List "E"  
 Debts Due to the Bankrupt

Voice Construction LTD

No.	Name of debtor	Address and occupation	Nature of debt	Amount of debt (good, doubtful, bad)	Folio of ledgers or other book where particulars to be found	When contracted	Estimated to produce	Particulars of any securities held for debt
1	Accounts Receivable	7545 52 Street NW Edmonton AB T6B 2G2	AR	0.00 10,945.00 0.00		25-May-2019	0.00	AR outstanding at date of bankruptcy
Total:				0.00 10,945.00 0.00			0.00	

31-Jul-2019

Date

Howard Ralli



District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 -- Continued

List "F"

Bills of Exchange, Promissory Notes, Lien Notes, Chattel  
Mortgages, etc., Available as Assets

Voice Construction LTD

No.	Name of all promissory, acceptors, endorsers, mortgagors, and guarantors	Address	Occupation	Amount of bill or note, etc.	Date when due	Estimated to produce	Particulars of any property held as security for payment of bill or note, etc.
Total:				0.00		0.00	

31-Jul-2019

Date

Howard Ratti

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 – Continued

List "G"  
Real Property or Immovables Owned by Bankrupt

Voice Construction LTD

Description of property	Nature of bankrupt interest	In whose name does title stand	Total value	Particulars of mortgages, hypothecs, or other encumbrances (name, address, amount)	Equity or surplus
Total:			0.00		0.00

31-Jul-2019

Date

Howard Ratil

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 78 -- Concluded

List "H"  
Property

Voice Construction LTD

FULL STATEMENT OF PROPERTY

Nature of property	Location	Details of property	Original cost	Estimated to produce
(a) Stock-in-trade			0.00	0.00
(b) Trade fixtures, etc.			0.00	0.00
(c) Cash in financial institutions	Royal Bank of Canada 339 8th Ave. SW Calgary AB T2P 1C4	12345	1,646.00	1,646.00
(d) Cash on hand			0.00	0.00
(e) Livestock			0.00	0.00
(f) Machinery, equipment and plant			0.00	0.00
(g) Furniture			0.00	0.00
(h) Life insurance policies, RRSPs, etc.			0.00	0.00
(i) Securities			0.00	0.00
(j) Interests under wills, etc.			0.00	0.00
(k) Vehicles			0.00	0.00
(l) Taxes			0.00	0.00
(m) Other			0.00	0.00
			<b>Total:</b>	<b>1,646.00</b>

31-Jul-2019

Date

Howard Ratti

Court No. 24-2541346

File No. 24-2541346

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Form 78 (Bill C-12)  
Statement of affairs (Business bankruptcy)

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Alvarez & Marsal Canada Inc. - Licensed Insolvency  
Trustee  
Per:

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Orest Konowalchuk - Licensed Insolvency Trustee  
Bow Valley Square 4  
Suite 1110, 250 6th Ave SW  
Calgary AB T2P 3H7  
Phone: (403) 538-7555 Fax: (403) 538-7551

District of: Alberta  
Division No. 01- Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

FORM 31

Proof of Claim

(Section 50.1, Subsections 65.2(4), 81.2(1), 81.3(8), 81.4(8), 81.5, 81.6, 102(2), 124(2), 128(1),  
and Paragraphs 51(1)(e) and 66.14(b) of the Act)

All notices of correspondence regarding this claim must be forwarded to the following address:

\_\_\_\_\_  
\_\_\_\_\_

In the matter of the receivership of Voice Construction Ltd. of Edmonton, in the Province of Alberta and the claim of \_\_\_\_\_, creditor.

I, \_\_\_\_\_ (name of creditor or representative of the creditor), of \_\_\_\_\_ (city and province), do hereby certify:

1. That I am a creditor of the above-named debtor (or that I am \_\_\_\_\_ (position/title) of \_\_\_\_\_ (name of creditor).
2. That I have knowledge of all the circumstances connected with the claim referred to below.
3. That the debtor was, at the date of the bankruptcy, namely the 1<sup>st</sup> day of August, 2019, and still is, indebted to the creditor in the sum of \$ \_\_\_\_\_, as specified in the statement of account (or affidavit) attached and marked Schedule "A", after deducting any counterclaims to which the debtor is entitled. **(The attached statement of account or affidavit must specify the vouchers or other evidence in support of the claim.)**
4. (Check and complete appropriate category.)

**A. UNSECURED CLAIM OF \$ \_\_\_\_\_.**

*(Other than as a customer contemplated by Section 262 of the Act)*

That in respect of this debt, I do not hold any assets of the debtor as security and  
*(Check appropriate description)*

Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under section 136 of the Act.

