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DEC 04 2019

Douglas A. Richardson

2078 Lillooet Court

Kelowna, BC,

V1V 1Y2

1 250 215 3469

November 30 2019

McEown and Associates Ltd,
#1140 800 West Pender Street,
Vancouver BC V6C 2V6

Instruction Letter and Proof of Claim for ACIC

Please consider this as my "Instruction Letter" along with attached Proof of Claim and documents to confirm my claim.

Should you require contacting me further please feel free to contact me at the above phone number, or email address.

Douglas A Richardson

D. A. Richardson

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

INSTRUCTION LETTER TO CREDITORS

On November 8, 2017, All Canadian Investment Corporation (“ACIC”) filed a petition with the Supreme Court of British Columbia pursuant to the *Companies' Creditors Arrangement Act*, R.S.C., 1985, c. C-36 (the “CCAA”). On November 10, 2017, Boale, Wood & Company Ltd. was appointed as the monitor in B.C.S.C. Vancouver Registry File No. S1710393 (the “CCAA Proceedings”). On November 25, 2019, the Court pronounced an Order appointing McEown and Associates Ltd. (the “Monitor”) as the Monitor in place of Boale, Wood and Company Ltd.

Pursuant to an Order of the Supreme Court of British Columbia made on November 18, 2019 in the CCAA Proceedings (the “Claims Process Order”), the Monitor has been authorized to conduct a Claims Process for the determination of Claims of Creditors against ACIC. Capitalized terms not defined within this letter shall have the meaning ascribed thereto in the Claims Process Order.

If you are a Creditor with a Claim against ACIC then you must file a Proof of Claim. Please carefully review the following documents as they affect your legal rights:

1. The Claims Process Order; and
2. A Proof of Claim and instructions.

You must deliver to the Monitor a properly completed Proof of Claim with supporting documentation, in the form attached, by ordinary mail, registered mail, courier, facsimile, electronic mail or personal delivery to be received by the Monitor by the “Claims Bar Date” of 4:00 p.m. on January 10, 2020, at:

**McEown and Associates Ltd.
1140 – 800 West Pender Street
Vancouver, British Columbia V6C 2V6**

**Attn: John McEown
Tel: (604) 558-8020
Fax No. (604) 558-8021**

IF ANY CREDITOR FAILS TO FILE A PROOF OF CLAIM WITH THE MONITOR BY THE CLAIMS BAR DATE OF 4 P.M. ON JANUARY 10, 2020, THEN SUCH CREDITOR WILL BE BARRED FROM MAKING OR ENFORCING ANY CLAIM AGAINST ACIC AND SUCH CLAIMS SHALL BE FOREVER RELEASED AND EXTINGUISHED, AND SUCH CREDITOR WILL NOT BE ENTITLED TO RECEIVE ANY FURTHER NOTICE OR FURTHER PARTICIPATION IN THE CCAA PROCEEDINGS.

The process for the revision or disallowance of a Claim and the process for appealing such revision or disallowance is set out in the Claims Process Order. If the Monitor revises or disallows your claim in whole or in part and if you fail to appeal such disallowance within 21 days of the date of delivery of any Notice of Revision or Disallowance, your claim will be deemed to be revised or disallowed as set out in the Notice of Revision or Disallowance and such Notice of Revision or Disallowance will be final and binding upon you for all purposes.

Additional documents and pertinent information regarding the CCAA Proceeding may be obtained from the websites:

<https://www.mceownassociates.com/all-canadian-investment-corporation>

<https://www.boalewood.ca/2017/11/08/all-canadian-investment-corporation-acic/>

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

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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: DOUGLAS ALLAN RICHARDSON (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):

2078 LILLOOET COURT
KELOWNA B.C.
V1V 1Y2

4) Telephone Number: 250 861 3888 CELL 250 215 3469

5) Email: COINCHUTE@SHAW.CA

6) Fax Number: _____

7) Claim Details:

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

My Claim amount is \$ 154,333.33 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 \$ 154,333.33, 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 KELOWNA BC, this 30 day of NOVEMBER, 2019.

