

September 22, 2016

Dear Creditors:

**Re: In the Matter of the Bankruptcy of Elaine White
Estate no.: 31-2168297**

Please be advised that Albert Gelman Inc. was appointed as Trustee in Bankruptcy of the Elaine White pursuant to a Bankruptcy Order issued by the Court on September 20, 2016. Attached is a copy of the Bankruptcy Order for your reference.

Enclosed are the following documents for your review and reference:

1. Notice of Bankruptcy, First Meeting of Creditors and Impending Automatic Discharge of Bankrupt.
2. Statement of Affairs, which has not yet been completed
3. Monthly Income and Expense Statement of the Bankrupt and Family Unit, which has not been completed
4. Proof of Claim form
5. General Proxy form

Please note that the Bankrupt is presently incarcerated at the Federal Correctional Institute of Aliceville, Alabama. Upon the issuance of the Bankruptcy Order, we sent the Bankrupt standard forms pertinent to the bankruptcy administration and have requested that they be completed and returned to us. We await receipt of these documents and we will update the creditors in this regard at the upcoming meeting of creditors.

Sincerely,

**ALBERT GELMAN INC.,
Trustee in Bankruptcy of Elaine White
And not in its personal capacity**

Per:



Bryan A. Gelman, *CIRP, Licensed Insolvency Trustee*

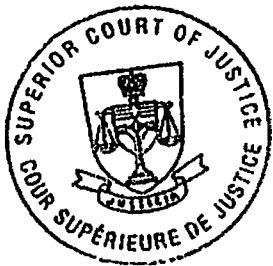
Enclosures

**ONTARIO
SUPERIOR COURT OF JUSTICE
IN BANKRUPTCY AND INSOLVENCY**

MASTER MILLS

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TUESDAY, THE 20TH DAY OF
SEPTEMBER, 2016



**IN THE MATTER OF THE BANKRUPTCY OF
ELAINE WHITE
in the Province of Ontario**

BANKRUPTCY ORDER

UPON the Application of Roger Gouin and Martin Gouin, of the Province of British Columbia, creditors, filed the 23rd day of June, 2016.

AND UPON reading the affidavit of Roger Gouin and Martin Gouin, sworn the 13th day of June, 2016 and the Affidavit of Service of Derrick Snowdy sworn September 19, 2016;

AND UPON being advised that the debtor has not responded to the within Application;

AND it appearing to the Court that the following act of bankruptcy has been committed by the debtor:

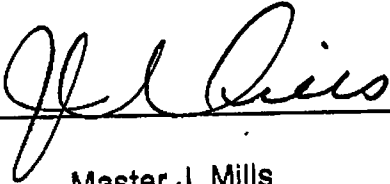
(a) she has ceased meeting her liabilities generally as they become due;

1. **IT IS ORDERED** that Elaine White, in the Province of Ontario, be and is hereby adjudged bankrupt and a Bankruptcy Order is hereby made against the said Elaine White.

2. **IT IS FURTHER ORDERED** that ALBERT GELMAN INC., of the City of Toronto, in the Province of Ontario, be and is hereby appointed as trustee of the Estate of the Bankrupt.

3. **IT IS FURTHER ORDERED** that said trustee shall forthwith give security in an amount to be fixed by the Official Receiver pursuant to subsection 16(1)(2) of the *Bankruptcy and Insolvency Act*.

4. **IT IS FURTHER ORDERED** that the costs of, and incidental to the Application and the Order be paid to the Applicant out of the assets of the estate forthwith following taxation thereof.



Master J. Mills
Registrar in Bankruptcy

**IN THE MATTER OF the Bankruptcy of ELAINE WHITE
in the Province of Ontario**

Court File No. 31-OR-208169-T

**ONTARIO
SUPERIOR COURT OF JUSTICE
IN BANKRUPTCY AND INSOLVENCY**

BANKRUPTCY ORDER

**MACDONALD SAGER MANIS LLP
150 York Street – Suite 800
Toronto, Ontario M5H 3S5**

**Tel: (416) 364-5289
Fax: (416) 364-1453**

Howard Manis – LSUC # 34366V

**Lawyers for the Applicant,
Roger Gouin and Martin Gouin**

District of: Ontario
Division No. 09 - Toronto
Court No. 31-2168297
Estate No. 31-2168297

FORM 68
Notice of Bankruptcy, First Meeting of Creditors
(Subsection 102(1) of the Act)
and Impending Automatic Discharge of Bankrupt
(Paragraph 168.1(4) and section 168.2 of the Act)

Original Amended

In the matter of the bankruptcy of
Elaine White

Take notice that:

1. A bankruptcy order was made against Elaine White on the 20th day of September 2016, and the undersigned, Albert Gelman Inc., was appointed as trustee of the estate of the bankrupt by the official receiver (or the Court), 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 11th day of October 2016, at 3:30 PM, at the office of Albert Gelman Inc., at 100 Simcoe St. Suite 125, Toronto, ON, M5H 3G2.
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 form, 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.
6. Included pursuant to subsection 102(3) of the Act is information concerning the financial situation of the bankrupt and the obligation of the bankrupt to make payments to the estate of the bankrupt, as required under section 68 of the Act.
7. Pursuant to section 168.1 of the Act, the bankrupt, will be given an automatic discharge on the 21st day of June 2017, unless the Superintendent of Bankruptcy, the trustee of the estate of the bankrupt or a creditor of the bankrupt gives notice of intended opposition to the discharge of the bankrupt before that date.

