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DEC 04 2019

Court No. S1710393  
Vancouver Registry

**IN THE SUPREME COURT OF BRITISH COLUMBIA**

IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*,  
R.S.C. 1985, c. C-36, AS AMENDED

AND

IN THE MATTER OF THE *BUSINESS CORPORATIONS ACT*,  
S.B.C. 2002, c. 57, AS AMENDED

AND

IN THE MATTER OF THE *CANADA BUSINESS CORPORATIONS ACT*,  
R.S.C. 1985, C. C-44, AS AMENDED

AND

IN THE MATTER OF A PLAN OF COMPROMISE AND ARRANGEMENT OF  
ALL CANADIAN INVESTMENT CORPORATION

**PROOF OF CLAIM**

Please read the "Instructions for Completing Proof of Claim" carefully prior to completing this Proof of Claim. Please print legibly.

- 1) The properly completed Proof of Claim must be delivered by ordinary mail, registered mail, courier, facsimile, electronic mail or personal delivery to McEown and Associates Ltd. (the "Monitor") at:

McEown and Associates Ltd.  
#1140 – 800 West Pender Street  
Vancouver, BC V6C 2V6  
Fax No.: (604) 558-8021

Attention : John McEown

- 2) Full Legal Name of Creditor: Clifford George Renfrew (the "Creditor").

3) Full Mailing Address of the Creditor:

(All notices and correspondence regarding your Claim will be forwarded to this address or to the email address or facsimile address below if appropriate and applicable):

#226-6676 - 203 Street  
Langley, BC V2Z 2Z1

4) Telephone Number: 604-366-1662

5) Email: cgeorgeren@gmail.com

6) Fax Number: \_\_\_\_\_

7) Claim Details:

I am a **Creditor** and **received** a Claims Package from the Monitor.

My Claim amount is \$ 77,166.67 as at November 10, 2017

THE UNDERSIGNED HEREBY CERTIFIES AS FOLLOWS:

- 1) I am a Creditor of ACIC.
- 2) I have knowledge of all the circumstances concerning the Claim hereafter referred to.
- 3) That ACIC was, at the date of the Initial Order, namely November 10, 2017, and still is, indebted to the creditor in the sum of \$ 77,166.67, as specified in the Statement of Account (or affidavit) attached and marked as Schedule "A", after deducting any counterclaims to which ACIC is entitled. Claims must be submitted in Canadian dollars only.
- 4) Attached as Schedules to this Proof of Claim are:
  - A. A Statement of Account detailing:
    - i. the amounts owing to me for services rendered or advances made by me to ACIC;

ii. interest accrued on amounts owed; and

iii. any amounts received by me or paid to any third party on behalf of or for the benefit of me from ACIC

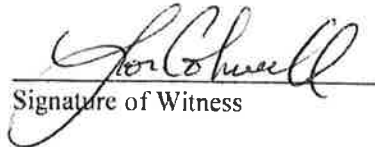
B. All documents supporting the amounts shown in the Statement of Account, including documents in support of any entitlement to receive interest on the amount owed such as a contract, promissory note or invoice with specified terms of payment.

5) To the best of my knowledge,  I am related OR  I am not related to ACIC within the meaning of Section 4 of the *Bankruptcy and Insolvency Act* (enclosed) and  have OR  have not dealt with ACIC in a non-arm's length manner.

DATED at Langley, BC, this 4<sup>th</sup> day of December, 2019.

Per: Clifford George Renfrew  
[Name of Creditor – please print]

  
Signature of Creditor

  
Signature of Witness

**NOTE: All relevant documentation on which you rely in making your Claim must be attached to this Proof of Claim, as the validity of your Claim will be determined solely on this Proof of Claim and attachments thereto. If the claim is disallowed for any reason, and you file an appeal of that disallowance, the appeal will be heard as a true appeal and your ability to introduce fresh or new evidence in support of your claim will be limited accordingly.**

**ALL CANADIAN INVESTMENT CORPORATION**

Debentureholders and Noteholders

Amounts Owed as at November 10, 2017

Schedule "A"

	Interest Rate	Loan Amount	Accrued Interest to	Interest Accrual	Total Amount Owed
			Oct 31, 2017	1 - 10, 2017	at Nov 10 2017
<b>Debentureholders</b>					
1083163 Alberta Ltd	8%	500,000.00	16,666.61	1,111.11	517,777.72
Gill, Mr Ajit & Mrs. Simro	8%	150,000.00	4,000.00	333.33	154,333.33
Murray, Chris	8%	150,000.00	4,000.00	333.33	154,333.33
Renfrew, Cliff	8%	75,000.00	2,000.00	166.67	77,166.67
Renfrew, Joan	8%	75,000.00	2,000.00	166.67	77,166.67
Bailey, Mr. Roy	8%	150,000.00	4,000.00	333.33	154,333.33
Buchanan, Mr. Don	8%	150,000.00	4,000.00	333.33	154,333.33
Econ-o-Lith Printing Ltd	8%	150,000.00	4,000.00	333.33	154,333.33
Lockhart, Robert	8%	200,000.00	5,333.32	444.44	205,777.76
Olson, Mervyn & Margaret	8%	150,000.00	4,000.00	333.33	154,333.33
Palatee Enterprises Ltd.	8%	150,000.00	4,000.00	333.33	154,333.33
Richardson, Mr. Douglas	8%	150,000.00	4,000.00	333.33	154,333.33
Wallbank, Bea & Cmolik, Brad	8%	150,000.00	4,000.00	333.33	154,333.33
Yu, Ms. Wenge	8%	150,000.00	4,000.00	333.33	154,333.33
<b>Noteholders</b>					
Hancock, James	6%	1,000,000.00	14,630.42	1,666.67	1,016,297.09



