

**ONTARIO  
SUPERIOR COURT OF JUSTICE  
COMMERCIAL LIST**

B E T W E E N:

**KSV KOFMAN INC., IN ITS CAPACITY AS RECEIVER AND  
MANAGER OF CERTAIN PROPERTY OF SCOLLARD  
DEVELOPMENT CORPORATION, MEMORY CARE INVESTMENTS  
(KITCHENER) LTD., MEMORY CARE INVESTMENTS (OAKVILLE)  
LTD., 1703858 ONTARIO INC., LEGACY LANE INVESTMENTS LTD.,  
TEXTBOOK (525 PRINCESS STREET) INC. AND TEXTBOOK (555  
PRINCESS STREET) INC.**

Plaintiff

- and -

**AEOLIAN INVESTMENTS LTD., JOHN DAVIES IN HIS PERSONAL  
CAPACITY AND IN HIS CAPACITY AS TRUSTEE OF BOTH THE  
DAVIES ARIZONA TRUST AND THE DAVIES FAMILY TRUST,  
JUDITH DAVIES IN HER PERSONAL CAPACITY AND IN HER  
CAPACITY AS TRUSTEE OF THE DAVIES FAMILY TRUST, AND  
GREGORY HARRIS SOLELY IN HIS CAPACITY AS TRUSTEE OF THE  
DAVIES FAMILY TRUST**

Defendants

**MOTION RECORD**

December 13, 2017

**DENTONS CANADA LLP**  
77 King Street West, Suite 400  
Toronto-Dominion Centre  
Toronto, ON M5K 0A1  
Fax: (416) 863-4592

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Lawyers for the Defendants John Davies,  
Judith Davies and Aeolian Investments Ltd.

TO: **BENNETT JONES LLP**  
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Lawyers for the Plaintiff

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## INDEX

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**TAB 1**

**ONTARIO  
SUPERIOR COURT OF JUSTICE  
COMMERCIAL LIST**

BETWEEN:

**KSV KOFMAN INC., IN ITS CAPACITY AS RECEIVER AND  
MANAGER OF CERTAIN PROPERTY OF SCOLLARD  
DEVELOPMENT CORPORATION, MEMORY CARE INVESTMENTS  
(KITCHENER) LTD., MEMORY CARE INVESTMENTS (OAKVILLE)  
LTD., 1703858 ONTARIO INC., LEGACY LANE INVESTMENTS LTD.,  
TEXTBOOK (525 PRINCESS STREET) INC. AND TEXTBOOK (555  
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- and -

**AEOLIAN INVESTMENTS LTD., JOHN DAVIES IN HIS PERSONAL  
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CAPACITY AS TRUSTEE OF THE DAVIES FAMILY TRUST, AND  
GREGORY HARRIS SOLELY IN HIS CAPACITY AS TRUSTEE OF THE  
DAVIES FAMILY TRUST**

Defendants

**NOTICE OF MOTION**

**(Motion for Order Granting Funds for Ordinary Living Expenses returnable December 19, 2017)**

**THE DEFENDANT**, John Davies, will make a motion to a judge presiding over the Commercial List on **December 19, 2017 at 9:30 a.m.**, or as soon after that time as the motion can be heard, at 330 University Avenue, Toronto, Ontario.

**PROPOSED METHOD OF HEARING:** The motion is to be heard orally.

**THE MOTION IS FOR:**

- (a) an order granting the Defendants John and Judith Davies permission to access an additional \$30,000 for ordinary living expenses pursuant to the Order of the Honourable Justice Myers dated August 30, 2017 (the “**Mareva Order**”);
- (b) if necessary, an order abridging and validating service of this Notice of Motion;  
and
- (c) such further and other relief as this Honourable Court may deem just.

**THE GROUNDS FOR THE MOTION ARE:**

- (a) the Mareva Order granted Judith Davies permission to access and spend up to an aggregate amount of \$25,000 for ordinary living expenses (the “**Exemption**”);
- (b) Mrs. Davies and Mr. Davies have accessed and spent nearly \$25,000 pursuant to the Exemption, and will shortly be unable to pay for their living expenses. As such, they require permission to access additional funds in order to be able to continue to live;
- (c) the Mareva Order provides that the Defendants may apply for an order, on at least 24 hours’ notice to the Plaintiff, specifying the amount of funds which they are entitled to spend on ordinary living expenses;
- (d) Rule 59.06 of the *Rules of Civil Procedure*, R.R.O. 1990, Reg. 194; and
- (e) such further and other grounds as counsel may advise and this Honourable Court may permit.

**THE FOLLOWING DOCUMENTARY EVIDENCE** will be used at the hearing of the motion:

- (a) the Affidavit of John Davies sworn December 13, 2017 and the exhibits thereto;  
and
- (b) such further and other material as counsel may advise and this Honourable Court may permit.

December 13, 2017

**DENTONS CANADA LLP**  
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Judith Davies and Aeolian Investments Ltd.



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Lawyers for the Plaintiff

KSV KOFMAN INC.  
Plaintiff

- and -

AEOLIAN INVESTMENTS LTD. et al.  
Defendants

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**ONTARIO  
SUPERIOR COURT OF JUSTICE  
COMMERCIAL LIST**

Proceeding Commenced at Toronto

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**NOTICE OF MOTION**

---

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Lawyers for the Defendants John Davies, Judith Davies  
and Aeolian Investments Ltd.

**TAB 2**

**ONTARIO  
SUPERIOR COURT OF JUSTICE  
COMMERCIAL LIST**

B E T W E E N:

**KSV KOFMAN INC., IN ITS CAPACITY AS RECEIVER AND  
MANAGER OF CERTAIN PROPERTY OF SCOLLARD  
DEVELOPMENT CORPORATION, MEMORY CARE INVESTMENTS  
(KITCHENER) LTD., MEMORY CARE INVESTMENTS (OAKVILLE)  
LTD., 1703858 ONTARIO INC., LEGACY LANE INVESTMENTS LTD.,  
TEXTBOOK (525 PRINCESS STREET) INC. AND TEXTBOOK (555  
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Plaintiff

- and -

**AEOLIAN INVESTMENTS LTD., JOHN DAVIES IN HIS PERSONAL  
CAPACITY AND IN HIS CAPACITY AS TRUSTEE OF BOTH THE  
DAVIES ARIZONA TRUST AND THE DAVIES FAMILY TRUST,  
JUDITH DAVIES IN HER PERSONAL CAPACITY AND IN HER  
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GREGORY HARRIS SOLELY IN HIS CAPACITY AS TRUSTEE OF THE  
DAVIES FAMILY TRUST**

Defendants

**AFFIDAVIT OF JOHN DAVIES**

(Sworn December 13, 2017)

I, John Davies, of King City in the Province of Ontario, MAKE OATH AND SAY:

1. I am one of the defendants in the above noted action. As such, I have personal knowledge of the information contained in this affidavit, which is sworn in support of my application for a further \$30,000 exemption under the Mareva Order dated August 30, 2017 (a copy of which is attached hereto as **Exhibit "A"**) for ordinary living expenses.

*Prior Living Expenses Exemption*

2. In his July 17<sup>th</sup> endorsement (attached hereto as **Exhibit “B”**), the Honourable Justice Myers authorized my wife, Judith Davies, to access and spend up to \$25,000 for living expenses and legal representation. Since that endorsement, we have sold or pawned certain assets to raise the \$25,000 in funds authorized by this court (the “**Funds**”). These assets included:

- (a) Three pieces of art, which were sold to the Pegasus Gallery in August 2017 for \$11,750. The details of this sale, together with supporting documentation, were provided to the Receiver in a letter from Dentons dated October 16, 2017. Copies of that letter and the relevant supporting documentation are attached hereto as **Exhibit “C”** (see the side-barred portion of the letter).
- (b) A gold and diamond pendant from Cartier, which was sold by my wife to Oliver Jewellers in October 2017 for \$4,500. I do not have any supporting documentation with respect to this sale, as Oliver did not issue a bill of sale.
- (c) A diamond and emerald pendant and matching earrings, which were pawned in August 2017 for \$7,500. A copy of the promissory note evidencing the pawn is attached hereto as **Exhibit “D”**.
- (d) A number of purses, which were sold by my wife for \$1,500 in October 2017. I do not have any supporting documentation with respect to this sale, as we were not provided with a bill of sale.

3. As neither my wife nor I have a bank account, we have received and maintained the Funds in cash. Currently, we have under \$1,000 of the Funds remaining. I acknowledge that we have sold assets totalling \$25,250, and I undertake that I will not spend or disseminate the excess \$250 in cash pending this Court’s approval of my application for a further exemption.

*Use of the Funds*

4. I have attached as **Exhibit “E”** a spreadsheet setting out my family’s current monthly income and expenses, which was provided to the Receiver on November 30, 2017. The Funds have been used to cover the shortfall between our income and expenses.

5. Our monthly expenses in November were anticipated to be approximately \$4,550 and consisted of utilities for 24 Country Club Drive, utilities, security and maintenance for the Arizona Property, storage fees for the furniture that was previously in our cottage, cellphone plans, food and gas. Copies of relevant bills and receipts are attached hereto as **Exhibit “F”**. We have not yet paid the storage fees for November, so our actual expenses were \$3,395. Although I have not maintained a detailed list of expenses since the Mareva Order was granted, the expenses set out in Exhibit “E” are reflective of our general monthly expenses over the past few months.

6. We have eliminated all discretionary and lifestyle expenses. We have not been to a restaurant in two months (other than one dinner at Swiss Chalet for my birthday), do not buy alcohol and do not entertain. We have stopped paying for any of our children’s expenses (other than Jack’s cellphone bill), and our adult children have assisted us from time to time by paying utility bills or purchasing food for our home.

7. Our family’s sole source of income is Judy’s earnings from her clerical position, which were as follows: \$700 in May; \$781 in June; \$242 in August; \$451 in September; \$1,650 in October; and \$2,332 in November. Copies of Judy’s invoices and the corresponding e-transfers are attached hereto as **Exhibit “G”**. We expect her monthly earnings in December to be approximately \$1,000, and between \$2,300-\$2,700 in future months.

8. Judy's earnings are transferred to our son Jack's bank account via Interac e-transfer and then either used to pay bills electronically or provided to us in cash. I have attached as **Exhibit "H"** copies of Jack's bank account statements showing relevant deposits and withdrawals/bill payments.

*Need for Further Exemption for Living Expenses*

9. As noted above, we currently have under \$1,000 remaining in cash. The shortfall between our monthly income and expenses is approximately \$2,250. As such, we will very shortly run out of money to cover our expenses and require a further exemption to access additional funds.

10. Further, the amounts set out in Exhibit "E" are the only expenses we can currently afford.

There are other expenses that we need to bring current and/or pay going forward, including:

- (a) the mortgage on the Arizona Property (approximately \$2,500 in arrears, plus \$4,030 (US\$3,130) per month – see the mortgage statement attached hereto as **Exhibit "I"**);
- (b) insurance for the Arizona Property (approximately \$270 (US\$210) per month – see the annual invoice attached hereto as **Exhibit "J"**);
- (c) property taxes for the Arizona Property, which are in arrears and which we plan to pay in monthly instalments of \$955 (US\$742.50) – see the property tax bill attached as **Exhibit "K"**;
- (d) car insurance, which we anticipate to be approximately \$250 monthly;
- (e) tuition for Jack Davies which, pursuant to an agreement we have reached with St. Andrew's College, will be approximately \$1,500 per month for the remainder of the year (plus any incidental costs), significantly less than the usual monthly

tuition costs of approximately \$3,325 (see the billing statement attached hereto as **Exhibit “L”**); and

- (f) medications for my mast cell activation syndrome, which cost between \$900-\$1,000 per month (see the prescription receipts attached hereto as **Exhibit “M”**).

I have attached as **Exhibit “N”** a proposed monthly budget setting out our anticipated expenses going forward. If the Court grants the \$30,000 exemption we are seeking, we should be able to cover our expenses for approximately the next 3 months.

11. If the exemption is granted, we plan to access further funds by selling or pawning some of our remaining assets, all of which have been disclosed to the Receiver. These assets include our boat, the furnishings from our cottage (which are currently in storage in Barrie), furnishings at our home at 24 Country Club Drive, furnishings at the Arizona Property, our remaining artwork (the details of which are set out in Dentons’ letter at Exhibit “C”), and our remaining jewelry (including a ring which we currently have, and two Rolexes which were pawned in December 2016).

**SWORN BEFORE ME** at the City of Toronto, in the Province of Ontario on December 13, 2017

  
 \_\_\_\_\_  
 Commissioner for Taking Affidavits  
*(or as may be)*

  
 \_\_\_\_\_  
 JOHN DAVIES

**Michael Beeforth**



**TAB A**

THIS IS EXHIBIT "A"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017



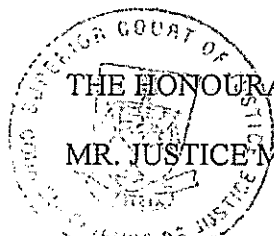
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Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

Court File No. CV-17-11822-00CL

**ONTARIO  
SUPERIOR COURT OF JUSTICE  
(COMMERCIAL LIST)**



THE HONOURABLE  
MR. JUSTICE MYERS

)  
)  
)

WEDNESDAY, THE 30<sup>th</sup>  
DAY OF AUGUST, 2017

B E T W E E N:

**KSV KOFMAN INC. IN ITS CAPACITY AS RECEIVER AND MANAGER OF CERTAIN PROPERTY OF SCOLLARD DEVELOPMENT CORPORATION, MEMORY CARE INVESTMENTS (KITCHENER) LTD., MEMORY CARE INVESTMENTS (OAKVILLE) LTD., 1703858 ONTARIO INC., LEGACY LANE INVESTMENTS LTD., TEXTBOOK (525 PRINCESS STREET) INC. AND TEXTBOOK (555 PRINCESS STREET) INC.**

Plaintiff

- and -

**JOHN DAVIES AND AEOLIAN INVESTMENTS LTD.**

Defendants

**ORDER**

**NOTICE**

If you, the defendants and intended defendants, John Davies in your personal capacity and in your capacity as trustee and/or representative of both the Davies Arizona Trust and the Davies Family Trust (in all such capacities, "Mr. Davies"), Judith Davies in your personal capacity and in your capacity as trustee and/or representative of the Davies Family Trust (in all such capacities, "Ms. Davies"), Gregory Harris solely in your capacity as trustee and/or representative of the Davies Family Trust ("Mr. Harris") and Aeolian Investments Ltd. ("Aelioan" and, collectively with Mr. Davies, Ms. Davies and Mr. Harris, the "Defendants"), disobey this order, you may be held to be in contempt of court and may be imprisoned, fined or have your assets seized. You are entitled to apply on at least twenty-four (24) hours notice to the Plaintiff, for an order granting you sufficient funds for ordinary living expenses and legal advice and representation.

Any other person who knows of this order and does anything which helps or permits the Defendants to breach the terms of this Order may also be held to be in contempt of court and may be imprisoned, fined or have their assets seized.

**THIS MOTION**, made on notice by the Plaintiff, KSV Kofman Inc. (“KSV” or the “Receiver”), solely in its capacity as receiver and manager of certain property of Scollard Development Corporation, Memory Care Investments (Kitchener) Ltd., Memory Care Investments (Oakville) Ltd., 1703858 Ontario Inc., Legacy Lane Investments Ltd., Textbook (525 Princess Street) Inc. and Textbook (555 Princess Street) Inc. and not in its personal capacity or in any other capacity, for an interlocutory Order in the form of a worldwide *Mareva* injunction restraining the Defendants from dissipating their assets and other relief, was heard this day at 330 University Avenue, Toronto, Ontario.

**ON READING** the Notice of Motion, the Receiver’s Fourth Report dated June 6, 2017 with the appendices thereto, the Receiver’s Sixth Report dated July 12, 2017 with the appendices thereto, the Receiver’s Supplement to the Sixth Report dated August 8, 2017 with the appendices thereto, the factum and book of authorities of the Plaintiff, and the affidavits of Mr. Davies sworn July 14 and July 27, 2017 (collectively, the “**Davies Affidavits**”) and the transcript of the cross-examination of Mr. Davies on the Davies Affidavits,

**AND ON HEARING** the submissions of counsel for the Plaintiff and counsel for Mr. Davies, Aeolian and Ms. Davies, with Mr. Harris’s counsel having advised that he takes no position on the motion,

**Service**

1. **THIS COURT ORDERS** that, to the extent necessary, service of the Notice of Motion, Motion Record, Supplementary Motion Record, Factum and Book of Authorities is hereby abridged and validated.

**Mareva Injunction**

2. **THIS COURT ORDERS** that the Defendants and, as applicable, their respective servants, employees, agents, assigns, officers, directors and anyone else acting on their behalf or in conjunction with any of them, and any and all persons with notice of this injunction, are restrained from directly or indirectly, by any means whatsoever:

- (a) selling, removing, dissipating, alienating, transferring, assigning, encumbering, or similarly dealing with any assets of the Defendants, wherever situate worldwide, including but not limited to the assets and accounts listed in Schedule “A” hereto;
- (b) instructing, requesting, counselling, demanding, or encouraging any other person to do so; and
- (c) facilitating, assisting in, aiding, abetting, or participating in any acts the effect of which is to do so.

3. **THIS COURT ORDERS** that paragraph 1 applies to all of the Defendants' assets whether or not they are in their own name and whether they are solely or jointly owned. For the purpose of this order, the Defendants' assets include any asset which they have the power, directly or indirectly, to dispose of or deal with as if it were their own. The Defendants are to be regarded as having such power if a third party holds or controls the assets in accordance with their direct or indirect instructions.

4. **THIS COURT ORDERS** that if the total value free of charges or other securities of the Defendants' assets worldwide exceeds \$9,039,740, the Defendants may sell, remove, dissipate, alienate, transfer, assign, encumber, or similarly deal with them so long as the total unencumbered value of the Defendants' assets worldwide remains above \$9,039,740.

#### **Ordinary Living Expenses**

5. **THIS COURT ORDERS** that Ms. Davies, in her personal capacity, remains authorized and permitted to access and spend up to an aggregate amount of \$25,000 for ordinary living expenses and legal advice and representation.

6. **THIS COURT ORDERS** that the Defendants may apply for an order, on at least twenty-four (24) hours notice to the Plaintiff, specifying the amount of funds which they are entitled to spend on ordinary living expenses and legal advice and representation.

