

District of: Ontario  
Division No. 07 - Hamilton  
Court No. 32-2865415  
Estate No. 32-2865415

\_FORM 68\_  
Notice of Bankruptcy, First Meeting of Creditors  
(Subsection 102(1) of the Act)

Original  Amended

In the Matter of the Bankruptcy of  
Future Access Inc.  
of the City of St. Catharines  
in the Province of Ontario

Take notice that:

1. Future Access Inc. filed (or was deemed to have filed) an assignment (or a bankruptcy order was made against Future Access Inc.) on the 15th day of September 2022 and the undersigned, MNP Ltd., 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 5th day of October 2022 at 10:00 AM at Via Microsoft Teams or (877) 252-9279, ID 363 894 568#.
3. To be entitled to vote at the meeting, a creditor must file with the trustee, before the meeting, a proof of claim and, where necessary, a proxy.
4. Enclosed with this notice are 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 to share in any distribution of the proceeds realized from the estate.

Dated at the City of London in the Province of Ontario, this 15th day of September 2022.

MNP Ltd. - Licensed Insolvency Trustee

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201-557 Southdale Road E  
London ON N6E 1A2  
Phone: (519) 964-2200 Fax: (519) 964-2210

-- 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)  
 In the Matter of the Bankruptcy of  
 Future Access Inc.  
 of the City of St. Catharines  
 in the Province of Ontario


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 14th day of September 2022. 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" . . . . . 596,394.23	1. Inventory . . . . . 0.00
Balance of secured claims as per list "B" . . . . . 2,216.83	2. Trade fixtures, etc. . . . . 0.00
Total unsecured creditors . . . . . 598,611.06	3. Accounts receivable and other receivables, as per list "E"
2. Secured creditors as per list "B" . . . . . 4,000.00	Good . . . . . 0.00
3. Preferred creditors as per list "C" . . . . . 0.00	Doubtful . . . . . 0.00
4. Contingent, trust claims or other liabilities as per list "D"	Bad . . . . . 0.00
estimated to be reclaimable for . . . . . 0.00	Estimated to produce . . . . . 0.00
Total liabilities . . . . . 602,611.06	4. Bills of exchange, promissory note, etc., as per list "F" . . . . . 0.00
Surplus . . . . . NIL	5. Deposits in financial institutions . . . . . 4,000.00
	6. Cash . . . . . 0.00
	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, RRIFFs, 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 . . . . . 4,000.00
	Deficiency . . . . . 598,611.06

I, Patricia Tollins, of the City of St. Catharines in the Province of Ontario, 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 the affairs of the Corporation on the 14th day of September 2022 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 St. Catharines in the Province of Ontario, on this 14th day of September 2022.

  
 \_\_\_\_\_  
 John Athanasiou, Commissioner of Oaths  
 For the Province of Ontario  
 MNP Ltd.  
 Expires April 18, 2025

  
 \_\_\_\_\_  
 Patricia Tollins

## *Creditor Mailing List*

In the Matter of the Bankruptcy of  
Future Access Inc.  
of the City of St. Catharines  
in the Province of Ontario

Creditor Type	Name	Attention	Address	Claim \$
Secured	Ministry of Finance - ON PST, EHT & Other Taxes	Mrs. Asta Alberry	Ministry of Revenue 33 King Street West 6th Floor Oshawa ON L1H 8H5 Fax: (905) 436-4524 insolvency.unit@ontario.ca	4,000.00
Unsecured	5 Corners Furniture	Ben and Vanessa	4034 Portage Road Niagara Falls ON L2E 6A1 5cornersfurniture@gmail.com	1.00
	Beachcomber London	Jeremy Slemko	754 Wharncliffe Road South London ON N6J 2N4 service@beachcomberlondon.com	1.00
	BMO Financial Group c/o BankruptcyHighway.com	Mike Timko	PO Box 57100 Etobicoke ON M8Y 3Y2 Fax: (416) 253-3610 bankruptcydocuments@asset.net	1.00
	Business Development Bank of Canada	Marla Gold	166951 25 Corporate Park Drive, Suite 202 St Catharines ON L2S 3W2 Fax: (905) 988-2890 paul.goodwin@bdc.ca	146,820.00
	Canada Life Insurance Company	Inforce Client Services	405419 File # 7977946 1901 Scarth Street Regina SK S4P 4L4 Fax: (888) 252-1329 canindserv@canadalife.com	438.26
	Child Development Resource Connection Peel		#103-75 Watline Ave Mississauga ON L4Z 3E5 Noreen@cdrcp.com	1.00
	Chris Tollins		486 Grantham Avenue, 3 St. Catharines ON L2M 3J7	194,382.54
	CIBC c/o TECHCOM Managed Services		6-6150 Hwy 7, PO Box 486 Woodbridge ON L4H 0R6 Fax: (905) 851-5829 tms.cibc@techcomnet.com	13,882.26
	Cogeco Bankruptcies c/o FCT Default Solutions		50019388383 REF#55222-1656427 PO Box 2514, Stn B London ON N6A 4G9 Fax: (647) 439-1419 dsinsolvency@collectlink.com	61.55
	Costco M/C /Capital One c/o FCT Default Solutions	Insolvency Department	PO Box 2514, Stn B London ON N6A 4G9 Fax: (647) 439-1419 dsinsolvency@collectlink.com	7,972.25
	CRA - GST/HST - Shawinigan-Sud	Quebec Insolvency Intake Centre	Shawinigan - Sud National Verification and Collection Centre 4695 Shawinigan-Sud Blvd Shawinigan-sud QC G9P 5H9 Fax: (833) 697-2390	1.00