Per: DOUGLAS A. RICHARDSON
[Name of Creditor - please print]

D.A. Richardson
Signature of Creditor

Melanie Hall-Szyszkiewicz
Signature of Witness
Melanie Hall-Szyszkiewicz

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
Debtoreholders and Noteholders
Amounts Owed as at November 10, 2017

	Interest Rate	Loan Amount	Accrued Interest to	Interest Accrual	Nov	Total Amount Owed
			Oct 31, 2017	1 - 10, 2017	at Nov 10 2017	at Nov 10 2017
Debtoreholders						
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
Noteholders						
Hancock, James	6%	1,000,000.00	14,630.42	1,666.67		1,016,297.09

Transaction Confirmation

Date: September 18, 2014

Client Name(s): Marilyn & Douglas Richardson
ACIC Series B Corporate Debenture

7% interest p.a. paid monthly

Maturity Date: 30 November 2015

Total investment value: \$150,000.00

BRITISH COLUMBIA

Vital Statistics Agency

IMPORTANT DOCUMENT

CERTIFIED A TRUE COPY

This 3 day of October

A.D. 2016

This certificate is a valuable legal document. Please keep it in a secure place.

KIMBERLY D. WALLIS
Barrister & Solicitor
201 - 401 Glenmore Road
Kelowna, BC V1V 1Z6

ERRORS OR OMISSIONS MUST BE REPORTED DIRECTLY TO THE VITAL STATISTICS AGENCY WITHIN 90 DAYS OF ISSUE.

THIS CERTIFICATE IS INVALID IF PLASTICIZED OR ALTERED

CANADA BRITISH COLUMBIA

CERTIFICATE OF DEATH

PROVINCE OF BRITISH COLUMBIA
Vital Statistics Agency

27536535

This is to certify that the following is an extract from the registration on file with the Vital Statistics Agency, Victoria, British Columbia, concerning the death of

Name MARILYNN PHYLLIS RICHARDSON

Date of Death SEP 27, 2016

Sex FEMALE

Place of Death KELOWNA

Age 75 YEAR(S)

Registration No. 2016-59-026098


Birthplace ALBERTA, CANADA

Residence KELOWNA, BRITISH COLUMBIA

BRITISH
COLUMBIA

Given under my hand at Victoria, British Columbia

this 27 day of SEP 2016


Jack Shewchuk
Registrar General
Vital Statistics Agency

VSA 435L (14/08)

ALL CANADIAN INVESTMENT CORPORATION

PRIVATE PLACEMENT SUBSCRIPTION AGREEMENT

The undersigned (the "Subscriber") hereby irrevocably subscribes for and agrees to purchase from All Canadian Investment Corporation (the "Company") an unsecured Series B debenture of the Company (the "Debenture") in the principal amount set out below. The Subscriber agrees to be bound by the terms and conditions set forth in the attached "Terms and Conditions of Subscription for Debenture".

Subscriber Information

MARILYN & Douglas A. RICHARDSON
(Name of Subscriber)

Account Reference (if applicable): 008

x D. A. Richardson M. Richardson
(Signature of Subscriber - if the Subscriber is an Individual)

X
(Signature of Authorized Signatory - if the Subscriber is not an Individual)

(Name and Title of Authorized Signatory - if the Subscriber is not an Individual)

708 931 340 700 757 529
(SIN, SSN, or other Tax Identification Number of the Subscriber)

2078 LILLOOET COURT
(Subscriber's Address, including city and Postal Code)

KELOWNA BC V1V1Y2

(250) 861-3888 coinchute@shaw.ca
(Telephone Number) (Email Address)

Register the Debenture as set forth below:

Marilyn & Douglas Richardson
(Name to Appear on Debenture Certificate)

008
(Account Reference, if applicable)

2078 Lillooet Court Kelowna BC V1V1Y2
(Address, including Postal Code)

Debenture to be Purchased

Principal Amount of Debenture: \$ 150,000

Please complete if purchasing as agent or trustee for a principal (beneficial purchaser) (a "Disclosed Principal") and not purchasing as trustee or agent for accounts fully managed by it.

(Name of Disclosed Principal)

(Address of Disclosed Principal)

(Account Reference, if applicable)

(SIN, SSN, or other Tax Identification Number of Disclosed Principal)

Deliver the Debenture as set forth below:

Marilyn & Douglas Richardson
(Attention - Name)

008
(Account Reference, if applicable)

2078 Lillooet Court Kelowna BC V1V1Y2
(Street Address, including Postal Code) (No PO Box)

250 861 3888
(Telephone Number)

Number and kind of securities of the Company held, directly or indirectly, or over which control or direction is exercised by the Subscriber, if any:

ACCEPTANCE

The Company hereby accepts the subscription as set forth above on the terms and conditions contained in this Private Placement Subscription Agreement (including the Terms and Conditions and Exhibits attached hereto) as of the 18 day of September, 2014.