Regarding the amount of \$ \_\_\_\_\_, I do not claim a right to a priority.  
*(Set out on an attached sheet details to support priority claim.)*

**B. CLAIM OF LESSOR FOR DISCLAIMER OF A LEASE \$ \_\_\_\_\_.**

That I hereby make a claim under subsection 65.2(4) of the Act, particulars of which are as follows:  
*(Give full particulars of the claim, including the calculations upon which the claim is based)*

**C. SECURED CLAIM OF \$ \_\_\_\_\_.**

That in respect of this debt, I hold assets of the debtor valued at \$ \_\_\_\_\_ security, particulars of which are as follows:

*(Give full particulars of the security, including the date on which the security was given and the value at which you assess the security, and attach a copy of the security documents)*

**D. CLAIM BY FARMER, FISHERMAN OR AQUACULTURIST OF \$ \_\_\_\_\_.**

That I hereby make a claim under subsection 81.2(1) of the Act of the unpaid amount of \$ \_\_\_\_\_.

FORM 31 - Concluded

**E. CLAIM BY WAGE EARNER OF \$** \_\_\_\_\_

That I hereby make a claim under subsection 81.3(8) of the Act in the amount of \$ \_\_\_\_\_

That I hereby make a claim under subsection 81.4(8) of the Act in the amount of \$ \_\_\_\_\_

**F. CLAIM BY EMPLOYEE FOR UNPAID AMOUNT REGARDING PENSION PLAN OF \$** \_\_\_\_\_

That I hereby make a claim under subsection 81.5 of the Act in the amount of \$ \_\_\_\_\_

That I hereby make a claim under subsection 81.6 of the Act in the amount of \$ \_\_\_\_\_

**G. CLAIM AGAINST DIRECTOR \$** \_\_\_\_\_

*(To be completed when a proposal provides for the compromise of claims against directors)*

That I hereby make a claim under subsection 50(13) of the Act, particulars of which are as follows:

*(Give full particulars of the claim, including the calculations upon which the claim is based)*

**H. CLAIM OF A CUSTOMER OF A BANKRUPT SECURITIES FIRM \$** \_\_\_\_\_

That I hereby make a claim as a customer for net equity as contemplated by section 262 of the Act, particulars of which are as follows:

*(Give full particulars of the claim, including the calculations upon which the claim is based)*

5. That, to the best of my knowledge, I \_\_\_\_\_ (am/am not) (or the above-named creditor \_\_\_\_\_ (is/is not)) related to the debtor within the meaning of section 4 of the Act, and \_\_\_\_\_ (have/ has/have not/has not) dealt with the debtor in a non-arm's-length manner.

6. That the following are the payments that I have received from, the credits that I have allowed to, and the transfers at undervalue within the meaning of subsection 2(1) of the Act that I have been privy to or a party to with the debtor within the three month (or, if the creditor and the debtor are related within the meaning of section 4 of the Act or were not dealing with each other at arm's length, within the 12 months) immediately before the date of the initial bankruptcy event within the meaning of subsection 2(1) of the Act: *(provide details of payments, credits and transfers at undervalue.)*

7. *(Applicable only in the case of the bankruptcy of an individual.)*

I request that a copy of the report filed by the trustee regarding the bankrupt's application for discharge pursuant to subsection 170(1) of the Act be sent to the above address.

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Signature of creditor

Telephone No.: \_\_\_\_\_

Fax No.: \_\_\_\_\_

Email address: \_\_\_\_\_

NOTES: If an affidavit is attached, it must have been made before a person qualified to take affidavits. If a copy of this form is sent electronically by means such as email, the name and contact information of the sender, prescribed in Form 1-1, must be added at the end of the document.

WARNINGS: A trustee may, pursuant to subsection 128(3) of the Act, redeem a security on payment to the secured creditor of the debt or the value of the security as assessed, in a proof of security, by the secured creditor.

Subsection 201(1) of the Act provides severe penalties for making a false claim, proof, declaration or statement of account.

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-2541346  
Estate No. 24-2541346

- FORM 36 -

Proxy

(Subsection 102(2) and paragraphs 51(1)(e) and 66.15(3)(b) of the Act)

I, \_\_\_\_\_, of \_\_\_\_\_, a creditor in the above matter, hereby  
appoint \_\_\_\_\_, of \_\_\_\_\_, to be my  
proxyholder in the above matter, except as to the receipt of dividends, \_\_\_\_\_ (with or without) power to  
appoint another proxyholder in his or her place.