#### **Third Parties**

7. **THIS COURT ORDERS** Royal Bank of Canada, The Toronto-Dominion Bank, Canadian Imperial Bank of Commerce, Bank of Nova Scotia, Bank of Montreal, National Bank of Canada, Laurentian Bank of Canada, Tangerine Bank, President's Choice Bank, JP Morgan Chase and all other banks, credit unions, trusts, financial institutions and financial services companies, whether in Canada or elsewhere, including all of their respective affiliates and branches (collectively, the "**Banks**"), to forthwith freeze and prevent any removal or transfer of monies or assets of the Defendants held in any account or on credit on behalf of the Defendants, with the Banks, until further Order of the Court, including but not limited to the accounts listed in Schedule "A" hereto.

8. **THIS COURT ORDERS** that, to the extent not already done, the Banks forthwith disclose and deliver up to the Plaintiff any and all records held by the Banks concerning the Defendants' assets and accounts, including the existence, nature, value and location of any monies or assets or credit, wherever situate worldwide, held on behalf of the Defendants by the Banks.

#### **Alternative Payment of Security into Court**

9. **THIS COURT ORDERS** that this Order will cease to have effect if the Defendants provide security by paying the sum of \$9,039,740 into Court, and the Accountant of the Superior Court of Justice is hereby directed to accept such payment.

**Dispensing with Requirement of Rule 40.03**

10. **THIS COURT ORDERS** that the requirements of Rule 40.03 of the *Rules of Civil Procedure* shall be and are hereby dispensed with pending further Order of this Court.

**Extra-Territorial Application**

11. **THIS COURT ORDERS** that, insofar as this Order purports to have any effect outside of the territorial jurisdiction of this Court, no person shall be affected by it or concerned by the terms of it until this Order is declared enforceable or registered or enforced by a foreign court of competent jurisdiction for that purpose, unless that person is:

- (a) a party to this action or any agent of a party to this action; or
- (b) a person who is subject to the judicial jurisdiction of this Court, who has received written notice of this Order within the territorial jurisdiction of this Court.

**Extra-Territorial Assistance**

12. **THIS COURT HEREBY REQUESTS** the aid and recognition of any court, tribunal, regulatory or administrative body having jurisdiction in Canada, in the United States or elsewhere to give effect to this Order and to assist the Receiver and its agents in carrying out the terms of this Order. All courts, tribunals, regulatory and administrative bodies are hereby respectfully requested to make such orders and to provide such assistance to the Receiver, as an officer of this Court, as may be necessary or desirable to give effect to this Order or to assist the Receiver and its agents in carrying out the terms of this Order.

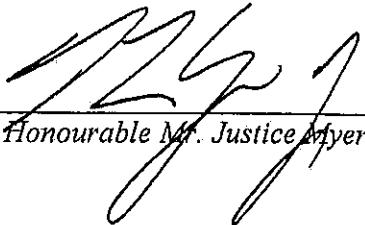
**Variation, Discharge or Extension of Order**

13. **THIS COURT ORDERS** that anyone served with or notified of this Order may apply to the Court at any time to vary or discharge this Order, on four (4) days notice to the Plaintiff.

14. **THIS COURT ORDERS** that this Order shall remain in full force and effect until there is a final disposition of this action on the merits, unless varied or amended by further Order of this Court.


**Costs**

15. **THIS COURT ORDERS** that costs shall be payable to the Plaintiff on a substantial indemnity basis.

  
 \_\_\_\_\_  
 The Honourable Mr. Justice Myers

ENTERED AT / INSCRIT A TORONTO  
 ON / BOOK NO:  
 LE / DANS LE REGISTRE NO:

AUG 31 2017

PER / PAR: 

SCHEDULE "A"

ACCOUNTS			
BANK	ADDRESS	ACCOUNT NO.	ACCOUNT HOLDER
Royal Bank of Canada	Aurora-Yonge & Edward Branch, 14785 Yonge St-Unit 101, 14785 Yonge St, Aurora, ON L4G 1N1	00442 101 3069	Aeolian Investments Ltd.
JP Morgan Chase Bank, N.A.	270 Park Avenue, New York, NY, 10017	939712261	Davies Arizona Trust
Toronto Dominion Bank		5223071 3184	Davies Family Trust
Toronto Dominion Bank		7109208 1044	Judith Davies
Toronto Dominion Bank		6290533 1044	Judith Davies
Toronto Dominion Bank		VISA 4520880001949922 3184	Judith Davies
Toronto Dominion Bank		HELOC 3226203-3184	John Davies
Toronto Dominion Bank		VISA 4520700001429883 1988	John Davies
Toronto Dominion Bank		VISA 4520020000093816 3184	John Davies

REAL PROPERTY		
MUNICIPAL ADDRESS	PROPERTY PIN	LEGAL DESCRIPTION
24 Country Club Drive King City, ON L7B 1M5	29530-0018 (LT)	UNIT 18, LEVEL 1, YORK REGION VACANT LAND CONDOMINIUM PLAN NO. 999 AND ITS APPURTENANT INTEREST. THE DESCRIPTION OF THE CONDOMINIUM PROPERTY IS : PT  BLK 1 PL 65M3631, PTS 2, 3 & 4, 65R26022; TOWNSHIP OF KING. S/T & T/W AS SET OUT IN SCHEDULE "A" OF DECLARATION YR325496. S/T EASE IN YR342172.
35411 N. 66th Place, Carefree, Arizona, USA, 85377  -and/or-  35410 N. Ridgeway Drive, Carefree, Arizona, USA, 85377	APN 216-32-102	PARCEL 1:  LOT 17, CAREFREE GRAND VIEW ESTATES UNIT I, ACCORDING TO BOOK 224 OF MAPS, PAGE 26, RECORDS OF  MARICOPA COUNTY, ARIZONA.  PARCEL2:  AN EASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES, APPURTENANT TO PARCEL NO. 1, AS SET  FORTH IN INSTRUMENT RECORDED IN DOCKET 14945, PAGE 461 AND IN DOCKET 14945, PAGE 464, RECORDS OF  MARICOPA COUNTY, ARIZONA, OVER ALL THE PRIVATE ROADS IN CAREFREE GRAND VIEW ESTATES I,  ACCORDING TO BOOK 224 OF MAPS, PAGE 26, BOULDER VISTA ESTATES, ACCORDING TO BOOK 227 OF MAPS,  PAGE 35; AND CAREFREE GRAND VIEW ESTATES II, ACCORDING TO BOOK 228 OF MAPS, PAGE 2, RECORDS OF  MARICOPA COUNTY, ARIZONA.



**KSV KOFMAN INC. in its capacity as Receiver and Manager of  
Certain Property of Scollard Development Corporation, et al.**  
Plaintiff

**JOHN DAVIES et al.**

Defendants

Court File No: CV-17-11822-00CL

**ONTARIO  
SUPERIOR COURT OF JUSTICE  
(COMMERCIAL LIST)**

**PROCEEDING COMMENCED AT  
TORONTO**

**ORDER**

**BENNETT JONES LLP**  
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Facsimile: (416) 863-1716

Lawyers for the Plaintiff

**TAB B**

THIS IS EXHIBIT "B"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

KSV KOFFMAN INC. in its capacity as Receiver and Manager of  
Certain Property of Scollard Development Corporation, et al.  
Plaintiff

JOHN DAVIES et al.

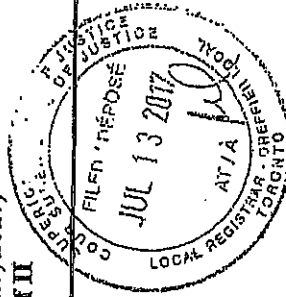
Defendants  
Court File No: CV-17-11822-00CL

July 17/17

ONTARIO  
SUPERIOR COURT OF JUSTICE  
(COMMERCIAL LIST)

PROCEEDING COMMENCED AT  
TORONTO

MOTION RECORD  
(Motion for an Extension of the Mareva Injunction -  
Returnable July 17, 2017)  
Volume I of II



BENNETT JONES LLP  
3400 One First Canadian Place  
P.O. Box 130  
Toronto ON M5X 1A4

Sean Zweig (LSUC#57307R)  
Phone: (416) 777-6254  
Email: zweigs@bennettjones.com

Jonathan Bell (LSUC#55457F)  
Phone: (416) 777-6511  
Email: bellj@bennettjones.com

Facsimile: (416) 863-1716

Lawyers for the Plaintiff

July 17/17

*For endorsement attached, order to go  
Despite the Courts self cut in the  
attached exhibit Mr Davies is  
authorized and ~~entitled~~ allowed  
to access and speed up to an  
aggregate amount of \$25,000  
to action counsel that surfer being  
in the interim period. [Signature]*

Superior Court of Justice

(Name of Court)

at 393 University Avenue, 10th Floor, Toronto, Ontario  
M5G 1E6

(Court office address)

Endorsement



Date	Applicant(s):	<input type="checkbox"/> Present
	<del>Counsel</del> <u>K.S.V. ROYAL INC. et al.</u>	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel
	Respondent(s):	<input type="checkbox"/> Present
	<del>Counsel</del> <u>JOHN DAVIES et al.</u>	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel

Order to go in accordance with minutes of settlement or consent filed.

THE COURT PREVIOUSLY FOUND A SUFFICIENTLY STRONG PRIMA FACIE CASE EXISTS AGAINST THE DEFENDANTS TO JUSTIFY EXTRAORDINARY PRETRIAL INJUNCTIVE RELIEF ISSUED AGAINST THEM. A VERY SUBSTANTIAL AMOUNT OF MONEY INVESTED BY PUBLIC SHAREHOLDERS APPEARS TO HAVE BE MISAPPROPRIATED AT FIRST BLUSH. WHETHER THAT CONCLUSION CHANGES AS THE MATTER PROCEEDS WILL BE DETERMINED AT A LATER DATE.

THE Δs CONSENT TO A BRIEF CONTINUATION OF THE MAREVA INJUNCTION WITH NO ADMISSION THAT IT IS PROPER BUT MERELY TO ALLOW FOR A SCHEDULED, EFFICIENT HEARING & PROCEED FOR HIS INTENDED MOTION TO SET THE INJUNCTION ASIDE. THE CONSENT THEREFORE IS WHOLLY WITHOUT PREJUDICE TO THE Δs

1/2

Superior Court of Justice

(Name of Court)

at 393 University Avenue, 10th Floor, Toronto, Ontario  
M5G 1E6

(Court office address)

Endorsement  
2

Date	Applicant(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel
	Respondent(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel

Order to go in accordance with minutes of settlement or consent filed.

IT CANNOT BE USED TO ANSWER ANY LATER  
ADJUDICATIONS THAT THEY MAKE.

THE RECEIVER ASKS TO EXTEND THE ORDER  
TO JUDITH DAVIES PERSONALLY AND SHE AND  
TWO OTHERS AS TRUSTEES. THE RECEIVER HAS  
DEMONSTRATED THAT FUNDS FROM THE PUBLIC  
INVESTORS THAT ARE SUBJECT TO THE CLAIMS  
AGAINST BE WERE GIVEN TO MRS DAVIES AND  
ALL 3 TRUSTEES. AMONG OTHER THINGS,  
ALLEGEDLY MISAPPROPRIATED FUNDS ARE  
ADMITTED BY JUDITH DAVIES TO HAVE BEEN  
USED TO BUY AND RENOVATE THE HOTEL IN  
ARIZONA THAT WAS PURCHASED THROUGH THE  
AZ. TRUST.

THE TR HAS A CLEAR CLAIM UNDER  
ONTARIO LAW TO SURVIVORSHIP OF AN

15

Superior Court of Justice

(Name of Court)

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M5G 1E6

(Court office address)

Endorsement

Date	Applicant(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel
	Respondent(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel
<input type="checkbox"/> Order to go in accordance with minutes of settlement or consent filed.		
<p>INTEREST IN PROPERTY PURCHASES WITH FUNDS IF PROVED AT TRIAL WERE MISAPPROPRIATE AND USED IN NON-ASSETS RELATED TRANSACTIONS SUCH AS FUNDING ONE'S SPOUSE OR HOME.</p> <p>I AM SATISFIED THAT DESPITE THE DAVIES UNDERTAKING TO HOLD THE ASSETS PROPERTY AN ORDER SHOULD BE MADE AS SOUGHT BY THE RECEIVER. THE COURT CANNOT PROTECT PUBLIC INVESTORS' <del>INTERESTS</del> INTERESTS BY ACCEPTING THE WORDS OF SOMEONE WHO IS ALLEGED TO HAVE MISAPPROPRIATED AND HIDDEN MILLIONS OR TENS OF MILLIONS OF INVESTORS' MONEY.</p> <p>BUT IN LIGHT OF THE OFFER OF THE UNDERTAKING I AM SATISFIED THAT THE BALANCE OF CONVENIENCE SUPPORTS THE ORDER SOUGHT. THERE IS A REAL RISK OF DISSIPATION OF</p>		
<p style="text-align: right;">DIVORCEmate Software Inc. (416) 718-3461 www.divorcemate.com 7.1.04 (9)</p>		

Superior Court of Justice

(Name of Court)

at 393 University Avenue, 10th Floor, Toronto, Ontario  
M5G 1E6

(Court office address)

Endorsement

4

Date	Applicant(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel
	Respondent(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel
<input type="checkbox"/> Order to go in accordance with minutes of settlement or consent filed.		
<p>ASSETS OF MRS. DAVIES AND THE TRUSTS, THEY ARE ALL UNDER MR. DAVIES CONTROL TO A GREATER OR LESSER EXTENT. MR. DAVIES SAYS HE HAS NO BANK ACCOUNT, ALL PERSONAL EXPENSES COME FROM THE CORPORATION &amp; OR FROM FUNDS GIVEN BY THAT COMPANY TO MRS. DAVIES. SHE IS BUT A FUNNEL THROUGH WHICH MULTIPLE FUNDS ARE PROVIDED AS PART OF THE LAUNDERING CYCLES OF CORPORATE ENTITIES AND TRUSTS LINKED UP TO PROTECT AND HIDE POTENTIALLY ILL-GOTTEN FUNDS. MRS. DAVIES ALSO IN CONJUNCTION WITH MR. DAVIES IN RESPONSE TO THEIR ATTORNEYS' SUPPORTS ENFORCEMENT EFFORTS AND RE-LISTING THEIR TORONTO HOME DESPITE THE COURT'S ORDER. MR. DAVIES SAYS THE RECORD IS TOO LATE AS HE HAS</p>		
<small>DIVORCEmate Software Inc. (416) 718-3481 www.divorcemate.com 7.1.04</small> 15		



Court File Number

Superior Court of Justice

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at 393 University Avenue, 10th Floor, Toronto, Ontario  
M5G 1E6

(Court office address)

Endorsement

5

Date	Applicant(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel
	Respondent(s): _____	<input type="checkbox"/> Present
	Counsel: _____	<input type="checkbox"/> Present <input type="checkbox"/> Duty Counsel

Order to go in accordance with minutes of settlement or consent filed.

NO ASSETS LEFT. PERHAPS IT IS NOT TOO LATE TO FIND ~~THE~~ <sup>MR</sup> DAVIS'S FUNDS (OR APPROX) WITH THE DAVIS AND THE TRUSTS TO WHICH THEY WERE TOWNS. THE DAVIS ASKS HOW HER FAMILY IS TO SUSTAIN ITSELF. IF THIS IS A REFERENCE TO FUNDS THAT ORIGINATED WITH PUBLIC INVESTORS SUBJECT TO THIS ACTION, THE ANSWER IS THAT THE COURT WILL RESPOND TO REASONABLE REQUESTS FOR ACCESS TO FUNDS ON MRS. DAVIS PROVIDING FULL DISCLOSURE. SHE ALSO MAY HAVE SOME PERSONAL EMPLOYMENT FUNDS THAT SHE MIGHT BE ABLE TO SHOW ARE ENTIRELY INDEPENDENT OF IT'S CLAIMS.

THIS IS NOT A CASE FOR AN UNDERTAKING ON DAMAGES. IT ASKS FOR PUBLIC INVESTORS WHOSE FUNDS ARE MISSING. IF ~~IT~~ LEFT

1/2

(Name of Court)

at 393 University Avenue, 10th Floor, Toronto, Ontario  
MSG 1E6

Endorsement

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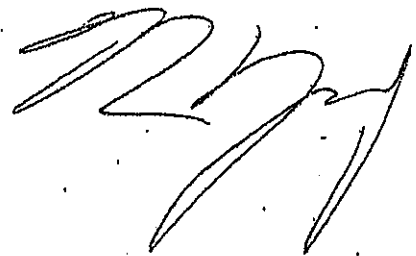
(Court office address)

Page

Date


THESE ARE VULNERABLE TO SUCH  
EXTRAORDINARY RELIEF AS A MAREVA  
INJUNCTION, THEN THEY HAVE TO BEAR THE  
RISK OF COSTS INCURRED DURING THE ENSUING  
INVESTIGATION OF THE IT'S SPURIOUS PRIMA  
FAUTE CASE.

ORDERS SIGNED AS ABOVE. THE  
COURT RESPECTFULLY REQUESTS THE AID  
AND RECOGNITION BY THE STATE ~~COURT~~  
COURTS OF ARIZONA AND THE FEDERAL  
DISTRICT COURTS IN THAT STATE AS THIS  
COURT STANDS READY TO RECOGNIZE  
OUR NEIGHBOUR'S ORDERS AND PROCEEDINGS.



**TAB C**

THIS IS EXHIBIT "C"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

October 16, 2017

File No.: 569424-2

SENT VIA E-MAIL

Jonathan Bell  
Bennett Jones  
3400 One First Canadian Place  
P.O. Box 130  
Toronto, ON M5X 1A4

Dear Mr. Bell:

**RE: KSV Kofman Inc. v. John Davies et al.**

We write in response to your letter dated September 11, 2017 regarding certain historic net worth statements of Mr. Davies and the Davies Family Trust (referred to herein as the "**Davies Statement**" and the "**DFT Statement**", respectively), and your client's various follow-up questions regarding the assets and liabilities of the Davies defendants. For ease of reference, we have answered these questions in the same order as in your letter.

It should be noted that the value ascribed to many of the assets in the Davies Statement and the DFT Statement, including furnishings, artwork and watercraft, was with reference to their estimated purchase price and, in some instances, anticipated subsequent increase in value. The resale value of such items is significantly discounted from their purchase prices.

1. None of Mr. Davies, Mrs. Davies or Aeolian currently owns any artwork. The Davies Family Trust currently owns the following artwork, all of which is located at 24 Country Club Drive and has a collective estimated resale value of \$6,000-\$7,000 (see the correspondence regarding the potential resale value of the Yelland pieces included at the back of Appendix "A"):

- Sean Yelland (Vanishing Point), which was purchased for \$9,700 in 2008 from the Ingram Gallery in Toronto;
- Sean Yelland (Down by the River, listed in the DFT Statement as "Don Valley Overpass"), which was purchased for \$5,600 in 2008 from the Ingram Gallery; and
- Alfred Villeneuve (six small landscape pieces), which were purchased for \$3,600 collectively in 2008 from the Maslak McLeod Gallery in Toronto.