ALL CANADIAN INVESTMENT CORPORATION

Per: [Signature]
Authorized Signatory



Marilyn & Douglas Richardson
2078 Lillooet Court,
Kelowna, BC, V1V 1Y2

Feb 25, 2015

Dear Marilyn & Douglas:

Thank you for your investment in All Canadian Investment Corporation.

Enclosed is your Debenture Certificate together with a copy of your signed
Subscription Agreement.

Your investment of \$150,000 was received and deposited on 18 September 2014.

Yours truly,

A handwritten signature in blue ink, appearing to read "Elaine Carelse", is written over a faint circular stamp or watermark.

Elaine Carelse
Administration

Marilyn & Douglas A. Richardson
2078 Lillooet Court
Kelowna, BC, V1V 1Y2

Dear Marilyn & Douglas:

Thank you for your investment in All Canadian Investment Corporation ("ACIC").

Enclosed is a Transaction Confirmation that details your investment into the ACIC Debenture B Series. Please be advised that a signed copy of the Subscription Agreement and Form of Debenture will be forthcoming once the Debenture closes and the Filing with the Regulators is complete.

Processing of payments takes place on the 1st of each month.

Yours truly,



Elaine Carelse
Administration

All Canadian Investment Corp.
Debenture Series B Transactions Report
 01-Sept-2014 to present

Debenture Holder: #008

Richardson, Douglas A.
 2078 Lillooet Court
 Kelowna BC
 V1V 1Y2

Transaction History

Date	TrCd	Transaction Description	Amount	Balance
18-Sep-2014	DEPDB	Deposit ACIC Debenture B	\$ 150,000.00	\$ 150,000.00
31-Dec-2014	Bal b/f	Interest Payment Debenture B	\$ 2,970.21	\$ 150,000.00
31-Dec-2015	Bal b/f	Interest Payment Debenture B	\$ 10,625.00	\$ 150,000.00
31-Dec-2016	Bal b/f	Interest Payment Debenture B	\$ 12,000.00	\$ 150,000.00
02-Mar-2017	int	Interest Payment Debenture B	\$ 2,000.00	\$ 150,000.00
03-Apr-2017	Int	Interest Payment Debenture B	\$ 1,000.00	\$ 150,000.00
1-May-17	Int	Interest Payment Debenture B	\$ 1,000.00	\$ 150,000.00
JUNE		INTEREST PAYMENT DEBENTURE B	1,000.00	
JULY		NO PAYMENT		
AUG.		" "		
SEPT		" "		
OCT		" "		
NOV.		" "		

ACIC Series B Corporate Debenture

Douglas Richardson
 2078 Lillooet Court
 Kelowna, BC
 V1V 1Y2

Investment Amount:	\$150,000.00	\$150,000.00
Interest rate:	7% p.a.	8% p.a.
Maturity:	30 November 2015	30 November 2016

Investment Statement

1-Oct-14	\$345.21	1-Dec-15	\$875.00
1-Nov-14	\$875.00	1-Jan-16	\$1,000.00
1-Dec-14	\$875.00	1-Feb-16	\$1,000.00
1-Jan-15	\$875.00	1-Mar-16	\$1,000.00
1-Feb-15	\$875.00	1-Apr-16	\$1,000.00
1-Mar-15	\$875.00	1-May-16	\$1,000.00
1-Apr-15	\$875.00	1-Jun-16	\$1,000.00
1-May-15	\$875.00	1-Jul-16	\$1,000.00
1-Jun-15	\$875.00	1-Aug-16	\$1,000.00
1-Jul-15	\$875.00	1-Sep-16	\$1,000.00
1-Aug-15	\$875.00	1-Oct-16	\$1,000.00
1-Sep-15	\$875.00	1-Nov-16	\$1,000.00
1-Oct-15	\$875.00	1-Dec-16	
1-Nov-15	\$875.00		

<i>Your Total Payments To Date</i>	
\$23,595.21	
This is the amount of all payments distributed to you since your original investment in the ACIC Corporate Debenture.	

Thank you for your support!