## Creditor Mailing List

In the Matter of the Bankruptcy of  
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Creditor Type	Name	Attention	Address	Claim \$
Unsecured	CRA - Tax - Ontario		Corporate 2020 Shawinigan-Sud National Verification and Collection Centre 4695 Shawinigan-Sud Blvd Shawinigan-Sud QC G9P 5H9 Fax: (833) 697-2390	147,220.00
	Elavon Canada Co. c/o T52620		8036813106 PO Box 4526 Postal Station A Toronto ON M5W 5Z9	159.40
	Enbridge Gas (formerly Union Gas)	Bankruptcy Department	910033632022 348 Elgin St, PO Box 10 Brantford ON N3T 5M4 egiccbankruptcies@enbridge.com	1,346.85
	FIRST Insurance Funding of Canada	Arrears department	901-3067691 NCRI#14401353 20 Toronto Street, 7th Floor Toronto ON M5C 2B8 Fax: (888) 232-2209 recovery@firstinsurancefunding.ca	1.00
	First Nations Footprint Inc.	Clint Geyschick	180 White Fish Lane PO Box 640 Fort Frances ON P9A 3M9	1.00
	Flooring Matters	Ann McLeod	800 Niagara St Welland ON L3C 5Z4 anmargmcleod@gmail.com	1.00
	Jamie Pagendam		pagendamlaw@gmail.com St. Catharines ON L2N 7N6	35,962.00
	L&S Hair Collection	Lisa Nedd	163-929 Bristol Road E Mississauga ON L4Z 3P4 lisaprecious100@hotmail.com	1.00
	Meridian Credit Union Ltd.	Credit Recovery department	75 Corporate Park Dr St Catharines ON L2S 3W3 Fax: (905) 323-4471	25,015.24
	Mike O'Drowsky		186 Oakdale Avenue St. Catharines ON L2P 2K8	1.00
	Ministry of Finance - ON PST, EHT & Other Taxes	Mrs. Asta Alberry	Business No 853908515 TE001 Ministry of Revenue 33 King Street West 6th Floor Oshawa ON L1H 8H5 Fax: (905) 436-4524 insolvency.unit@ontario.ca	6,507.88
	Ministry of Finance - ON PST, EHT & Other Taxes	Mrs. Asta Alberry	Ministry of Revenue 33 King Street West 6th Floor Oshawa ON L1H 8H5 Fax: (905) 436-4524 insolvency.unit@ontario.ca	2,216.83
	NEOB / Brown Guys Skin Care	Robert Achal	758 Niagara Stone Rd Niagara-On-The-Lake ON L0S 1J0 robert.achal@neob.co	1.00
	Niagara Immigration Medical Centre	Orville D'Souza	6453 Morrison St Niagara Falls ON L2E 7H1 orville.dsouza@dfm.queensu.ca	1.00
	Something Amazing Psychotherapy	Annie	56 Kline Street Fonthill ON L0S 1E5 somethingamazingwithannie@gmail.com	1.00
	St. Catharines Property Management Inc.		1230 Sheppard Avenue West, Unit # 7 Toronto ON M3K 1Z9	16,611.00

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## ***Creditor Mailing List***

In the Matter of the Bankruptcy of  
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<b>Creditor Type</b>	<b>Name</b>	<b>Attention</b>	<b>Address</b>	<b>Claim \$</b>
Unsecured	St. Thomas Day Care	Janet Saunders	99 Ontario Street St. Catharines ON L2R 5J6 janet@stthomaschurch.ca	1.00
	Virgil Mini Storage		10 Walker Road Virgil ON L0S 1T0	1.00

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District of: Ontario  
Division No. 07 - Hamilton  
Court No. 32-2865415  
Estate No. 32-2865415

FORM 31 / 36  
Proof of Claim / Proxy  
In the Matter of the Bankruptcy of  
Future Access Inc.  
of the City of St. Catharines  
in the Province of Ontario

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

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

In the matter of the bankruptcy of Future Access Inc. of the City of St. Catharines in the Province of Ontario and the claim of \_\_\_\_\_, creditor.

I, \_\_\_\_\_, of the city 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.

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 15th day of September 2022, and still is, indebted to the creditor in the sum of \$ \_\_\_\_\_, as specified in the statement of account (or affidavit or solemn declaration) 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

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

\_\_\_\_\_  
Witness

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

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

Return To:

Phone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

MNP Ltd. - Licensed Insolvency Trustee

201-557 Southdale Road E  
London ON N6E 1A2  
Fax: (519) 964-2210  
E-mail: london.reception@mnp.ca

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.