The piece by Rachael Berman (Black Apples of Gower) was purchased and is owned by Memory Care Investments. It was purchased for \$17,500 in 2013 from the Ingram Gallery, and is currently located at the Memory Care offices.

Other than the above pieces, all of the artwork set out in the DFT Statement has been sold. The majority of this artwork, as well as other pieces owned by the Davies Family Trust that were not included in the DFT Statement, was sold to Golden Eagle Art in Stouffville, Ontario, including the following (purchase

prices and dates are based on Mr. Davies' best recollection and the documents he has been able to locate, which are attached as Appendix "A"):

- The Robert Bateman piece was sold for \$80,000 in February 2017. It was purchased for \$80,000 in 2010 from Mayberry Fine Art in Winnipeg.
- The following pieces were sold collectively for \$40,000 to Golden Eagle Art in April 2017:
  - Luke Marston (Raven Transformation Mask), which was purchased for \$17,000 in 2010 from the Inuit Gallery in Vancouver;
  - Christian Morrisseau (Sleeping Giant – listed in the DFT Statement as "The Old Woman Lies Down"), which was purchased for \$7,500 in 2010 from the Maslak McLeod Gallery;
  - Norval Morrisseau (limited edition signed prints – listed in the DFT Statement as "Subway Series"), which were purchased for \$8,500-\$9,000 in 2010 from the Maslak McLeod Gallery;
  - Gaston Rebry (Landscape Scene – listed in the DFT Statement as "Montreal River"), which was purchased for \$3,400 in 2010 from the Rufus Gallery in Oakville;
  - Floyd Kuptana (Sedna sculpture – artist listed in the DFT Statement as "Kenoujuiak"), which was purchased for \$4,300 in 2010 from the Maslak McLeod Gallery;
  - Bill Henderson (Haida Paddles), which were purchased for \$1,320 each in 2009 from the Quintana Gallery in Portland, Oregon;
  - Gene Brabant (Sun Transformation Mask), which was purchased for \$10,800 in 2010 from the Pegasus Gallery of Canadian Art on Salt Spring Island, BC;
  - William Webb (Way Through), which was purchased for \$4,550 in 2009 from the Hollander York Gallery in Toronto;
  - Douglas Edwards (Valley Vista), which was purchased for \$6,700 in 2010 from the Hollander York Gallery;
  - Michael French (2 pieces – Segwun and They Sailed Away), which were purchased for \$9,500 each in 2010 from the Kinsman Robinson Gallery in Toronto;
  - Norval Morrisseau (Cause and Effect), which was purchased for \$40,000 in 2011 from the Maslak McLeod Gallery;
  - Jack Zhou (3 pieces – Leaves of Pond and 2x Winter Scene), which were purchased for \$5,000 in 2010 directly from the artist;
  - Lawrence Nickle (7 landscape pieces), which were purchased for \$5,075 collectively in 2009 from the Ingram Gallery;
  - Takpaungai (Bear Sliding on Ice sculpture), which was purchased for \$4,500 in 2010 from the Maslak McLeod Gallery; and
  - C.A. Henry (New Light), which was purchased for \$1,800 in 2010 from the Rufus Gallery.

The proceeds obtained from these sales were used to pay for ordinary living expenses. Copies of relevant cheques and bank account statements are attached as Appendix "B". The additional \$10,000 deposit on February 28, 2017 is the loan listed in Mr. Davies' statement of assets and liabilities produced in June 2017.

Three additional pieces were sold to the Pegasus Gallery for \$11,750 in August 2017, including the following (all documents that Mr. Davies has been able to locate are included in Appendix "A"):

- Lionel Samuels (Spawning Salmon – listed in DFT Statement as "Killer Whale and Salmon"), which was purchased for \$5,000 in 2010 from the Quintana Gallery;
- Lionel Samuels (Raven carving), which was purchased for \$22,750 in 2010 from the Pegasus Gallery; and
- Gaston Reby (Untitled Landscape – listed in DFT Statement as "Winter Scene"), which was purchased for \$4,600 in 2010 from Mayberry Fine Art.

A copy of the wire transfer form for this purchase is attached as Appendix "C". The proceeds from this sale were used for living expenses, as permitted under Justice Myers' July 17<sup>th</sup> endorsement.

The Bill Reid piece and the "Caribou" sculpture listed in the DFT Statement were never owned by the Davies Family Trust or Mr. Davies (or anyone related to or controlled by Mr. Davies). Mr. Davies considered purchasing them at certain points in time but never did so as he could not agree on a purchase price.

The Davies Arizona Trust owns a number of pieces of artwork, all of which were purchased from the Wilde Meyer Gallery. A list of this artwork, together with estimated current values, is attached as Appendix "D". The Davies Arizona Trust has not sold any artwork in the last 5 years.

2. The artwork that Mr. Davies was referring to in his cross-examination was the artwork sold to Golden Eagle Art referenced above. None of Mr. Davies, Mrs. Davies, Aeolian or the Trusts has gifted any artwork to anyone in the past five years.

3. Attached as Appendix "E" is a listing of all furnishings from the cottage at Parkers Point. None of these furnishings, including those listed in the DFT Statement, have been sold; they are currently stored in a warehouse in Barrie. The estimated as-is value of the "Stickley" furnishings is \$20,000-\$25,000 collectively; the value of the other furnishings is likely minimal. The Stickley furniture was purchased in 2008 and 2009 for a total of \$53,855.80 (see the email correspondence attached as Appendix "F").

The value of the furnishings at 24 Country Club Drive is minimal, as most of it is between 7-10 years old and was brought from Mr. and Mrs. Davies' prior home. Mr. Davies has been unable to locate any documentation associated with these items. Furnishings of significant potential resale value include the following:

- Pool table (purchased for approximately \$5,000 in 2010 or 2011), which is included in the listing for 24 Country Club Drive;
- Large-screen TV (Panasonic from 2007), which is also included in the listing;
- Master bedroom set, which was purchased for approximately \$3,500 in 2011;
- Sectional sofa, which was purchased for approximately \$10,000 in 2011;
- Dining room table, which was purchased second-hand for \$2,000 in 2008;
- Two 32" televisions purchased in 2011;
- Various aging electronics (stereo, receiver, DVD players);
- Various area carpets, which Mr. Davies recalls were purchased for approximately \$27,000 in 2000; and
- Several framed hockey jerseys (Oshawa Generals, Team Canada, Bobby Orr Oshawa Generals replica jersey).

Mr. Davies does not have an accurate estimate of the current resale value of the furnishings at the Arizona Property. A list of these furnishings, together with purchase details (all figures in USD), is set out below. All supporting documentation that Mr. Davies has been able to locate is attached as Appendix "G".

- Coffee table, which was purchased for \$1,560 in 2016;
- Dining room table, which was purchased for \$7,150 in 2015;
- 8 dining room chairs, which were purchased for \$14,150 in 2015;
- Chaise lounge, which was purchased for \$3,644 in 2016;
- Sectional sofa and ottoman, which were purchased for \$17,751 in 2015;
- Sectional sofa and accessories, which were purchased for \$30,270 in 2015;
- Container units, which were purchased for \$13,600 in 2015;
- Various side tables, which were purchased for \$4,275 in 2015
- 3 floor lamps, which were purchased for \$5,195 in 2016;
- 2 table lamps, which were purchased for \$1,956 in 2016; and
- 3 accent tables, which were purchased for \$3,276 in 2016.

The Arizona Property furnishings also include various rugs, four beds and a set of bar stools. Mr. Davies is searching for documentation associated with the rugs. He has not been able to locate any documentation associated with the beds or bar stools. It should be noted that Mr. Davies' understanding is that Arizona homes such as the Arizona Property are typically sold furnished. As such, selling some or all of the above furnishings would likely have an impact on the potential sale price of the Arizona Property.

4. The property at 44 Bond Street (incorrectly identified as 80 Bond Street in the DFT Statement) was a condominium property purchased in 2008 by Andrew Davies, who was working for the Oshawa Generals at the time. Mr. Davies loaned Andrew \$100,000 through the Davies Family Trust to use as a down payment (as set out in the liabilities listed in the DFT Statement), with the intention that this amount would be gifted to Andrew if he maintained the mortgage and expenses associated with the property (which he did). Accordingly, when the property was sold in 2016, the loan was forgiven and Andrew retained the sale proceeds. Mr. Davies is searching for relevant purchase and sale records.

5. The property located in Maricopa, Arizona was purchased for USD \$129,000 in 2011, with funds from the sale of the Oshawa Generals. The property was subsequently sold to Jessica Stewart, Bruce Stewart's daughter, in February 2014 for USD \$9,000 (to cover real estate commissions). Copies of relevant purchase and sale records are attached as Appendix "H".

For context, in February 2014, Mr. Stewart was in the process of leaving the Memory Care development business he had founded with Mr. Davies. At the time, the sale of the Kitchener property was expected to occur imminently. Although Mr. Stewart had an interest in that property, he would not be able to participate in whatever profit was realized if the sale occurred after he left the business. As a result, an agreement was reached whereby (amongst other things) Mr. Davies would sell the Maricopa property to Ms. Stewart at a below-market price, and Mr. Davies would be entitled to receive Mr. Stewart's share of the Kitchener property profits (approximately \$260,000, which Mr. Davies subsequently split with Greg Harris). Mr. Davies has no understanding as to why Ms. Stewart sold the house shortly after purchasing it.



6. With respect to the loans receivable set out in the Davies Statement:

- The loan receivable relating to Memory Care Investments was in respect of management fees owing to Mr. Davies that had not been paid at that time.
- Mr. Davies does not recall the details regarding the loan listed to McMurray Street Investments. He believes that this entry may have been in respect of the amount owing on the \$650,000 loan made by the Davies Family Trust to the McMurray development company, but he has been unable to locate any supporting documentation.
- The entry regarding Memory Care Investments (Kitchener) Ltd. was in respect of an anticipated loan to be made by Mr. Davies, when it was contemplated that the Kitchener development property would be purchased by him and Mr. Singh. This did not occur, as the property was purchased by 2372519 Ontario Ltd. in 2013. Mr. Davies did not contribute any of his own funds to this purchase.
- As identified in the Davies Statement, the loan to the Davies Family Trust was with respect to a down payment for the purchase of the Arizona Property.

With respect to the loans receivable set out in the DFT Statement:

- The loan to Forest City National was advanced in or about April 2013 as a business loan to a relative of Mr. Davies. The loan, which was non-interest bearing, was repaid in full over a period of approximately 4.5 years through monthly payments of \$2,500 made to St. Andrews College in respect of Jack Davies' tuition. The promissory note evidencing the loan and repayment schedule is attached as Appendix "I".
- The loan to Bruce Stewart was advanced in or about 2013 to assist Mr. Stewart in purchasing a home. This loan was forgiven as part of Mr. Stewart's departure from the development business in 2014. There was no documentation associated with this loan.
- The entry relating to a loan to David Del Mastro was an error. No such loan was ever advanced.
- The loan to Muskoka Wharf Marine was made in 2009 or 2010 as a non-interest bearing business loan to support the marina near Mr. Davies' cottage, which was experiencing cash flow difficulties. In lieu of cash repayment, Mr. Davies was provided with free winter storage and service for the Cobalt, Avon RIV and Sea-Doos over a number of years. There is no loan owing and the marina is bankrupt.

7. Guildwood Condominiums is a development project on a property owned by Raj Singh. Aeolian was hired in 2013 as development manager to bring the property through predevelopment to construction readiness and, in particular, to oversee design work and obtain necessary approvals. For this work, Aeolian was to earn \$600,000 in development management fees (which were paid to Aeolian and, beginning in 2014, Memory Care), and 15% of any profit earned from the project.

The 15% interest in the project was not formally documented; rather, it was agreed to verbally and documented in email correspondence, which is attached as Appendix "J". Mr. Davies' best approximation of the value of this interest is \$1M; however, given the issues raised in this litigation and the resulting break in the business relationship between Mr. Davies and Mr. Singh, it is uncertain whether the agreement regarding Aeolian's profit-sharing interest will be honoured.

8. The Cobalt is a 2008 model and was purchased on August 26, 2008 for \$79,986.95. Its current estimated market value is approximately \$30,000, as set out in Mr. Davies' statement of assets and liabilities, and it is currently in storage in Muskoka. A copy of the bill of sale, which contains the requested identifying information, is attached as Appendix "K".

9. The Sea-Doos were purchased in 2008 for \$12,500 each (see email correspondence attached as Appendix "L"). They are currently in storage in Muskoka. At least one of the Sea-Doos has had significant mechanical issues and may not be in workable condition. Their estimated market value is approximately \$3,000-\$4,000. Mr. Davies has been unable to locate any further documentation associated with the Sea-Doos.

10. The Avon RIV was purchased in 2010 for \$17,000 (see email correspondence attached as Appendix "M"). The RIV was being repaired at the local marina when it went bankrupt. Mr. Davies has been unable to recover the RIV, and has been unable to locate any further documentation associated with it. Its estimated market value is between \$2,000 and \$3,000.

11. As set out in Mr. Davies' asset and liability statement, the only substantial debts that have been incurred since the time that the Davies Statement and the DFT Statement were prepared are CRA liens relating to income taxes. The other debts set out in Mr. Davies' recent statement are relatively minor and are mostly self-explanatory. The "Auto One" liability represents the shortfall between Mr. Davies' early termination obligations under various car leases, and the proceeds from Auto One's sale of those cars (promissory note is attached as Appendix "N"). The \$10,000 loan was made by 1321805 Ontario Inc. to assist Mr. Davies in paying his day-to-day expenses. There is no documentation associated with this loan.

With respect to the loans Mr. Davies has received from Edward Thomas, there is no arrangement in place by which Mr. Thomas is paying Mr. Davies' American Express bills. Rather, Mr. Thomas has provided two loans in total, one of which was in respect of an American Express bill. Mr. Davies' credit card has since been cancelled by American Express and the July charges remain unpaid. A sworn affidavit from Mr. Thomas attesting to the nature of the loans and supporting documentation is attached hereto as Appendix "O".

We trust that the foregoing provides your client with sufficient information in response to its inquiries. However, should you require further information or detail, please do not hesitate to contact me.

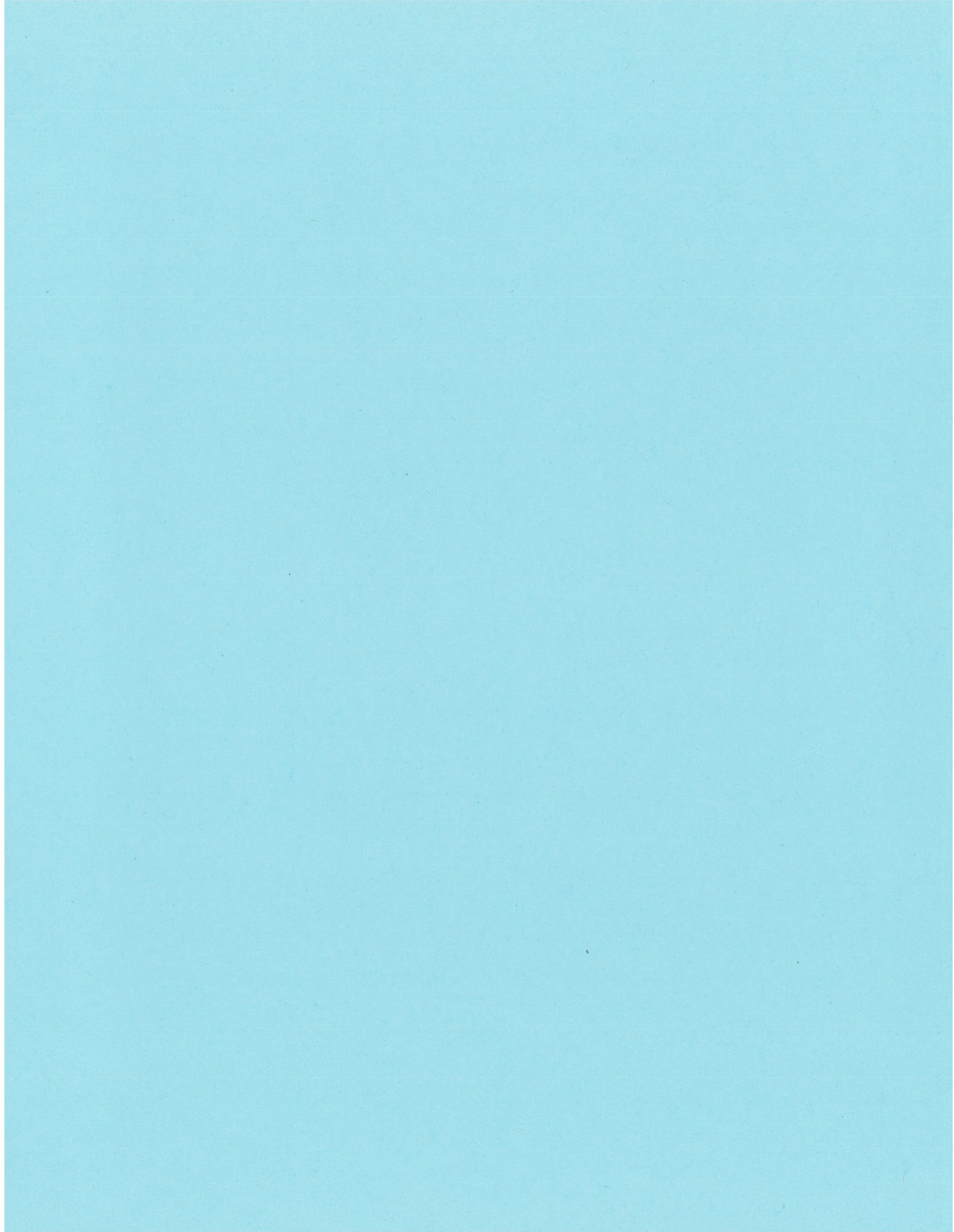
Yours truly,  
Dentons Canada LLP



Michael Beeforth

DMB/

cc. Sean Zweig, Bennett Jones LLP  
David McCutcheon  
client



**INVOICE**

John Davies  
Johndavies55@rogers.com

<u>Date</u>	<u>Purchases</u>	<u>Amount</u>
2/11/2010	Invoice #21209 Spawning Salmon, 1999 Lionel Samuels, Halda Natlon Argillite carving 10.25 x 9.5 x 3 inches	\$7000
	Less discount	<u>\$2000</u>
	<b>TOTAL</b>	<b>\$5000</b>

**Paid in Full**

**THANK YOU**

2447 SE Ankeny Street, Portland, OR 97214 503-810-7525

**Pegasus  
Gallery of  
Canadian Art**

7  
6

**RECEIPT** 35

# 1889  
01/22/2010

**Billing**

Davies Family Trust  
2 Skyview Lane  
Aurora, Ontario  
L4G 6W5  
Phone: 416-561-5876

**Shipping**

Davies Family Trust  
2 Skyview Lane  
Aurora, Ontario  
L4G 6W5

Item(s) Sold	Unit Price	Qty	Item Total
Lionel Samuels Argillite carving raven and man 11 x 10 x 6	21,666.67	1	21,666.67
		Sub Total	21,666.67
		GST	1,083.33
		PST	0.00
		Total Due	22,750.00
		Payments	22,750.00
		Balance	0.00

thanks again John, enjoy the masterpiece. Ian

Pegasus Gallery of Canadian Art, 1-104 Fulford Ganges Rd, Salt Spring Island British Columbia, V8K 2S3 Canada ( Tax ID: 12195  
5587 RT0001 )  
Phone: (250) 537-2421 info@pegasusgallery.ca www.pegasusgallery.ca

# REDACTED

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**From:** John Davies [mailto:[johndavies55@rogers.com](mailto:johndavies55@rogers.com)]  
**Sent:** February-01-10 10:20 AM  
**To:** Shana Menkis <[contemporary@mayberryfineart.com](mailto:contemporary@mayberryfineart.com)>  
**Subject:** Re: Art works

Hi Shana:

We're good to go. I'll call you with the CC # and I'll fax the signed schedule of payments back to you this morning.