Check appropriate provision in respect of the bankrupt's discharge

In the case of an individual who has never before been bankrupt:

- on the expiry of 9 months after the date of bankruptcy;
- on the expiry of 21 months after the date of bankruptcy where the bankrupt is required to make payments under section 68 of the *Bankruptcy and Insolvency Act* (BIA) to the estate.

In the case of an individual who has been a bankrupt one time before:

- on the expiry of 24 months after the date of bankruptcy;
- on the expiry of 36 months after the date of bankruptcy where the bankrupt is required to make payments under section 68 of the BIA the estate.

8. Any creditor who intends to oppose the discharge of the bankrupt shall state in writing the grounds for his/her opposition and send a notice to this effect to the division office of the OSB, the trustee of the estate of the bankrupt, and the bankrupt at any time before the 21st day of June 2017.

9. If any creditor opposes the discharge of the bankrupt, a court fee applies.

10. If the discharge of the bankrupt is opposed, the trustee will apply to the court without delay for an appointment for the hearing of the opposition in the manner prescribed by the Act, unless it is a matter to be dealt with by mediation pursuant to Section 170.1 of the Act.

Dated at the city of Toronto in the Province of Ontario, this 22nd day of September 2016.

Albert Gelman Inc.

Per: 

Bryan Gelman - Licensed Insolvency Trustee
100 Simcoe Street, Suite 125
Toronto ON M5H 3G2
Phone: (416) 504-1650 Fax: (416) 504-1655

District of
 Division No.
 Court No.
 Estate No.

-- FORM 79 --
Statement of Affairs (Non-Business Bankruptcy)
 (Subsection 49(2) and 158(d) of the Act / Subsections 50(2) and 62(1) and Paragraph 66.13(2)(d) of the Act)

Original Amended

In the matter of the bankruptcy of
 Elaine White

ASSETS						
Type of assets	Description (Provide details)	Estimated Dollar Value	Exempt Property		Secured Amount/ Liens	Estimated net realizable dollar value
			Yes	No		
1. Cash on Hand						
2. Furniture						
3. Personal Effects						
4. Policies & RRSPs						
5. Securities						
6. Real Property or Immovable	House					
	Cottage					
	Land					
7. Motor Vehicles	Automobile					
	Motorcycle					
	Snowmobile					
	Other					
8. Recreational Equipment						
9. Taxes						
TOTAL		0.00			0.00	0.00

_____ Date _____

 Elaine White
 Bankrupt

District of
 Division No.
 Court No.
 Estate No.

FORM 79 – Continued

LIABILITIES						
Liabilities type code (LTC): 1 Real Property or Immovable Mortgage or Hypothec 2 Bank Loans (except real property mortgage) 3 Finance Company Loans 4 Credit Cards Bank/Trust Companies Issuers 5 Credit Cards Other Issuers 6 Taxes Federal/Provincial/Municipal 7 Student Loans 8 Loans from Individuals 9 Other						
Creditor	Address including postal code	Account No.	Amount of debt			Enter LTC
			Unsecured	Secured	Preferred	
CRA - Canada Revenue Agency - Tax - Ontario Attn: c/o London Taxes Services Office Division Regional Intake Centre for Insolvency	PO Box 5548 451 Talbot St, 3rd Flr London ON N6A 4R3		1.00	0.00	0.00	6
IRS Department of Treasury	Internal Revenue Service Philadelphia PA 19255-0725 US		1.00	0.00	0.00	9
Martin Gouin	c/o Macdonald Sager Manis LLP (H. Manis) 150 York St. Suite 800 Toronto ON M5H 3S5		218,375.35	0.00	0.00	9
Roger Gouin	c/o Macdonald Sager Manis LLP (H. Manis) 150 York St. Suite 800 Toronto ON M5H 3S5		218,375.35	0.00	0.00	9
	TOTAL	Unsecured	436,752.70			
	TOTAL	Secured		0.00		
	TOTAL	Preferred			0.00	
				TOTAL	436,752.70	

Date

Elaine White
 Bankrupt

District of
 Division No. -
 Court No.
 Estate No.