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Individual Creditor

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Name of Corporate Creditor

Per \_\_\_\_\_  
Name and Title of Signing Officer

Return To:

Alvarez & Marsal Canada Inc. - Licensed Insolvency Trustee

Per:

\_\_\_\_\_  
Orest Konowalchuk - Licensed Insolvency Trustee  
Bow Valley Square 4  
Suite 1110, 250 6th Ave SW  
Calgary AB T2P 3H7  
Phone: (403) 538-7555 Fax: (403) 538-7551  
E-mail: mgrose@alvarezandmarsal.com

### **CHECKLIST FOR PROOF OF CLAIM**

This checklist is provided to assist you in preparing the proof of claim form and, if appropriate, the proxy form in a complete and accurate manner.

#### **General**

- The **signature of a witness** is required.
- The document **must be signed** by the individual completing the declaration.
- **Provide the complete address** where all notices or correspondence are to be forwarded along with your phone number, fax number and email address where appropriate.

#### **Notes:**

- It is permissible to file a proof of claim by fax.
- A creditor may vote either in person or by proxy at any meeting of creditors if the proof of claim is filed with the Trustee prior to the time appointed for the meeting.
- A quorum at any meeting of creditors is at least one creditor with a valid proof of claim in attendance in person or by proxy.
- A corporation may vote by an authorized agent or mandatory at meetings of creditors.
- In order for a duly authorized person to have a right to vote, they must be a creditor or be the holder of a properly executed proxy. The name of the creditor must appear in the proxy.
- A creditor who is participating in any distribution from an estate must have filed a proof of claim prior to the distribution being declared.
- In the case of an individual bankrupt, by checking the appropriate boxes at the bottom of the proof of claim form, you may request that the Trustee advise you of any material change in the financial situation of the bankrupt or the amount of the bankrupt is required to pay into the bankruptcy, and a copy of the Trustee's report on the discharge of the bankrupt.

#### **Paragraph (1)**

- Creditor must state full and complete legal name of the individual, company or firm.
- If the individual completing the proof of claim is a representative of the creditor, the individual's position or title must be identified.

#### **Paragraph (3)**

- The amount owing must be set out in paragraph 3.
- A **detailed statement of account** must be attached to the proof of claim and marked "Schedule A" and must show the date, number and amount of all the invoices, charges, credits or payments. The amount on the statement of account must correspond to the amount indicated on the proof of claim.



#### **Paragraph (4)**

##### **Notes:**

- **Paragraph A** applies to the ordinary unsecured claims. In addition to recording the amount of the claim, please indicate whether the claim has a priority pursuant to section 136 of the Act.
- **Paragraph B** applies to lessor claims in a commercial proposal. Please ensure that the claim applies to a commercial proposal and, if so, include the full particulars of the claim.
- **Paragraph C** applies to secured claims. Please indicate the dollar value of the security and attach copies of the security documents. In addition, please attach copies of the security registration, where appropriate.
- **Paragraph D** applies to inventory claims of farmers, fisherman and aquaculturists. Please note that such claims apply only to inventory supplied from farmers, fishermen and aquaculturists within 15 (fifteen) days of the date of bankruptcy. In addition, please attach copies of any applicable sales agreement and delivery slips.
- **Paragraph E** applies to claims by wage earners. Please note that such claims apply only for unpaid wages owed upon bankruptcy of an employer or when the employer becomes subject to a receivership.
- **Paragraph F** applies to claims by employees for unpaid amounts regarding pension plans. Please note that such claims apply only to unremitted pension contributions outstanding when the sponsoring employer becomes bankrupt or is subject to a receivership.
- **Paragraph G** applies to claims against directors. Please note that such claims apply only to directors of corporations that have filed a commercial proposal to creditors that includes a compromise of statutory claims against directors.
- **Paragraph H** applies to claims of customers of a bankrupt securities firm. Please ensure that the claim of the customer is for net equity and, if so, include the full particulars of the claim, including the calculations upon which the claim is based.
- In order to prepare its claim, the creditor should refer to the Bankruptcy and Insolvency Act, copy of which is accessible at <http://laws.justice.gc.ca/eng/Statutes/ByTitle>.

#### **Paragraph (5)**

- All claimants must indicate whether or not they are related to the debtor, as defined in section 4 of the Act, or dealt with the debtor in a non-arm's length manner.

#### **Paragraph (6)**

- All claimants must attach a detailed list of all payments or credits received or granted, as follows:
  - a) **within the three (3) months preceding** the initial bankruptcy event (including the bankruptcy or the proposal);
  - b) **within the twelve (12) months preceding** the initial bankruptcy event (including the bankruptcy or the proposal) in the case where the claimant and the debtor were not dealing at arm's length.