Thanks, Shana.

John.

----- Original Message -----

**From:** Shana Menkis  
**To:** John Davies  
**Sent:** Saturday, January 30, 2010 1:16 PM  
**Subject:** Re: Art works

John,

I hope the paperwork all arrived in order. I just wanted to check in and see if you had any questions at all. Olivia was wanting to know if she could process anything.

Please let me know if you have any questions, and I would be happy to answer as much as I can.

Best Regards,

Shana

On Wed, Jan 13, 2010 at 5:52 PM, Shana Menkis <[contemporary@mayberryfineart.com](mailto:contemporary@mayberryfineart.com)> wrote:

John,

That's just lovely. I will run the numbers by Olivia, who takes care of our lease-to-own transactions and she

can have the paperwork ready for you. She is only in the gallery on Tuesdays and Saturdays, so I will not be able to have it before then, but I can have everything ready to go ASAP after that.

Please let me know if you have any other questions.

And yes, I will make a note for Shaun so that if we should get the Beatty, you'll hear from us.

Cheers,

Shana

On Wed, Jan 13, 2010 at 3:52 PM, John Davies <[johndavies55@rogers.com](mailto:johndavies55@rogers.com)> wrote:

Hi Shana:

I've decided I'd like to proceed with the purchase of the Gaston Reby "Untitled Landscape" that I wrote to Shaun about before Christmas. I'll hold off on the Pokrant pieces for the moment.

Could I purchase the Reby as follows. \$2200 (plus tax and shipping costs) now, and the balance over 6 months x \$400 on my VISA, commencing February 1st, 2010.

Let me know, please.

Regards,

John.

PS Keep me in mind for the Beatty.

----- Original Message -----

**From:** Shana Menkis  
**To:** [johndavies55@rogers.com](mailto:johndavies55@rogers.com)  
**Sent:** Tuesday, January 05, 2010 12:54 PM  
**Subject:** Art works

John,

I hope you had a restful holiday and a great start to the New Year. Shaun asked me to be in touch with you re the Luther Pokrant and Gaston Reby pieces you were interested in seeing. I have not heard anything about the Beatty yet, but I can certainly send the other two out to you.

You had mentioned in your email a bank draft. Yes, once we receive it, we will send you the paintings.

I have attached two higher resolution photos of the pieces and if you would like me to go ahead and produce an invoice, I'd be happy to do so.

Best Regards,

Shana

--

Mayberry Fine Art  
212 McDermot Avenue  
Winnipeg, MB R3B 0S3

204.255.5690

--

Mayberry Fine Art  
212 McDermot Avenue  
Winnipeg, MB R3B 0S3

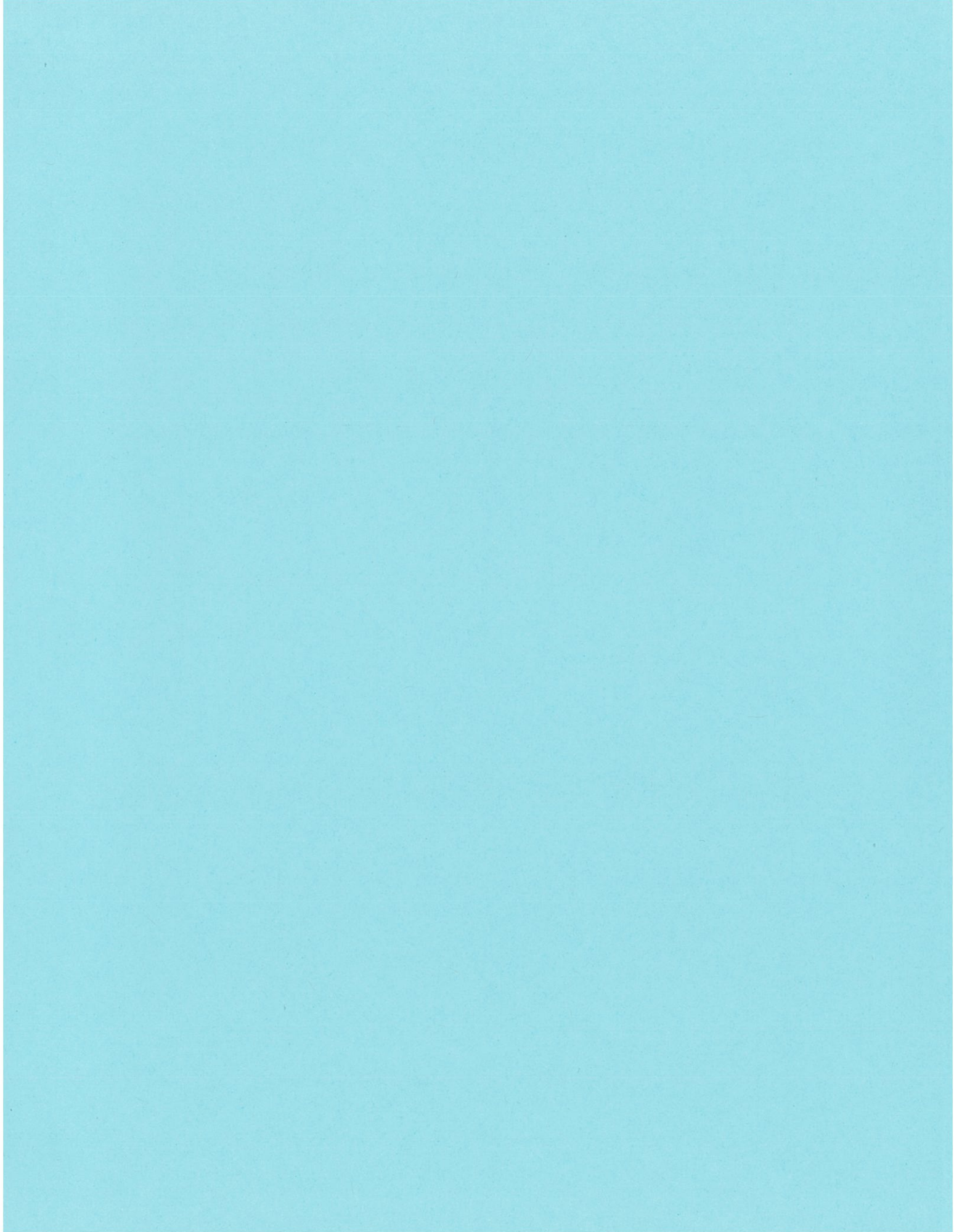
204.255.5690

--

Mayberry Fine Art  
212 McDermot Avenue  
Winnipeg, MB R3B 0S3

204.255.5690





**MONEY TRANSFER REQUEST**

*Request will not be processed if Sender & Recipient information is not completed in full  
Under no circumstances will transfers be completed for Non-Members*

Transfer Amount	<u>11,750.00</u>	MTS # (admin use)	_____
Currency Type	<u>Canadian Dollar - CAD</u>		
Recipient Country	<u>Canada</u>	Email to: MTS@firstwestcu.ca	
Booked Exchange Rate (if required, see the US22)	<u>1.0000</u>		
Canadian Equivalent	<u>11,750.00</u>	Region	<u>Island Savings</u>
Central Charge - (see C1 SC tab)	<u>7.00</u>	Empl Branch	<u>Ganges</u>
MT / TT transaction amount	<u>11,757.00</u>	Empl Name	<u>Sammie Liebig</u>
FW Service Charge	<u>15.00</u>	Empl ID	<u>3414</u>
Total cost to Member / MTO Posting	<u>11,772.00 CAD</u>	Date	<u>August 23, 2017</u>

**RECEIVING INSTITUTION**

Transit # or ABA or Swift 004 10852

Financial Institution Name TD Canada Trust

Address 220 Commerce Valley Dr W, Unit 100

City Markham, Ontario

Country Canada

Payment Purpose (see Guidelines Tab) Art purchase

Payment Code (if required) \_\_\_\_\_

Intermediary Bank Swift and Acct # (if required) \_\_\_\_\_

Further credit information (if required) \_\_\_\_\_

**SENDER**

Branch Ganges

Member # or Folio Number (VF) 2065928

Demand/Sub Number Cheq 0

Member or Business Name Pegasus Gallery of Canadian Art LTD

Requestor Name (if different) \_\_\_\_\_

Civic Address (no P.O. Boxes) 104 Fulford Ganges Rd Unit 1

City Salt Spring Island

Postal Code V8K2S3

Phone # 250-537-2421

**RECIPIENT**

Acct or IBAN or Clabe # 5339742

Name \_\_\_\_\_

Civic Address Davies Family Trust

City 2 Skyview Lane

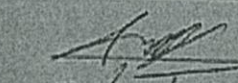
Country Aurora Ontario


Postal Code/ZIP Canada

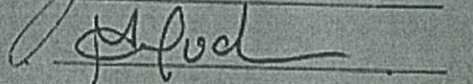
Phone # L4G6W5

416-561-5876

**SIGN-OFF**

Member Sender's Name Pegasus Gallery of Canadian Art LTD Member Signature 

FW Employee Name & Empl # (Primary or Secondary Signer) Jeff Knutson 3302 FW Signature\*\* 

FW Employee Name & Empl # (Primary or Secondary Signer) G. Ducharme 3010 FW Signature\*\* 

**AGREEMENT** Funds transfer requests are final once sent. I understand that there is no guarantee that any refund will be received if a recall is requested, and that processing charges may be deducted from any refund received. In the case of a recall request on a foreign currency transfer, any refund will be paid using the rate of exchange in effect on the date of the refund and not the rate of exchange in effect on the date of the original transfer.

**\*For FW Staff use Only\*** Please scan and email completed and signed form to the MTS mailbox.

By signing, I confirm that I have verified the exchange rate

\* To view the definition of a Politically Exposed Foreign Person see Politically Exposed Foreign Person Statement

\*\* To view the most up-to-date signing authority requirements, see FWCU Management Signing Authority Policy

Signing Authority Limit	# of Signatures Required	Type of Signor
<\$1,000	1	Either primary or secondary
>\$1,000 and <\$25,000	2	I must be primary
>\$25,000 and <\$1,000,000	2	Both must be primary
>\$1,000,000	See signing authority link above	

**MEMBER NOT PRESENT:** the transaction must be verified via telephone (using the phone number already on file in the banking system) by the Branch Manager (BM) or Assistant Manager (ADM). The BM or ADM must sign this document acknowledging they have spoken with the member as outlined in each regional procedure manual. Send the email/faxed scanned request with this form for processing.

**TAB D**

THIS IS EXHIBIT "D"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017



---

Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

# Promissory Note

41

I hereby promise to pay Jerry Snaper the sum of \$7,500.<sup>00</sup>/<sub>100</sub> on demand together with interest at 12% per annum. The security on the loan is an emerald diamond pendant and two ear rings of emeralds and diamonds. A picture taken on August 22, 2017 shall help identify the jewelry.

The loan is fully open. Payment on the highest balance at 1% per month shall be paid on each 1st of the month commencing Oct 1, 2017.

Should any indebted party not survive the payment herein demand for payment may be made on the trustees and on beneficiaries of the estate.

Upon payment in full the jewelry shall be returned to JOHN DAVIES.

J. Snaper

Dated at Thornhill this 22nd day of August 2017

J. Snaper

# TAB E

THIS IS EXHIBIT "E"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

John and Judith Davies

**Monthly Budget**

Prepared as at November 30, 2017

**Receipts**

Judith Davies monthly net earnings	2300	
John Davies monthly net earnings	0	
Amounts received from:		
TSI	0	
TSSI	0	
MCIL	0	
Advances		
Other		
Total receipts	<u>2300</u>	

**Disbursements**

Mortgages and rent		
Arizona	0	
Toronto	0	
Other	0	
Utilities		
Arizona		
Phone/Internet	153	US 120
Hydro	500	US 390
Water	130	US 100
Gas	13	US 10
Pool maintenance	160	US 125
Property maintenance	255	US 200
Security	203	US 158
Toronto		
Hydro	140	
Water	0	
Gas	80	
Cable/Internet	330	
Cell phone	335	
Car payments	0	
Payments to family members	0	
Entertainment	0	
Food and beverage	600	
Loan repayments	0	
Storage fees for Parkers Point furnishings	1155	
Gas	<u>500</u>	
Total disbursements	<u>4554</u>	
Receipts less disbursements	<u>-2254</u>	



**TAB F**

THIS IS EXHIBIT "F"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

From: <Arizona Do Not Reply@cox.com>  
Date: November 20, 2017 at 9:56:42 PM EST  
To: <judydavies67@rogers.com>  
Subject: Your Cox Bill Statement is ready on [Cox.com](#)



your friend in the digital age®

## Your Cox Bill Statement is ready on [Cox.com](#)

Dear Judy Davies,

Your most recent Cox Communications bill statement is now available online on [Cox.com](#).

Sign in today to sign up for EasyPay automatic payments or to pay your bill, view recent activity and order new services.

Account Summary as of November 17, 2017  
Account Number: 001-8501-133263302

### Find it Fast...

- Bundle and Save
- My Connection
- Sign into Webmail
- View & Pay Your Bill
- Easy Pay - Bill Payment
- Manage Your Pin
- Store Locator

**Service at:** 35410 N 66TH PL,  
CAREFREE, AZ 85377-0000

**TOTAL DUE BY December 11, 2017: \$118.39**

### Customer Support Links

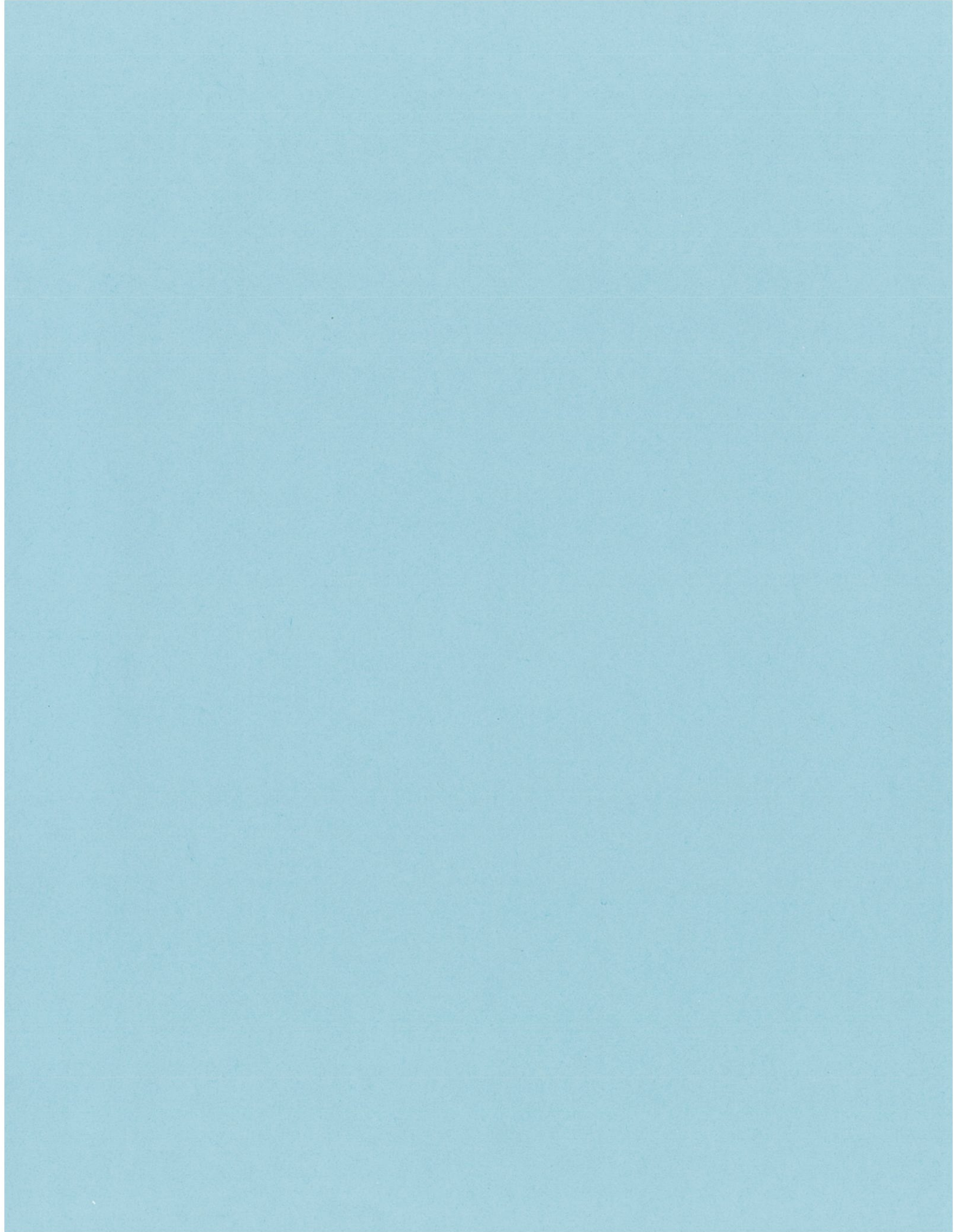
- >Get help with TV
- >Get help with Internet
- >Get help with Telephone
- >Get help with Billing
- >Contact Customer Service

On [Cox.com](http://Cox.com) you have 24/7 access to your account. Just sign in to [Interactive Bill](#) for access to current and past statements, account activity and more.  
Thanks for choosing Cox Communications!