FORM 79 -- Continued

INFORMATION RELATING TO THE AFFAIRS OF THE BANKRUPT			
A. PERSONAL DATA			
1. Family name: White	Given names: Elaine Gender: Female	Date of birth: YYYY / MM / DD 1943/04/07	
2. Also known as:			
3. Complete address, including postal code: Pickens County Detention Facility 188 Cemetery St. Carrollton AL 35447			
4. Marital status: (Specify month and year of event if it occurred in the last five years)		Widowed May 2016	
5. Full name of spouse or common-law partner:			
6. Name of present employer:		Occupation:	
7A. Number of persons in household family unit, including bankrupt:		1	
7B. Number of persons 17 years of age or less:		0	
8. Have you operated a business within the last five years?		No	
Business Name	Business Type	From	To
B. WITHIN THE 12 MONTHS PRIOR TO THE DATE OF THE INITIAL BANKRUPTCY EVENT, HAVE YOU, EITHER IN CANADA OR ELSEWHERE:			
9A. Sold or disposed of any of your property?			
9B. Made payments in excess of the regular payments to creditors?			
9C. Had any property seized by a creditor?			
C. WITHIN FIVE YEARS PRIOR TO THE DATE OF THE INITIAL BANKRUPTCY EVENT, HAVE YOU, EITHER IN CANADA OR ELSEWHERE:			
10A. Sold or disposed of any property?			
10B. Made any gifts to relatives or others in excess of \$500?			
D. BUDGET INFORMATION: Attach Form 65 to this Form.			
11A. Have you ever made a proposal under the Bankruptcy and Insolvency Act?			
11B. Have you ever been bankrupt before in Canada?			
12. Do you expect to receive any sums of money which are not related to your normal income, or any other property within the next 12 months?			
13. If you answered Yes to any of questions 9, 10 and 12, provide details:			
14. Give reasons for your financial difficulties:			

Date

Elaine White
 Bankrupt

District of
Division No. -
Court No.
Estate No.

FORM 79 – Concluded

I, Elaine White of the city of Carrollton in the State of Alabama, do swear (or solemnly declare) that this statement is, to the best of my knowledge, a full, true and complete statement of my affairs on the 20th day of September 2016, and fully discloses all property and transactions of every description that is or was in my possession or that may devolve on me in accordance with the Bankruptcy and Insolvency Act.

SWORN (or SOLEMNLY DECLARED)

before me at the city of Toronto in the Province of Ontario, on this 20th day of September 2016.

Bryan Gelman, Commissioner of Oaths
For the Province of Ontario
Expires Feb. 17, 2017

Date

Elaine White
Bankrupt

District of
 Division No. -
 Court No.
 Estate No.

- FORM 65 -
 Monthly Income and Expense Statement of the Bankrupt and the Family Unit
 and Information (or Amended Information) Concerning
 the Financial Situation of the Individual Bankrupt
 (Section 68 and Subsection 102(3) of the Act; Rule 105(4))

Original Amended

In the matter of the bankruptcy of
 Elaine White

Information concerning the monthly income and expense statement of the bankrupt and the family unit, the financial situation of the bankrupt and the bankrupt's obligation to make payments required under section 68 of the Act to the estate of the bankrupt are as follows:

MONTHLY INCOME	Bankrupt	Other Members of the family unit	Total
Net employment income.....	0.00		
Net pension/Annuities.....	0.00		
Net child support.....	0.00		
Net spousal support.....	0.00		
Net employment insurance benefits.....	0.00		
Net social assistance.....	0.00		
Self-employment income			
Gross 0.00 Net.....	0.00		
Child tax benefit.....	0.00		
Other net income.....	0.00		
TOTAL MONTHLY INCOME	0.00 (1)	0.00 (2)*	
TOTAL MONTHLY INCOME OF THE FAMILY UNIT ((1) + (2))			0.00 (3)
MONTHLY NON-DISCRETIONARY EXPENSES			
Child support payments.....	0.00		
Spousal support payments.....	0.00		
Child care.....	0.00		
Medical condition expenses.....	0.00		
Fines/penalties imposed by the Court.....	0.00		
Expenses as a condition of employment.....	0.00		
Debts where stay has been lifted.....	0.00		
Other expenses.....	0.00		
TOTAL MONTHLY NON-DISCRETIONARY EXPENSES	0.00 (4)	0.00 (5)	
TOTAL MONTHLY NON-DISCRETIONARY EXPENSES OF THE FAMILY UNIT ((4) + (5))			0.00 (6)
AVAILABLE MONTHLY INCOME OF THE BANKRUPT ((1) - (4))	0.00 (7)		
AVAILABLE MONTHLY INCOME OF THE FAMILY UNIT ((3) - (6))			0.00 (8)
BANKRUPT'S PORTION OF THE AVAILABLE MONTHLY INCOME OF THE FAMILY UNIT			100.00% (9)

larkin

MONTHLY DISCRETIONARY EXPENSES: (Family unit)