Clifford Renfrew &lt;cgeorgeren@gmail.com&gt;

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**In the Matter of All Canadian Investment Corporation**

1 message

**Elaine Carelse** <ECarelse@acicinvestor.ca>

Sat, Nov 30, 2019 at 6:54 AM

To: Elaine Carelse <ECarelse@acicinvestor.ca>, "mt@mceownassociates.ca" <mt@mceownassociates.ca>, "jm@mceownassociates.ca" <jm@mceownassociates.ca>, "dhyndman@kornfeldllp.com" <dhyndman@kornfeldllp.com>  
Cc: Don Bergman <DBergman@acicinvestor.ca>

Attention ACIC Debenture holders and Noteholders

As you may be aware the Court has recently approved a claims process to confirm amounts owed to ACIC Creditors.

A claims package will be sent out to you by the Monitor this week.

The approved Claims Process Order requires creditors to complete Proofs of Claim based on the amount owed as at November 10, 2017, being the date the CCAA proceedings commenced.

For those of you who do not have this information readily available, we have prepared the attached schedule of amounts which, according to ACIC's records, are due to you including interest as at November 10, 2017. **This schedule is being provided to you for convenience only.** If you believe the amount you are owed is different from the amount shown on the attached schedule then you should use the amount you believe is owed as at November 10, 2017.

Please be advised that we still anticipate the recoveries from the winddown of ACIC are expected to result in full payment of your claim amount plus interest up to the date you are fully repaid.

If you have any questions or concerns please direct them to the Monitor.

Kind Regards

*Elaine Carelse*

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 **ACIC Due to Debentureholders and Noteholders as at November 10 2017.pdf**  
101K



Renfrew, Clifford G  
Chartwell Renaissance Retirement  
403-6676 203rd street  
Langley, BC V2Y 2Z1

Dear Clifford George:

Thank you for providing me with your new address as well as your new bank account details.

As requested your Debenture has been split in half. Enclosed is a Transaction Confirmation that details the split.

Yours truly,

A handwritten signature in black ink, appearing to read "Elaine Carelse", enclosed within a circular scribble.

Elaine Carelse

## Transaction Confirmation

Date: August 16, 2018

Client Name(s): Renfrew, Cliff G.  
Debenture A

Debenture previously registered to: Renfrew, Joan and Cliff  
Debenture Value: \$150,000  
Debenture Split equally

Cliff Renfrew: Debenture value: \$75,000.00

**Marianne Ting**

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**From:** Clifford Renfrew <cgeorgeren@gmail.com>  
**Sent:** Wednesday, December 4, 2019 12:38 PM  
**To:** John McEown; Marianne Ting  
**Subject:** Cliff Renfrew's Proof of Claim re: ACIC  
**Attachments:** Cliff Renfrew ACIC Proof of Claim.pdf

Good Afternoon,

Attached please find the following documents:

1. Completed and Signed Proof of Claim
2. Copy of Schedule from All Canadian Investment Corporation regarding amounts owed as at November 10, 2017 - marked as Schedule "A"
3. Copy of email from ACIC enclosing the Schedule mentioned above
4. Letter from ACIC confirming my address change, new bank account details, and confirming that my Debenture had been split in half (I have since changed my address again - to Suite #226 at the same address - which you have on file)
5. Transaction Confirmation from ACIC, dated August 16, 2018, confirming that my Debenture Value of \$150,000 was split equally between myself and Joan Renfrew

I am not sure if you require all the attached documents or if you require more or different documents.

Please confirm your receipt of this email and advise asap if you require any further information or documentation from me.

Thank you for your assistance,

Cliff Renfrew



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**All Canadian Investment Corp.**  
**Debenture Transactions Report**

Amount owed as of November 10, 2017

Debenture Holder: #001a

Renfrew, Cliff  
Chartwell Renaissance Retirement,  
Unit #226 - 6676 203rd street, Langley  
BC, V2Y 2Z1

*Cliff and Joan were the original purchasers but after their split we split the Debenture 50/50*

Date	TrCd	Transaction Description	Amount	Balance	Cliff's Share
09-Jun-2016	DEPDA	Deposit ACIC Debenture A	\$ 150,000.00	\$ 150,000.00	\$ 75,000.00
01-Aug-2017	Unpaid	Interest Due	\$ 1,000.00	\$ 151,000.00	\$ 75,500.00
01-Sep-2017	Unpaid	Interest Due	\$ 1,000.00	\$ 152,000.00	\$ 76,000.00
01-Oct-2017	Unpaid	Interest Due	\$ 1,000.00	\$ 153,000.00	\$ 76,500.00
01-Nov-2017	Unpaid	Interest Due	\$ 1,000.00	\$ 154,000.00	\$ 77,000.00
10-Nov-2017	Unpaid	Interest Due	\$ 333.33	\$ 154,333.33	\$ 77,166.67