### Company Information

[Cox News](#)  
[Careers at Cox](#)  
[Cox Diversity](#)  
[Cox in the Community](#)

[Press Inquiries](#)  
[Contact us](#)  
[Cox Privacy Policy](#)



# Your electricity bill

Bill date: November 1, 2017

## Summary of what you owe

Amount due on your last bill	\$873.50
Payment made	-\$873.50
Your balance forward	\$0.00
Your new charges (details on following pages)	
Cost of electricity (includes taxes and fees)	\$392.74
<b>Total amount due</b>	<b>\$392.74</b>
<b>Payment due date</b>	<b>Nov 16, 2017</b>

Judy Davies

**YOUR ACCOUNT NUMBER:**  
0394921000

**FOR SERVICE AT:**  
35410 N 66 PI

### Questions?

- Log in to My Account at [aps.com](http://aps.com)
- Go to [support.aps.com](http://support.aps.com) for help
- Stay informed. Visit [aps.com/alerts](http://aps.com/alerts)

### Important Account Update

The service plan you are currently on is being discontinued. As a result, between February and April 2018, your account will transition to a new plan that is similar to your current one. You will receive a notification at or around a month prior to your plan transition with more information. **No action is required on your part.** However, if you prefer to choose a new plan now, visit [aps.com/plans](http://aps.com/plans) or call us at (877) 371-6820.

### See savings in a different light

Did you know the average home has about 50 light bulbs? Switching to LEDs can help you save. They use up to 90% less energy than incandescent bulbs and can save you up to \$80 over the lifetime of each bulb.

To learn more about ways in which you can switch to save, please visit [aps.com/lighting](http://aps.com/lighting).

Page 1 of 3

See page 2 for more information.



Your account number **0394921000** Bill date **November 1, 2017**

Mailing address or phone number change?  
Check here and fill in the details on the back.

# **000001252** I=**0000000000**

JUDY DAVIES  
24 COUNTRY CLUB DR  
KING, ON L7B 1M5

**When paying in person, please bring the bottom portion of your bill.**

Total amount due: \$ **392.74**

Payment due date: **Nov 16, 2017**

Total amount paid: \$ \_\_\_\_\_

### Pay 24 hours-a-day, 7 days a week

- Visit [aps.com/paybill](http://aps.com/paybill)
- Download our free, mobile app
- Call 602-371-6555 or 866-776-0445

## News from APS

## Things you need to know

### Contacting APS

- Visit our website: [aps.com](http://aps.com)
- Call us at:  
602-371-7171 (Phoenix) or 800-253-9405 (Other areas)
- Para servicio en español, llame al:  
602-371-6861 (Phoenix) ó 800-252-9410 (Otras áreas)
- Hearing impaired:  
Dial 711 - AZ Relay Service
- By mail: APS, Station 3200, PO Box 53933,  
Phoenix AZ 85072-3933
- Blue Stake - Before you dig, call:  
811 or 800-782-5348
- Electrical emergencies other than power outages, call:  
602-258-5483 (Phoenix) or 800-253-9408 (Other areas)

### Billing and collection information

Make checks payable to APS and mail to:

APS, PO Box 2906, Phoenix AZ 85062-2906

Credit and Collections:

602-371-7607 (Phoenix) or  
800-253-9409 (Other areas)

- Your utility bill is due and payable no later than 15 days from the bill date. Late payments will be considered delinquent and are subject to a late payment charge of 1.5% per month.
- If your power is shut off for nonpayment, you must pay the delinquent amount(s) and a deposit or additional deposit before power will be restored.
- **Deposit Guidelines:** APS may require a security deposit for service if the account, during a consecutive 12-month period, becomes delinquent with two or more bills or has been disconnected for nonpayment or, when a Non-Residential customer's financial condition may jeopardize bill payment (determined by APS using a credit scoring worksheet).
- When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we process your check electronically you will not receive your check back from your financial institution and funds may be withdrawn from your account on the same day we receive your payment.

### Utility regulations and rates (Not an APS payment site)

Electricity regulations and rates are approved by:

Arizona Corporation Commission,  
1200 W Washington, Phoenix AZ 85007  
602-542-4251 (Phoenix) or 800-222-7000 (Other areas).  
[www.azcc.gov](http://www.azcc.gov)

### Mailing address or phone number change

First name, middle name, last name		
Address (number, street name)		
City	State	Zip + 4
Home phone	Business phone	
( )	( )	



PO BOX 2906  
PHOENIX AZ 85062-2906



Your electricity bill  
November 1, 2017

Judy Davies

Your account number  
0394921000

Service plan: Standard Rate

Meter number: R33651  
Meter reading cycle: 01

## Charges for electricity services

### Cost of electricity you used

Customer account charge	\$2.12
Delivery service charge	\$90.28
Environmental benefits surcharge	\$7.13
System benefits charge	\$8.01
Power supply adjustment*	\$1.61
Metering*	\$3.02
Meter reading*	\$2.09
Billing*	\$2.35
Generation of electricity*	\$184.68
Federal transmission and ancillary services*	\$31.82
Federal transmission cost adjustment*	\$9.47
LFCR adjustor	\$8.73
<b>Cost of electricity you used</b>	<b>\$351.31</b>

### Taxes and fees

Regulatory assessment	\$0.96
State sales tax	\$20.12
County sales tax	\$2.52
City sales tax	\$10.78
Franchise fee	\$7.05
<b>Cost of electricity with taxes and fees</b>	<b>\$392.74</b>

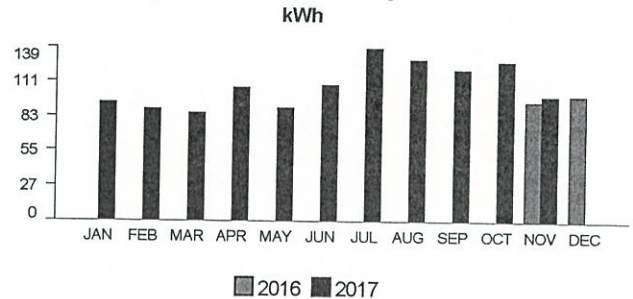
**Total charges for electricity services \$392.74**

\* These services are currently provided by APS but may be provided by a competitive supplier.

## Amount of electricity you used

Meter reading on Nov 1	87571
Meter reading on Oct 3	84670
<b>Total electricity you used, in kWh</b>	<b>2901</b>

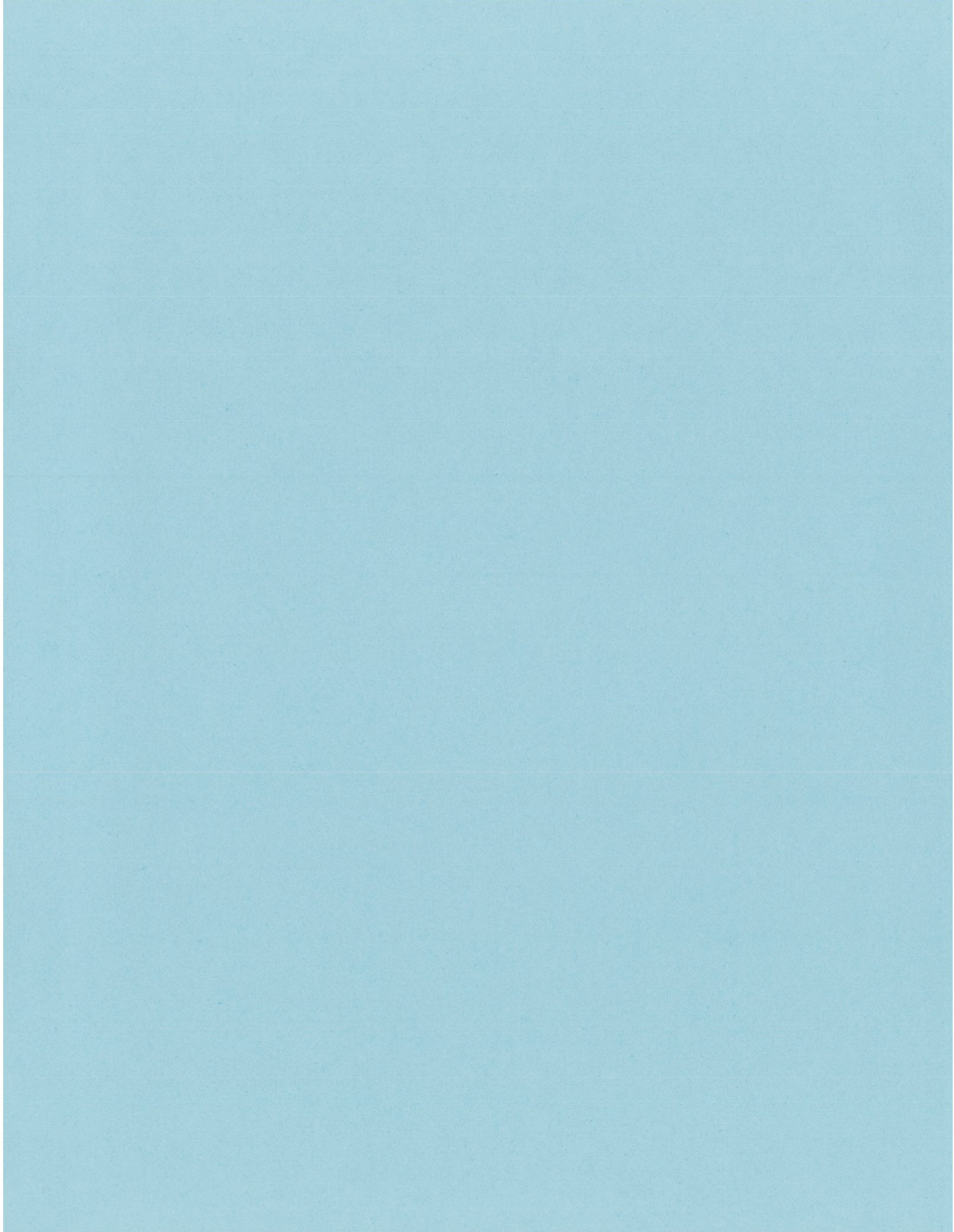
## Average daily electricity use per month



## Comparing your monthly use

	This month	Last month	This month last year
Billing days	29	32	29
Average outdoor temperature	77°	84°	78°
Your total use in kWh	2901	4085	2868
Your average daily cost	\$13.54	\$27.26	\$12.44







P.O. Box 702  
 Carefree, Arizona 85377  
 480-488-9100

Save postage and use our payment drop box located down the center hallway across from the post office.

BILLING DATE
10/31/2017

ACCOUNT NUMBER
3059

DUE DATE
11/22/2017

AMOUNT DUE
98.38

AMOUNT PAID \_\_\_\_\_

JUDY DAVIES  
 24 COUNTRY CLUB DRIVE  
 KING CITY, ON L7B-1M5

GO GREEN BY SWITCHING TO A PAPERLESS BILL!  
 Please write your email address here to sign up.  
 Thank you!

PLEASE TEAR AND INCLUDE THE ABOVE STUB WITH PAYMENT. KEEP THE BOTTOM PORTION FOR YOUR RECORDS.

DESCRIPTION	METER READINGS		GALLONS USED	AMOUNT
	PRESENT	PREVIOUS		
	1136531	1124458	12073	
Payments Received				-102.03
Previous Unpaid Balance				-3.50
Base Charge for Meter Classification: WR1				43.03
Tier 1: Usage \$3.48 per 1,000 first 8,000				27.84
Tier 2: Usage \$4.68 per 1,000 from 8,001 to 20,000				19.06
Tier 3:				
Tier 4:				
Tier 5:				
Set-up Fees/Adjustments				
Late Fees/Interest Charges				
Credit Card Convenience Fees				3.50
Tax 9.3% (State Water Usage Tax .0065/1000 gals. included in tax total)				8.45
EyeOnWater Payment Plan				
Total Current Charges				98.38
<b>Due Upon Receipt - Delinquent After 11/22/2017</b>			<b>TOTAL DUE \$</b>	<b>98.38</b>

CUSTOMER
DAVIES, JUDY
SERVICE ADDRESS
35411 66TH PLACE

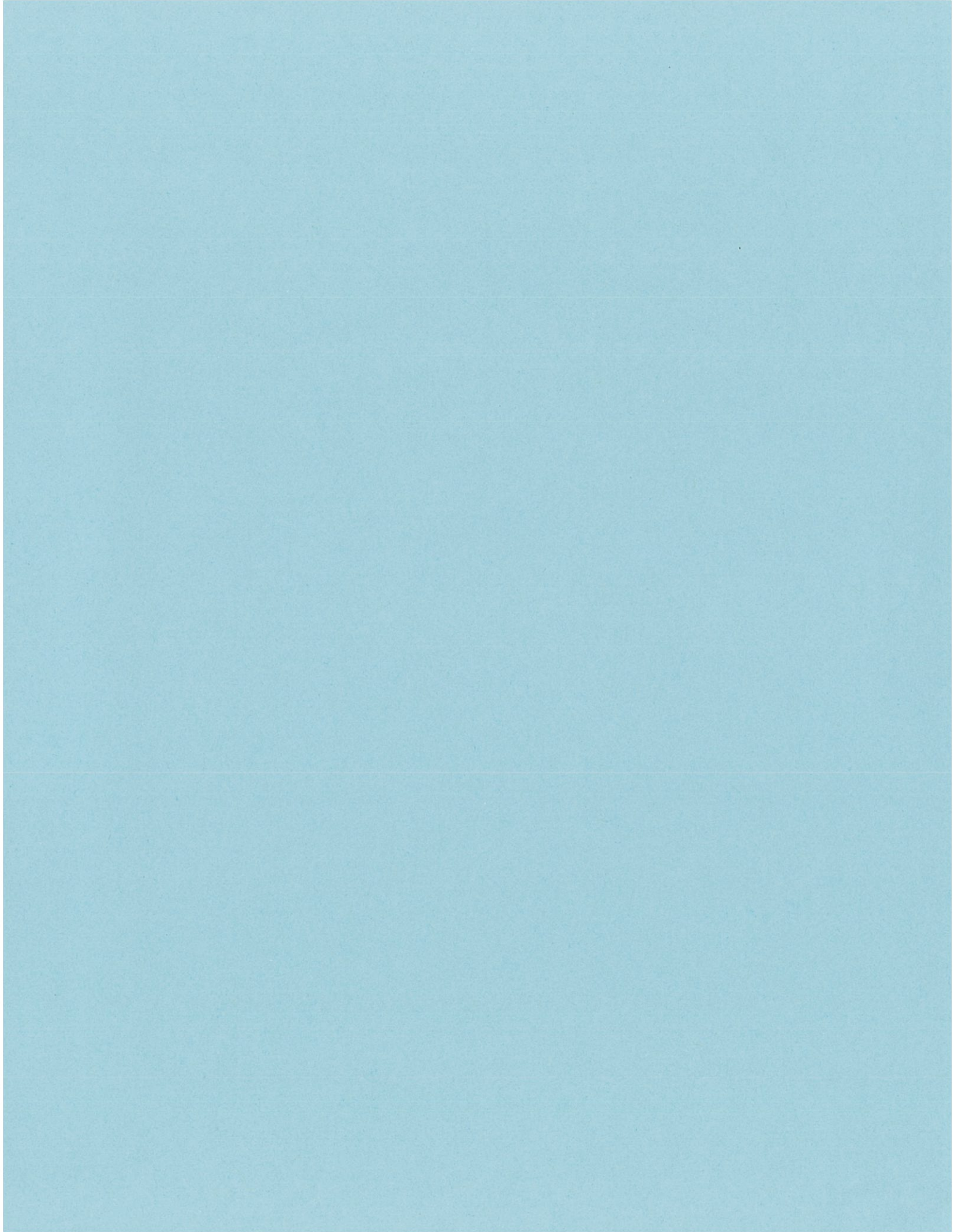
BILLING PERIOD	
09/27/17 - 10/30/17	
ACCOUNT NUMBER	BILLING DATE
3059	10/31/2017

CURRENT USAGE 12073  
 LAST MONTHS USAGE 12038  
 LAST YEARS USAGE 13749

**Want to get the latest Carefree news sent right to your inbox?**

Sign up to receive COINS (Carefree Official Information Notification System) for the latest Town News, Events and Business: <http://www.carefree.org/list.aspx>

CAREFREE WATER COMPANY P.O. BOX 702, CAREFREE AZ 85377  
 Office 480-488-9100, Fax 480-575-9802, [www.carefreewaterco.com](http://www.carefreewaterco.com) WATER EMERGENCY call 480-252-7661  
 Billing questions? You may email [billing@carefreewaterco.com](mailto:billing@carefreewaterco.com).





**Customer Assistance**  
**Asistencia al Cliente**  
 Toll Free/Llamada Gratis  
 1-877-860-6020

PO Box 98890  
 Las Vegas NV 89193-8890

Hearing Impaired: Dial 711  
 www.swgas.com

PLEASE RETAIN THIS TOP PORTION FOR YOUR RECORDS

JUDITH L DAVIES  
 GENERAL DELIVERY  
 CAREFREE AZ 85377

**DUPLICATE**

Service Address: 35410 N 66TH PL 85377  
 Rate Schedule: 010/G-5 RESIDENTIAL GAS SERVICE  
 Your Local Office Is 2200 N CENTRAL, STE 101, PHOENIX AZ 85004

ACCOUNT NUMBER	CYCLE	DATE MAILED	PAST DUE AFTER	PLEASE PAY AMOUNT DUE
421-6428597-002	09	11/15/17	12/04/17	\$4.63

<b>PREVIOUS BILLING:</b>		
Previous Balance		12.95CR
Payment(s) Since Last Bill		0.00
<b>Balance Forward</b>		<b>\$12.95CR</b>
<b>CURRENT BILLING: 31 Days</b>		
Meter Reading: Current	Previous	Billing Total
Nov. 13	Oct. 13	Factor Therms
3698 -	3694 =	4 X .9787 =
Usage Charges		4.72
Delivery Charge Adj		0.01
Basic Service Charge		10.70
DOT Safety Surcharge		0.01
Applicable Revenue Taxes		2.14
<b>Current Bill</b>		<b>\$17.58</b>

\*\*\* Sign up for paperless billing at www.swgas.com \*\*\*

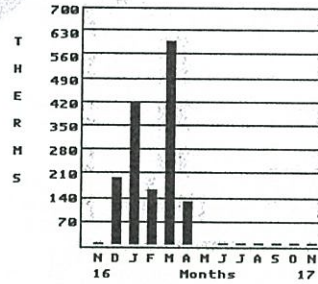
**Due on or before: 12/04/17 Amount due: \$4.63**

**Important Messages:**

Your next meter read date is: Dec. 14, 2017

HELP YOUR NEIGHBORS IN NEED PAY THEIR UTILITY BILLS BY CONTRIBUTING TO THE ENERGY SHARE PROGRAM DISTRIBUTED THROUGH YOUR LOCAL AGENCY. YOUR CONTRIBUTION WILL HELP SENIORS AND LOW-INCOME FAMILIES KEEP WARM. SELECT THE TAX-DEDUCTIBLE AMOUNT YOU'D LIKE TO CONTRIBUTE AND WE'LL MAKE SURE YOUR DOLLARS HELP YOUR NEIGHBORS IN NEED.