Housing expenses

Rent/mortgage/hypothec.....	0.00
Property taxes/condo fees.....	0.00
Heating/gas/oil.....	0.00
Telephone.....	0.00
Cable.....	0.00
Hydro.....	0.00
Water.....	0.00
Furniture.....	0.00
Other.....	0.00

Personal expenses

Smoking.....	0.00
Alcohol.....	0.00
Dining/lunches/restaurants.....	0.00
Entertainment/sports.....	0.00
Gifts/charitable donations.....	0.00
Allowances.....	0.00
Other.....	0.00

Non-recoverable medical expenses

Prescriptions.....	0.00
Dental.....	0.00
Other.....	0.00

Living expenses

Food/grocery.....	0.00
Laundry/dry cleaning.....	0.00
Grooming/toiletries.....	0.00
Clothing.....	0.00
Other.....	0.00

Transportation expenses

Car lease/payments.....	0.00
Repair/maintenance/gas.....	0.00
Public transportation.....	0.00
Other.....	0.00

Insurance expenses

Vehicle.....	0.00
House.....	0.00
Furniture/contents.....	0.00
Life insurance.....	0.00
Other.....	0.00

Payments

Payments to the estate.....	0.00
To secured creditor.....	0.00
(Other than mortgage and vehicle).....	0.00
Other.....	0.00

TOTAL MONTHLY DISCRETIONARY EXPENSES (FAMILY UNIT).....	0.00 (10)
MONTHLY SURPLUS OR (DEFICIT) FAMILY UNIT ((8) - (10)).....	0.00 (11)

Information (or Amended Information) Concerning the Financial Situation of the Individual Bankrupt

Payments to the estate or creditor:

Number of persons in household family unit, including bankrupt: _____	1
Total amount bankrupt has agreed to pay monthly.....	0.00 (12)
Amount bankrupt has agreed to pay monthly to repurchase assets.....	0.00 (13)
Residual amount paid into the estate ((12) - (13)).....	0.00 (14)

Payments required by Directive No. 11R2 (Surplus Income):

Monthly amount required by Directive No. 11R2 (Surplus Income) based on percentage established on line (9)....	0.00 (15)
Difference between amounts at lines (14) and (15).....	0.00 (16)

Dated at the city of Toronto in the Province of Ontario, this 20th day of September 2016.

Albert Gelman Inc.

100 Simcoe Street, Suite 125
 Toronto ON M5H 3G2
 Phone: (416) 504-1650 Fax: (416) 504-1655

Elaine White

District of: Ontario
Division No. 09 - Toronto
Court No. 31-2168297
Estate No. 31-2168297

FORM 31
Proof of Claim
(Sections 50.1, 81.5, 81.6, Subsections 65.2(4), 81.2(1), 81.3(8), 81.4(8), 102(2), 124(2), 128(1),
and Paragraphs 51(1)(e) and 66.14(b) of the Act)

In the matter of the bankruptcy of
Elaine White

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

In the matter of the bankruptcy of Elaine White of the city of Carrollton in the State of Alabama and the claim of _____, creditor.

I, _____ (name of creditor or representative of the creditor), of the city of _____ in the province of _____, do hereby certify:

1. That I am a creditor of the above named debtor (or I am _____ (position/title) 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 bankruptcy, namely the 20th day of September 2016, 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 \$ _____ as 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 for the unpaid amount of \$ _____
(Attach a copy of sales agreement and delivery receipts.)

- 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, and 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 months (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 Section 2 of the Act: *(Provide details of payments, credits and transfers at undervalue.)*

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

- Whenever the trustee reviews the financial situation of a bankrupt to redetermine whether or not the bankrupt is required to make payments under section 68 of the Act, I request to be informed, pursuant to paragraph 68(4) of the Act, of the new fixed amount or of the fact that there is no longer surplus income.
- 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 _____, _____.

 Witness

 Creditor

Phone Number: _____
 Fax Number : _____
 E-mail Address : _____

NOTE: If an affidavit is attached, it must have been made before a person qualified to take affidavits.
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 any false claim, proof, declaration or statement of account.

District of: Ontario
Division No. 09 - Toronto
Court No. 31-2168297
Estate No. 31-2168297

FORM 36
Proxy
(Subsection 102(2) and paragraphs 51(1)(e) and 66.15(3)(b) of the Act)

In the matter of the bankruptcy of
Elaine White

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:

Albert Gelman Inc.

100 Simcoe Street, Suite 125
Toronto ON M5H 3G2
Phone: (416) 504-1650 Fax: (416) 504-1655
E-mail: proofofclaim@albertgelman.com