Gas Usage History Information:		Avg Daily	Therms
	Therms / Days =		
This Month	4 / 31 =		0.13
Last Month	5 / 29 =		0.17
Last Year	6 / 32 =		0.19



Previous Balance	Payments & Adjustments	Balance Forward	Current Bill	Current Balance	AMOUNT DUE
12.95CR	+ 0.00	= 12.95CR	+ 17.58	= 4.63	\$4.63

PLEASE SEE REVERSE SIDE FOR RULES AND REGULATIONS ● RETURN BOTTOM PORTION WITH PAYMENT

\*\*\* Sign up for paperless billing at www.swgas.com \*\*\*

ACCOUNT NUMBER	CYCLE	DATE MAILED	PAST DUE AFTER	AMOUNT DUE
421-6428597-002	09	11/15/17	12/04/17	\$4.63

JUDITH L DAVIES  
 GENERAL DELIVERY  
 CAREFREE AZ 85377

**SOUTHWEST GAS CORPORATION**  
 PO Box 98890  
 Las Vegas NV 89193-8890

421642859700200000004630000012950

This bill is now due and payable. Please make check payable to SWG and write account number on front of check or money order. Do not send cash through the mail or place cash in the night depository.

## NOTICE TO SOUTHWEST GAS CORPORATION (SWG) ARIZONA CUSTOMERS

52

**CUSTOMER QUESTIONS OR ASSISTANCE NEEDED?** Visit [www.swgas.com](http://www.swgas.com) and create a MyAccount to view, manage, and customize your gas account online, or call our local toll-free number (llamada gratis) at 1-877-860-6020 for billing questions.

**Basic Service Charge** - This monthly charge recovers a portion of the cost for delivering natural gas.

**Bill Detail** - Customers may request a detailed version of their gas bill by accessing MyAccount or calling 1-877-860-6020.

**Billing Factor** - The billing factor is used to convert the metered volume of gas into units of heat energy which are called therms. SWG bills customers on a per therm basis for the amount of energy contained in the gas delivered. The current reading minus the previous reading, times the billing factor, equals the number of therms you have used in the current billing period.

**Customer Buried Gas Piping** - Customers may have underground gas piping that is not maintained by SWG. (Reference Federal Regulation 49 CFR Part 192.16) This piping, which is typically located between the gas meter and a building or outdoor gas appliance, may consist of buried steel gas lines. Steel gas lines are subject to the effects of corrosion if they are not maintained, which could result in leakage. Regardless if the pipe is steel or plastic, it is important that underground natural gas piping is periodically monitored to identify potential problems that might cause a hazardous condition. Federal regulations encourage customers to employ qualified plumbing and heating contractors for all inspections, monitoring, and repairing of customer buried gas piping. Unsafe conditions discovered must be repaired immediately. For assistance in locating licensed plumbers or contractors, or reviewing relocation, replacement, or maintenance options, call Energy Services at 1-800-654-2765. Remember, call before you dig to locate gas piping in advance, and excavate by hand.

**Delivery Charge Adjustment Provision** - The Delivery Charge Adjustment Provision (DCA) limits the amount SWG recovers in delivery charges to the amount authorized. Any differences between the amount authorized and the amount received are adjusted annually. The DCA is applicable to residential and Small, Medium, L1 and L2 rate schedules.

**Deposits** - If you are an existing customer, your deposit will be credited to your account, with any applicable interest, after continuous service and timely payment of bills in accordance with SWG commission approved rules. If your service has been discontinued, either at your request or by SWG, your deposit, plus any applicable interest, will be refunded to you, less the amount of any unpaid bills.

**Disconnection of Service at Customer Request** - Please call SWG at least five (5) working days in advance of the date you wish to have service disconnected. If SWG is not notified, service will continue to be billed to the customer of record.

**DOT Safety Surcharge** - This charge recovers the cost of government mandated pipeline safety programs.

**Electronic Check Conversion** - When a check is provided as payment, SWG is authorized to either use information from the check to make a one-time electronic funds transfer from the account or to process the payment as a check transaction.

**Emergency Service** - In case of an emergency or if you smell natural gas, call SWG at 1-877-860-6020, or dial 911. Emergency service is also available by calling: Phoenix/Central Arizona 1-800-528-4277, Tucson/Southern Arizona 1-800-722-4277 or, Bullhead City, Parker, and Ehrenberg 1-800-447-5422.

**Low Income Residential Discount** - Provides a 30 percent discount to income-qualified customers. This is applied to the first 150 therms of natural gas used each month from November 1 through April 30.

**Notice to Employers** - Request a Material Safety Data Sheet (MSDS) for natural gas by calling Energy Services at 1-800-654-2765 or visiting [www.swgas.com/emergencysafety](http://www.swgas.com/emergencysafety). Please ensure your employees know how to obtain MSDS information.

**Past Due Date/Late Pay Charge** - The monthly bill is due and payable upon presentation and becomes past due if not paid by the "Past Due After" date on the bill. A late pay charge may be added to any past due amount.

**Rates and Other Information** - The Rules and Rate Schedules of SWG are available at your nearest SWG Customer Business Office or by going online at [www.swgas.com](http://www.swgas.com). The address and telephone number of the office that serves you are printed on the front of this bill (top).

**Right of Access and Bill Estimation** - SWG will have the right of access to your premises for any purpose normally connected with the furnishing of natural gas service(s). If SWG is unable to read a meter on the scheduled date because of circumstances beyond its control, SWG will calculate the bill based upon estimated usage for that billing period.

**Service Establishment and Reestablishment Charge** - For each establishment of service there is a charge which appears on the first bill following the establishment of service. This charge partially covers the costs incurred to set up the service and create the account in the SWG billing system. Whenever gas service is turned off because of nonpayment, the delinquent bill, plus a reestablishment charge, must be paid and credit reestablished before service will be restored.

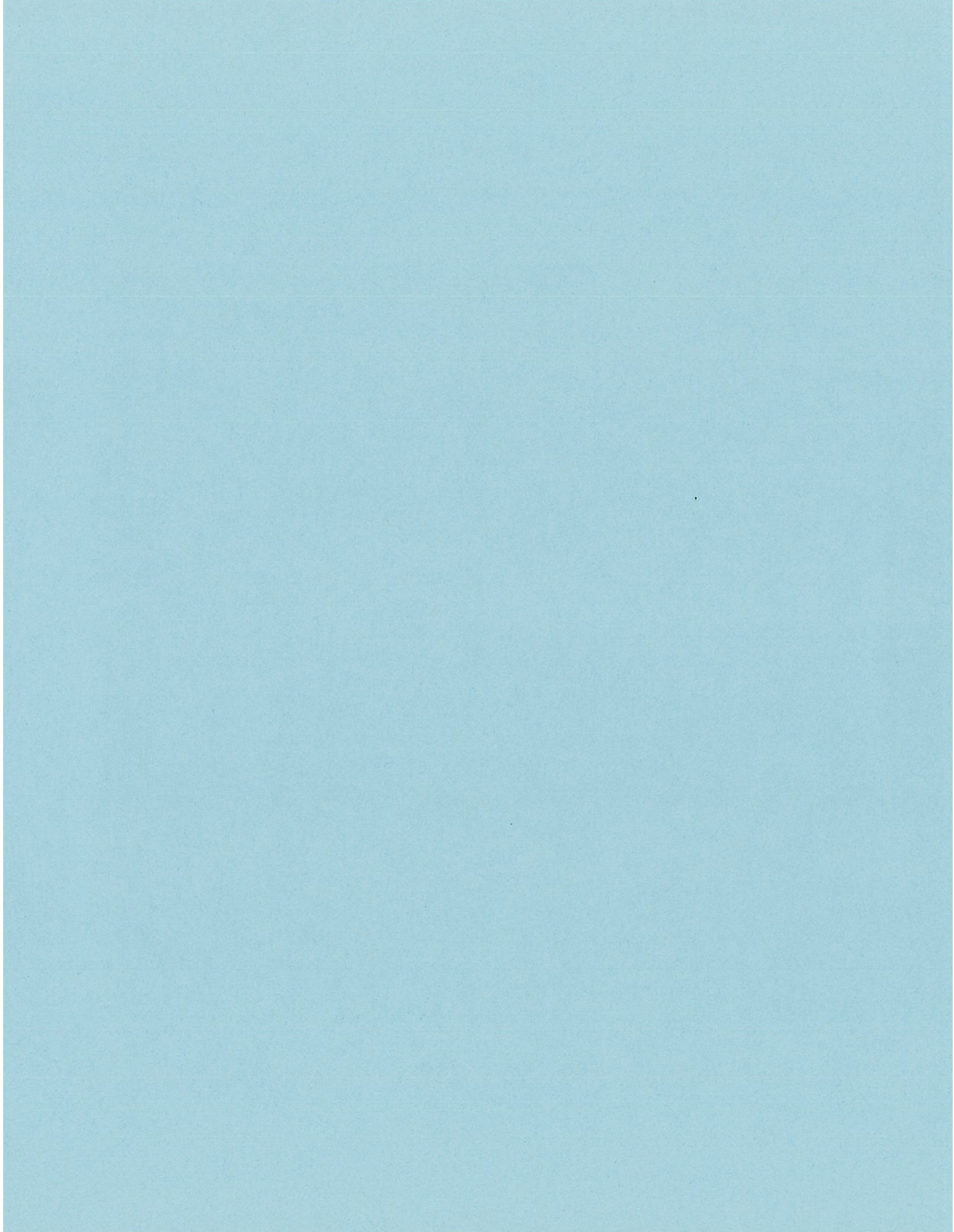
**Special Services** - Every effort will be made to ensure uninterrupted service to residential customers who notify SWG about permanent residents in their household who are seriously ill, disabled, or elderly. Also, in an effort to avoid service being turned off, any residential customer may elect to designate a third party (agency or individual) to receive a copy of all Disconnect Notices.

**Usage Charge** - Usage charges recover the cost of delivering natural gas which is not recovered in the Basic Service Charge, and the cost of natural gas purchased by SWG on behalf of our customers.

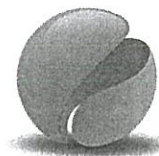
y17.m03.16

Should you believe you have been billed incorrectly, please contact SWG at our toll-free number (llamada gratis) 1-877-860-6020. If you thereafter wish to dispute this bill, you should pay the undisputed portion of the bill and notify SWG that the amount unpaid is in dispute. Service will be continued pending investigation by SWG. Upon notification by SWG of its investigation results, you may pay the amount due within five (5) working days to prevent discontinuance of service. If the dispute is not resolved, you should submit a written statement of the facts of the dispute to the Arizona Corporation Commission at 1200 West Washington Street, Phoenix, Arizona 85007 (602) 542-4251 or toll-free 1-800-222-7000, or 400 West Congress Street, Suite 218, Tucson, Arizona 85701 (520) 628-6550 or toll-free 1-800-535-0148.

**Payments** - Take advantage of our customer service features at [www.swgas.com](http://www.swgas.com) where you can view a variety of payment options, and find easy steps to pay your gas bill online. Create a MyAccount to view, manage, and customize your gas account online. To pay by ATM/debit/credit card, call Western Union® Speedpay® toll free at 1-866-263-5188.



Thomas Pool Care  
 PO BOX 42024  
 Phoenix, AZ 85080 US  
 (602) 282-4279  
 thomaspoolcare@gmail.com



**THOMAS  
 POOL CARE**

## INVOICE

**BILL TO**

John Davies  
 35410 N. 66th Place  
 Carefree, AZ 85377

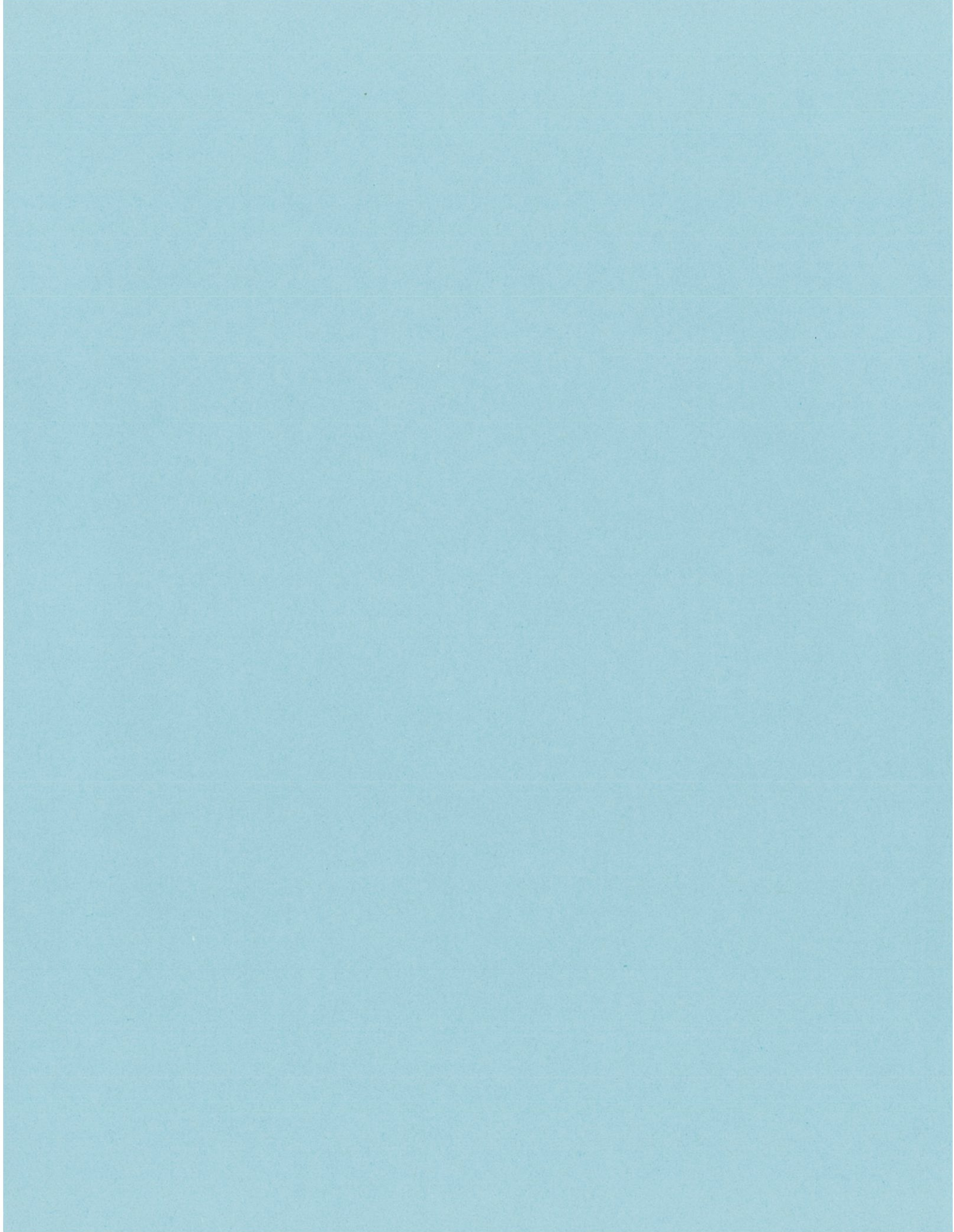
**INVOICE # 1020**  
**DATE 09/20/2017**  
**DUE DATE 10/05/2017**  
**TERMS Net 15**

ACTIVITY	QTY	RATE	AMOUNT
Monthly Service October	1	125.00	125.00

Thank you very much for your business!

**BALANCE DUE**

**\$125.00**





**PAST DUE**



**ADT Always There®**

**NEED ANSWERS FAST? VISIT THE HELP CENTER**

Go to [www.MyADT.com](http://www.MyADT.com), look for the Help Center button and type in your search.

Hello. How can we help you?

Type Your Search

**TOP INQUIRIES FROM CUSTOMERS JUST LIKE YOU**

Learn how to silence low battery alerts (beeps or chirps), locate or replace your battery, and more.

**BATTERIES**

Learn about your ADT bill, how to make payments, and get answers to frequently asked questions.

**BILLING**

Find helpful info on how to troubleshoot issues with your wifi camera, add new Pulse devices, and more.

**PULSE DEVICES**

Having trouble locating your verbal password or PIN? Learn how to reset your passwords.

**PASSWORDS**

| **Home | Business | Health**

ADT Security Services  
3190 S Vaughn Way  
Aurora, CO 80014

6230 0020 NO RP 29 11292017 NNNNNNNY 01 032387 0103  
#BWBBPX  
#83961810400005#  
DAVIES, JUDY  
35410 N 66TH PL  
CAREFREE AZ 85377

Questions? Make a Payment? Visit [www.MyADT.com](http://www.MyADT.com)

Account Number	Due Date	Amount Due
401816938	<b>Past Due</b>	\$158.34

**Invoice Date:** 11/29/2017 **Account Name:**  
DAVIES, JUDY

**Bill-at-a-glance**

Previous Balance	\$158.34
Payments & Adjustments	\$0.00
Current Charges	\$0.00
Taxes and Fees	\$0.00
Upon Receipt	\$158.34



Hi. Looks like you have a past due balance of \$158.34. Please make a payment soon.

Pay your bill easily online at [MyADT.com](http://MyADT.com) or on the MyADT mobile app.

We recommend you test your alarm service monthly.

Account Number	Due Date	Amount Due
401816938	<b>Past Due</b>	\$158.34

Amount Enclosed \$



Please detach and submit this slip with your payment. Do not send cash. Please write your customer account number on your check or money order and make payable to: ADT Security Services.

If you have any changes to your billing or monitoring account information, please check here and enter the new information on the back of this invoice.

ADT SECURITY SERVICES  
P.O. BOX 371878  
PITTSBURGH, PA 15250-7878



0040181693800000000000000112817000000000000158342

Services Summary

Previous Balance	\$158.34
Total Due	\$158.34

Billing Questions? Call: 800.238.2455  
Monday thru Friday: 8AM - 10PM EST  
Saturday: 9AM - 6 PM EST

IMPORTANT MESSAGES

Enjoy Enhanced Security Today

ADT Pulse<sup>®</sup> takes your security to the next level. View live video while you're away. Remotely lock/unlock doors. Control lights, temperature and more. All on your smartphone. Call 800.931.3987 to see if you qualify for our special offers.

Dropping Your Home Phone Line?

ADT home security works even if you don't have a land line. With ADT CellGuard, stay monitored with a primary or backup cellular connection. Add it to the system today. Call 800.371.9210 for more details.

Protect Your Digital World

ADT and McAfee have teamed up to bring you McAfee LiveSafe™ – ADT Security<sup>®</sup> Edition to help protect you from online viruses, identity theft and more. Get digital protection for your computer and mobile devices. Go to [www.ADT.com/mcafee](http://www.ADT.com/mcafee) today.

Be Aware of Deceptive Sales

Deceptive door-to-door sales reps may try to get you to cancel your ADT security. Don't get scammed. Stay protected. Find Safety Tips in our Safety Center at ADT.com.



\* Taxable charges indicated by (\*)

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When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

MY BILLING INFORMATION IS INCORRECT. PLEASE CHANGE IT TO:

If you are moving, please do not complete this section. Please contact us at 800.238.7887.

ADT CUSTOMER ACCOUNT NUMBER

Grid for ADT Customer Account Number

BUSINESS/ACCOUNT NAME

Grid for Business/Account Name

Grid for City

Grid for City

Grid for State (ST) and ZIP

Grid for Billing Location Phone

Grid for Billing Location Fax

Grid for Service Location Phone

Grid for Email Address

For your convenience, you may fax the completed form to 888.947.8917, or mail the completed form to the following address:  
ADT Security Services, Attn: Billing Dept., 3190 S Vaughn Way, Aurora, CO, 80014



AUTHORIZED SIGNATURE (\*\*REQUIRED\*\*)

DATE

PRINT NAME





ADT Security Services  
3190 South Vaughn Way  
Aurora, CO 80014

# Hi. In case you forgot, your payment is past due.

Dear Valued Customer,

Sometimes it seems like there aren't enough hours in the day to even accomplish the little things. With that in mind, we completely understand why your payment to ADT might have been overlooked last month - or perhaps sent to us late. We want to remind you that your payment of \$158.34 is now past due.

It's easy to get your account up to speed. You can make a payment by:



Visit [www.MyADT.com](http://www.MyADT.com).  
Look for the Express Pay button  
and sign up for EasyPay.



Use **MyADT App**.  
Download the mobile app today.



Make a payment 24/7 by calling  
**800.ADT.BILL (800.238.2455)**.



Follow instructions in the payment  
tear-off section at the bottom of  
the statement.



If you have questions about your bill or service, please call us so we can resolve any issues. We are available Monday through Friday from 8 a.m. - 11 p.m. ET. It is our privilege to be your security provider and continue to help you protect what matters most.

Sign up for EasyPay Over 4.5 million ADT customers use the convenience of EasyPay every month. Sign up at [www.MyADT.com](http://www.MyADT.com) for free, keep your account up to date, and access other features. We look forward to serving you.

Sincerely,  
**Your ADT Customer Care Team**

## CUSTOMER INFORMATION

Account #: 401816938  
Due Date: November 29, 2017  
Amount Due: \$158.34  
Days Overdue: 30

## Important Information

**BALANCE OF CONTRACT CHARGES:** If you are under contract at the time of your service cancellation, ADT will charge you for the balance of your contract in accordance with your contract.

**COLLECTION AGENCY PLACEMENT:** ADT will place the final balance due with a collection agency which will contact you for payment.

**CREDIT BUREAU REPORTING:** ADT may report the status of your past due balances to the different credit bureaus.

**CORRECT ADDRESS FOR PAYMENTS:** If you choose to mail in a check, it is preferred that you use the payment coupon and return envelope included with your bill. Otherwise, please send the check to the address below and make sure to include your ADT customer account number from your bill.

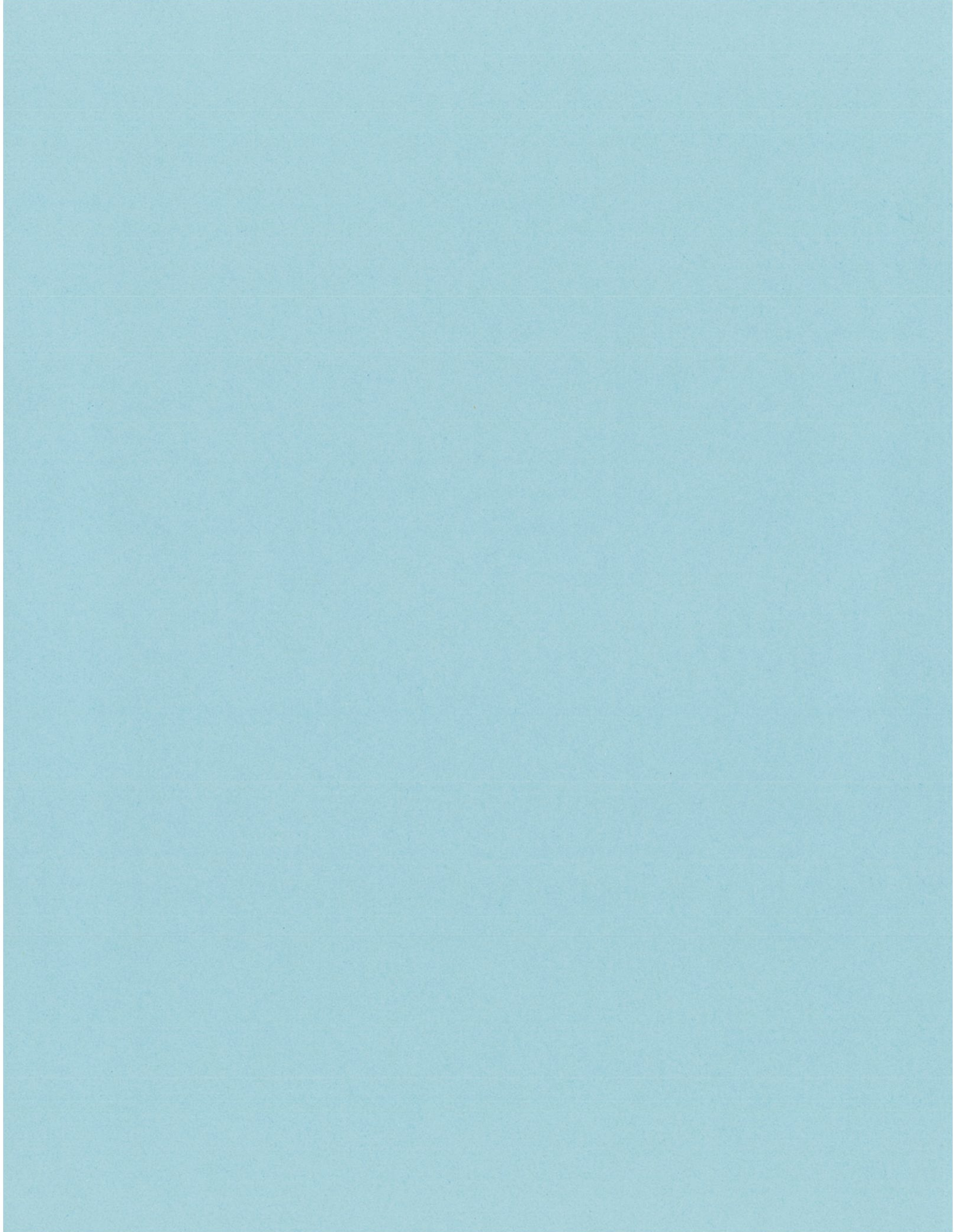
ADT SECURITY SERVICES  
P.O. BOX 371878  
PITTSBURGH, PA 15250-7878



If you have signed up for paperless bills or if you have signed up for the ADT EasyPay Service, you will automatically receive email notifications when ADT issues your bill. These notifications will be sent to Your Email Address. Additionally, ADT will deliver all other written notices it provides to you about your ADT Contract or your Account to Your Email Address including, without limitation, payment reminders, default notices, late payment notices and termination notices. If you have signed up for any of these services, you may not "opt-out" of receiving these email communications, unless you discontinue your ADT EasyPay service. To ensure you receive future ADT communication, please add ADT@safehome.com to your address book.

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**MS 15019511**





Service address: MRS. JUDITH DAVIES  
24 COUNTRY CLUB DR

58

Your account number: 200074759483 Bill Cycle 05  
Billing date: November 24, 2017

Page 1 of 2

**Customer service**

Hydro One Networks Inc.  
PO Box 5700  
Markham, Ontario L3R 1C8

www.HydroOne.com

For billing and service inquiries, call 1-888-664-9376 Monday to Friday 7:30 a.m. - 8 p.m.

For 24-hour power outages or emergency service, call 1-800-434-1235

Standard Service supplied by Hydro One

**Here's what you owe**

Balance forward \$0.00  
Your new charges \$139.32



**Total amount you owe \$139.32**

The total amount you owe, as indicated on this bill, is due on the billing date. Your payment for this invoice is due on **December 13, 2017** (the Required Payment Date).



If payment is not received by December 13, 2017 (the Required Payment Date), a late payment charge of 1.5% compounded monthly (19.56% per year) will be calculated from the billing date and applied to your next bill.

**Ontario's Fair Hydro Plan saved you \$60.91 on your bill. This amount includes the 8% Provincial Rebate.**

The Ontario Energy Board has announced there is no change to electricity prices this winter (November 1, 2017 to April 30, 2018). The threshold for tiered electricity prices has changed to 1,000 kWh a month, effective November 1, 2017. This threshold will be in place until April 30, 2018.

It just got easier to pay your Hydro One bill. Sign up for Paperless Billing today to view and pay your bill online. You'll save time, paper and postage. For more details on Paperless Billing, go to [www.HydroOne.com/Paperless](http://www.HydroOne.com/Paperless).

For energy efficiency tips to manage your bill visit [www.HydroOne.com/SaveEnergy](http://www.HydroOne.com/SaveEnergy).

Point of Delivery: 11102681

Compare the electricity you are using+	Number of days	Average electricity you used per day (kWh)	Type of read
Oct 19, 2017 - Nov 17, 2017	29	32	Actual
Sep 19, 2017 - Oct 19, 2017	30	46	Actual
Aug 17, 2017 - Sep 19, 2017	33	77	Estimate
Jul 21, 2017 - Aug 17, 2017	27	80	Actual
Jun 19, 2017 - Jul 21, 2017	32	98	Actual
May 16, 2017 - Jun 19, 2017	34	38	Estimate
Oct 20, 2016 - Nov 17, 2016	28	36	Actual



Please return this slip with your payment.

Your account number: 200074759483

Total amount you owe \$139.32

Amount enclosed

\$

MRS. JUDITH DAVIES  
24 COUNTRY CLUB DR  
KING CITY ON L7B 1M5

HYDRO ONE NETWORKS INC.  
PO BOX 4102 STN A  
TORONTO ON M5W 3L3

2000747594830000139323



Service address: MRS. JUDITH DAVIES  
24 COUNTRY CLUB DR

Your account number: 200074759483

## How we calculated your charges

<b>Balance forward</b>	Amount of your last bill		
	Amount we received on November 9, 2017 - thank you		\$201.00
	<b>Balance forward</b>		\$201.00 CR
			<b>\$0.00</b>
<b>Your electricity charges</b>	Your service type is Residential - Medium Density		
	<b>Electricity used this billing period</b>		
	We read your meter J2852801 on November 17, 2017		055224
	We read your meter on October 19, 2017		- 054291
	Difference in meter readings		000933
	Metered usage in kilowatt-hours (933 x 1) = 933 kWh		
	-----		
	Electricity: 813 kWh @ 7.7000 ¢		\$62.61
	120 kWh @ 9.0000 ¢		\$10.80
	Delivery		\$55.11
	Regulatory Charges		\$4.16
	Debt Retirement Charge		\$0.00
	HST (87086-5821-RT0001)		\$17.25
	8% Provincial Rebate		\$10.61 CR
	<b>Total of your electricity charges</b>		<b>\$139.32</b>

**Electricity** : This is the cost of the electricity supplied to you during this billing period and is the part of the bill that is subject to competition.

**Delivery** : These are the costs of delivering electricity from generating stations across the Province to Hydro One then to your home or business. This includes the costs to build and maintain the transmission and distribution lines, towers and poles and operate provincial and local electricity systems. A portion of these charges are fixed and do not change from month to month. The rest are variable and increase or decrease depending on the amount of electricity that you use.

The delivery charge also includes costs relating to electricity lost through distributing electricity to your home or business.\* Hydro One collects this money and pays this amount directly to our suppliers.

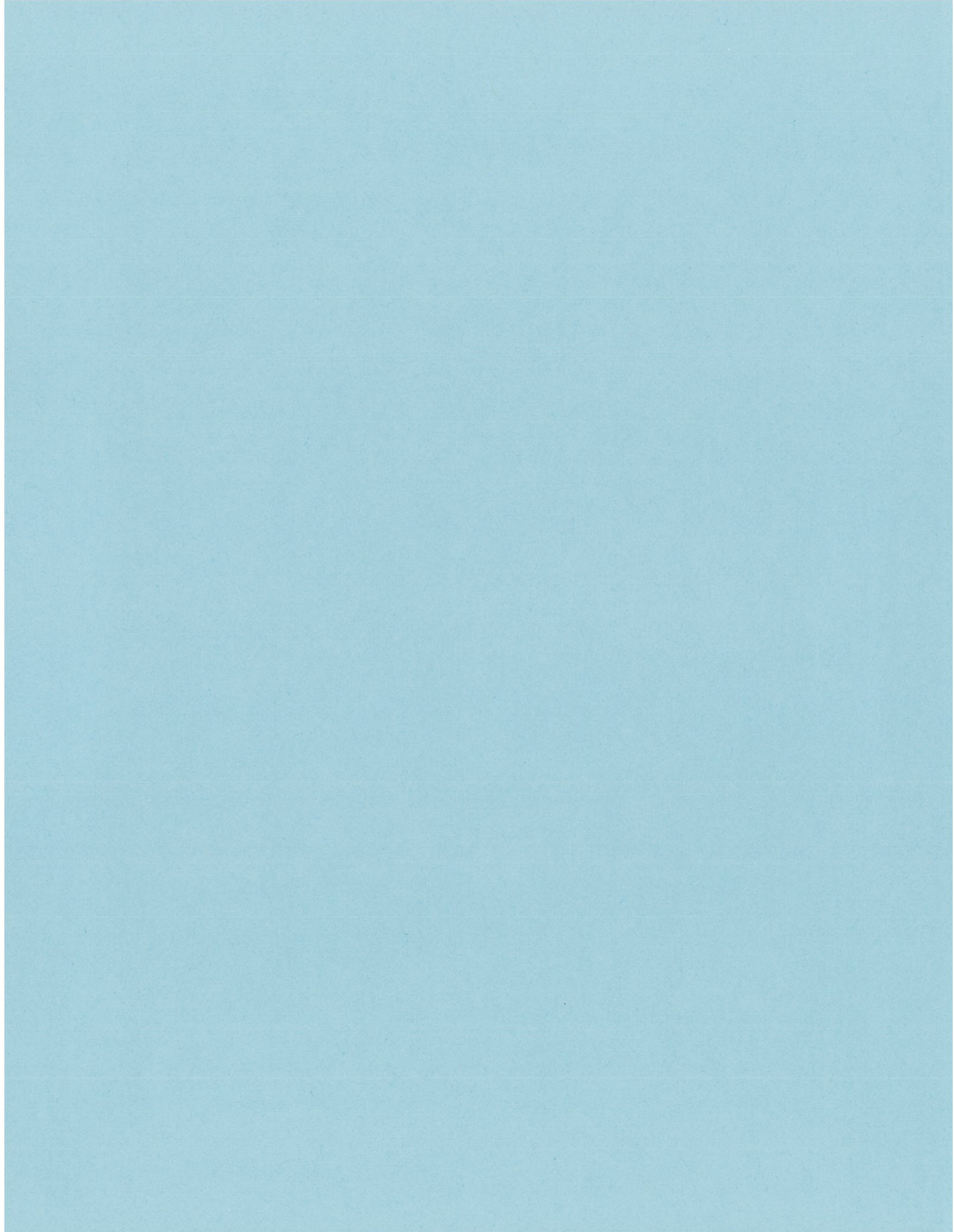
\*When electricity is delivered over a power line, it is normal for a small amount of power to be consumed or lost as heat. Equipment, such as wires and transformers, consumes power before it gets to your home or business.

**Regulatory Charges** : Regulatory charges are the costs of administering the wholesale electricity system and maintaining the reliability of the provincial grid and include the costs associated with funding Ministry of Energy and Infrastructure conservation and renewable energy programs.

**Debt Retirement Charge** : The debt retirement charge pays down the debt of the former Ontario Hydro.

NOTE: For a detailed explanation of electricity terms, please visit [www.HydroOne.com](http://www.HydroOne.com) or [www.ontarioenergyboard.ca](http://www.ontarioenergyboard.ca).

+Your consumption is based on metered use. Historically this was based on adjusted use.





Go Back


JUDY DAVIES  
24 COUNTRY CLUB DR  
KING CITY ON L7B 1M5

Bill Date  
Oct 26, 2017

Account Number  
91.00.06.52867.1

Billing Period  
Sep 24, 2017 - Oct 21, 2017

Service Address  
24 COUNTRY CLUB DR  
KING CITY ON L7B 1M5

 **Summary of All Charges (Taxes Included)**

Balance from previous bill	\$59.83	
Payment Received	59.83 <sup>ca</sup>	Oct 24, 2017
Balance forward & past due	\$0.00	
Charges for Natural Gas	76.83	
Other Enbridge Charges	8.81	

Amount due now **\$85.64**

Late payment effective date\* **Nov 15, 2017**

 **enbridgegas.com**

 **Contact Us**

Enbridge Gas Distribution Inc.  
EMERGENCY, SUCH AS THE SMELL OF  
GAS: 1-888-783-5427

For all other Enbridge inquiries:  
Call: 1-877-962-7434  
Email: [customer-care@enbridge.com](mailto:customer-care@enbridge.com)  
Fax: 1-888-713-4211  
Mail: PO Box 650, Scarborough  
ON, M1X 5E3

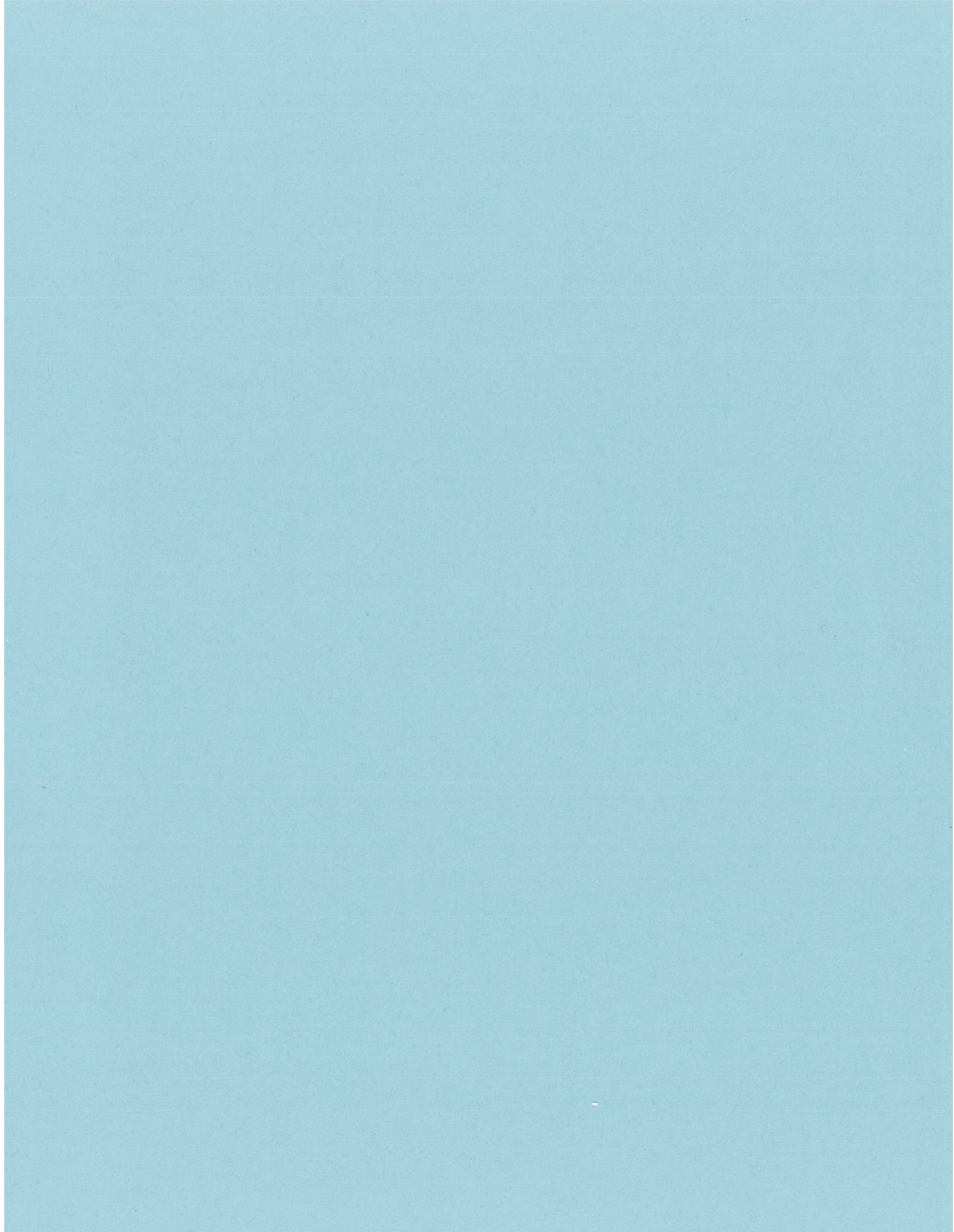
 **Messages From  
Enbridge**

All payments made to Enbridge are accepted under the express condition that the Company may demand payment of account deficiencies irrespective of any conditions attached to the payment by the customer.

**IMPORTANT NOTICE  
GAS RATES HAVE CHANGED**  
Please see the enclosed notice for further details.

Make Payments to: PO BOX 644  
Scarborough ON M1X 5H1

Imp  
Con  
Out  
Oct



Hello **J DAVIES**, this page gives you a quick summary of your bill.

### What is the total due?

**\$329.30**

→ Please pay by **Dec 10, 2017**  
See page 2 for ways to pay >

### What makes up my total?

<b>Account summary</b>		<b>\$</b>
Balance from last bill		509.01
Your payments - thank you	See page 2 >	-509.01
<b>Balance brought forward</b>		<b>0.00</b>

<b>This bill</b>		<b>\$</b>
Account charges & credits	See page 2 >	1.90
<input type="checkbox"/> Internet	See page 3 >	102.30
<input type="checkbox"/> TV	See page 3 >	225.10
<b>Total (Includes \$37.67 HST)</b>		<b>329.30</b>

**Total to pay** **\$329.30**

Any payments we received and processed after Nov 17, 2017 will show on your next bill.

Chat with us! For other ways to reach Rogers Customer Care, visit [rogers.com/contactus](http://rogers.com/contactus)

See page 2 for other ways to contact us >



**IMPORTANT**

Payment due upon receipt. Payment must be received on or before the Required Payment Date to avoid a Late Payment Charge. Please make the cheque payable to Rogers (12 digit account number) and write your account number on the front of the cheque. Return this stub with your payment.

Your account number: 239162873701  
**Total amount due:** **\$329.30**  
Required Payment Date: Dec 10, 2017

Amount of your payment

\$

162873701003293000002398

Rogers 12 Digit Account Number  
P.O. Box 4100  
Don Mills, ON  
M3C 3N9

JUDITH DAVIES  
24 COUNTRY CLUB DR MAIN  
KING CITY ON  
L7B 1M5



Account number  
239-162873701

Bill date  
Nov 17, 2017

Page  
2 of 5



## Account summary

This section shows the transactions on your account since your last bill.

<b>Balance from last bill</b>		<b>\$509.01</b>
<b>Payments - thank you</b>		<b>\$</b>
Payment Received - Thank You	Oct 26	-245.92
Payment Received - Thank You	Nov 08	-263.09
<b>Total payments</b>		<b>-509.01</b>
<b>Balance brought forward</b>		<b>\$0.00</b>

## Account charges & credits

<b>Account charges &amp; credits</b>		<b>\$</b>
Late Payment Charge	Nov 16	1.90
<b>Total account charges &amp; credits</b>		<b>0.00</b>
<b>Total account charges &amp; credits</b>		<b>\$1.90</b>

## Contact us

If you've gone through your bill and still have questions...



Visit [rogers.com/contactus](http://rogers.com/contactus)



Call **1-888-ROGERS-1**  
(1-888-764-3771) - or **611** free  
from your Rogers phone - Daily  
from 7am to 12am EST



Write to:  
Rogers, 100 Westmorland Street  
Moncton, NB  
E1C 0G1

### How To Pay Your Rogers Bill

There are several ways you can pay your bill so choose a method that's convenient for you:

- Online at [rogers.com/onlinebilling](http://rogers.com/onlinebilling)
- Automatically by pre-authorized chequing or credit card payment
- At any Rogers Plus store (please bring this invoice with you)
- By internet/telephone banking or at most financial institutions
- By calling \*CARD (\*2273) (it's a free call) from your Rogers wireless phone or 1-888-ROGERS1 from any phone.
- By cheque payable to the Rogers entity indicated on this invoice and mailing to:

Rogers 12 Digit Account Number P.O. Box 4100 Don Mills,  
ON M3C 3N9

Allow adequate time for your payment to reach us by mail or through a financial institution and be processed.

If we do not receive payment of an amount due on your account by the specified required payment date, it will be subject to a late payment charge of 2% per month. This late payment charge will accrue on a daily basis and will be calculated and compounded monthly on the outstanding amount (26.82% per year) from the date of the first bill on which it appears until the date we receive that amount in full.

To see our complete terms of service, visit [rogers.com/terms](http://rogers.com/terms) or contact us.

Payable at major Chartered banks in Canada

Teller's Stamp

 **Internet**

J DAVIES, 24 COUNTRY CLUB DR UNIT MAIN KING CITY ON L7B 1M5

<b>Changes since your last bill</b>	Nov 09 - Nov 13	<b>\$</b>
Cancelled: TechXpert Whole Home		-2.46
<b>Total changes since your last bill</b>		<b>-2.46</b>
<b>Monthly charges</b>	Nov 14 - Dec 13	<b>\$</b>
Rogers Ignite 100u		92.99
<b>Total monthly charges</b>		<b>92.99</b>
<b>Usage summary</b>	Ending Nov 13, 2017	
Usage type		<b>\$</b>
Usage Charge(0GB@\$0.00/GB)		✓
<b>Total usage</b>		<b>0.00</b>
<b>Total before taxes</b>		<b>90.53</b>
HST: 81578 1448		11.77
<b>Total for Internet</b>		<b>\$102.30</b>

Legend: ✓ No charge

 **Your internet usage**

To view your current and past Internet usage sign into My Rogers at [rogers.com/myusage](http://rogers.com/myusage).

Need more data? Choose a plan that best suits your needs. See [rogers.com](http://rogers.com) for details.

 **TV**

J DAVIES, 24 COUNTRY CLUB DR UNIT MAIN

<b>Monthly charges</b>	Nov 14 - Dec 13	<b>\$</b>
Digital VIP Cable *		81.99
MovieEntertainment Magazine		2.00
2 NextBox HD Terminal Rental		25.90
NextBox 3.0 HDPVR Rental		24.95
3 Digital Adapter		0.00
Digital Services Fee		2.99
HBO Canada & The Movie Network		19.95
4 Super Channel - ends Sep 30/18		0.00
Sports Theme Pack		8.99
Hollywood Suite		5.95
HDTV Specialty Channel Package		13.50
<b>Total monthly charges</b>		<b>186.22</b>
<b>Usage summary</b>	Ending Nov 17, 2017	
Usage type	You used	<b>\$</b>

 **Your plan includes:**

- Extended Basic
- Extra Outlets
- VIP Extra Pack

Movie/Event order(s)	2	12.98
<b>Total usage</b>		<b>12.98</b>
<b>Total before taxes</b>		<b>199.20</b>
HST: 81578 1448		25.90
<b>Total for TV</b>		<b>\$225.10</b>

*For full details of usage on this service, see page 5*

**TV CHANNEL UPDATE: SPIKE TV, BET AND BBC KIDS WILL NO LONGER BE AVAILABLE**

From time to time we make adjustments to our channel packaging to reflect the changing viewership trends of our customers. Effective January 1, 2018, Spike TV, BET and BBC Kids will no longer be available.

All other aspects of your TV package will remain the same. If you wish to respond to this notice or, if you have any questions, concerns or wish to modify, cancel or enhance your TV package, please give us a call at 1-888-ROGERS1. We appreciate your business and thank you for choosing Rogers.

**ROGERS TV CHANNEL TO BE DISCONTINUED**

On January 1, 2018, Rogers TV - Newmarket will be discontinued. All other aspects of your TV package will remain the same. If you wish to respond to this notice or, if you have any questions, concerns or wish to modify, cancel or enhance your TV package, we can be reached in any of the ways listed in the Contact Us section of this bill. Thank you again for choosing Rogers.

## Your detailed usage

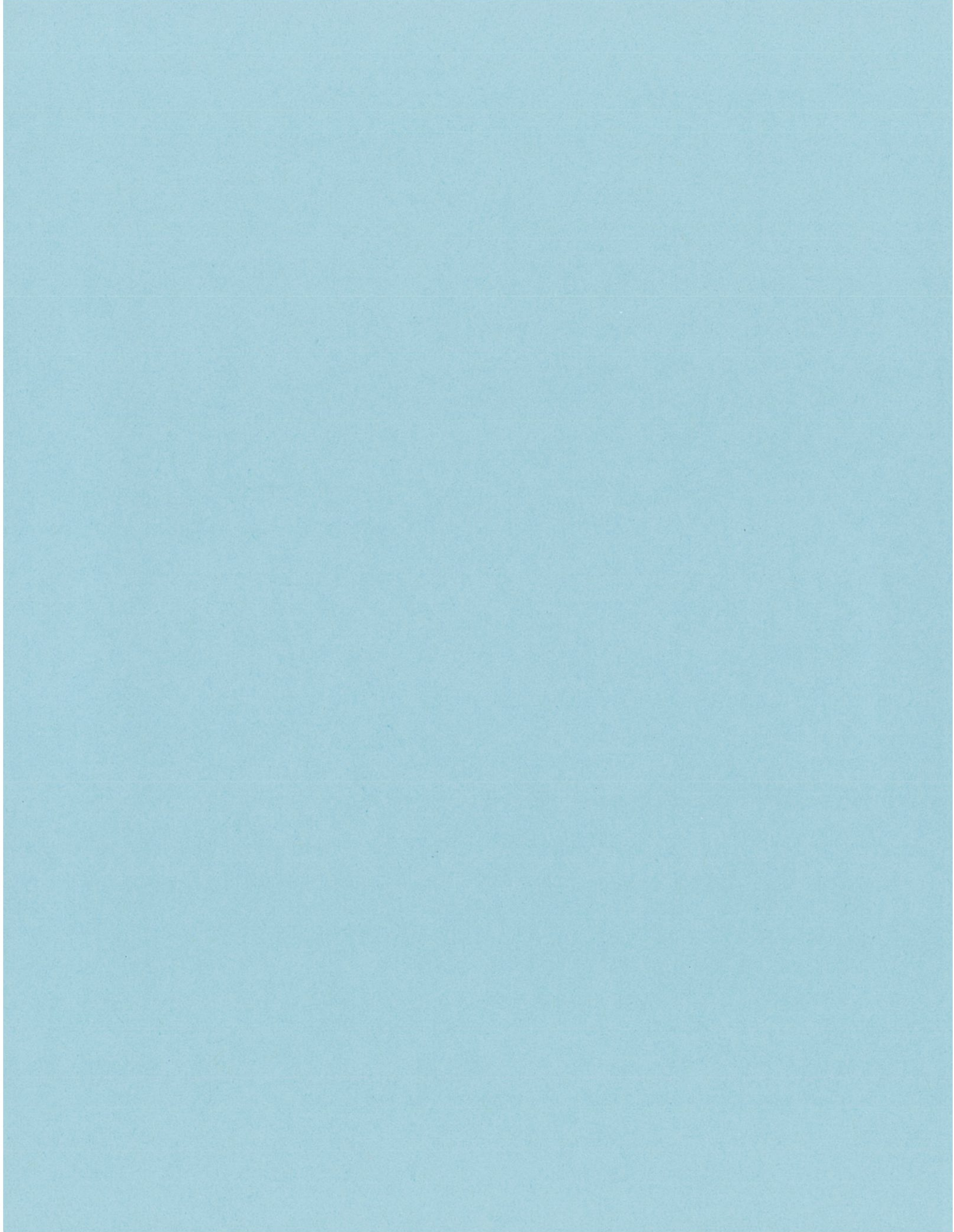
Here are the full details of your usage this month, broken down by service.

### Detailed usage for TV

J DAVIES, 24 COUNTRY CLUB DR UNIT MAIN

#### Details of your Movie/Event order(s)

Usage type	Feature	Date	Time	\$
On-Demand	Kidnap	Nov 03	20:02	\$5.99
On-Demand	Wind River (HD)	Nov 14	19:10	\$6.99
<b>Total TV usage</b>				<b>\$12.98</b>





Account number  
4-1840-2145Bill number  
1817039732Bill date  
Oct 27, 2017Page  
1 of 28

Hello **JOHN DAVIES**, this page gives you a quick summary of your bill.  
In care of: GENERX DEVELOPMENT PARTNERS

## What is the total due?

**\$794.81**

→ Please pay past due balance of  
**\$446.42 immediately**

Then please pay \$348.39 by the  
required payment date of Nov 23,  
2017

See page 2 for ways to pay >



You saved **\$15.00** on this bill

## What makes up my total?

### Account summary

Balance from last bill		1,026.42
Your payments - thank you	Oct 11	-580.00
<b>Balance brought forward</b>		<b>446.42</b>

### This bill

Account charges & credits	See page 2 >	11.79
Wireless	See page 4 >	336.60
<b>Total (Includes \$38.73 HST)</b>		<b>348.39</b>

**Total to pay**

**\$794.81**

Any payments we received and processed after Oct 28, 2017 will show on your next bill.

Chat with us! For other ways to reach Rogers Customer Care, visit [rogers.com/contactus](http://rogers.com/contactus)

See page 2 for other ways to contact us >



##POSTALCL7B 1M5;00000000000;W;ONTC;418402145;000

### IMPORTANT

Payment due upon receipt. Payment must be received on or before the Required Payment Date to avoid a Late Payment Charge. Please make the cheque payable to Rogers (9 digit account number) and write your account number on the front of the cheque. Return this stub with your payment.

#####

Your account number: 418402145  
**Total amount due: \$794.81**  
Required Payment Date: Nov 23, 2017

Amount of your payment:

\$

Rogers 9 Digit Account Number  
PO Box 9100  
Don Mills, ON  
M3C 3P9

JOHN DAVIES  
GENERX DEVELOPMENT PARTNERS INC  
24 COUNTRY CLUB DR  
KING CITY ON L7B 1M5



0418402145418402145171028000079481000000000000000000000000000007



## Account charges & credits

<b>Additional account charges &amp; credits (after applicable taxes)</b>		<b>\$</b>
Late payment charge	Oct 27	11.79
<b>Total additional account charges &amp; credits (after applicable taxes)</b>		<b>11.79</b>
<b>Total account charges &amp; credits</b>		<b>\$11.79</b>

## Contact us

If you've gone through your bill and still have questions...



Visit [rogers.com/contactus](http://rogers.com/contactus)



Call **1-888-ROGERS-1**  
(1-888-764-3771) - or **611** free  
from your Rogers phone - Daily  
from 7am to 12am EST



Write to:  
Rogers, 100 Westmorland Street  
Moncton, NB  
E1C 0G1

### How To Pay Your Rogers Bill

There are several ways you can pay your bill so choose a method that's convenient for you:

- Online at [rogers.com/onlinebilling](http://rogers.com/onlinebilling)
  - Automatically by pre-authorized chequing or credit card payment
  - At any Rogers Plus store (please bring this invoice with you)
  - By internet/telephone banking or at most financial institutions
  - By calling \*CARD (\*2273) (it's a free call) from your Rogers wireless phone or 1-888-ROGERS1 from any phone.
  - By cheque payable to the Rogers entity indicated on this invoice and mailing to:  
Rogers 9 Digit Account Number, PO Box 9100, Don Mills, ON, M3C 3P9.
- Allow adequate time for your payment to reach us by mail or through a financial institution and be processed.

If we do not receive payment by the Required Payment Date, it will be subject to a late payment charge of 2% per month. This late payment charge will accrue on a daily basis and will be calculated and compounded monthly on the outstanding amount (26.82% per year) from the date of the first bill on which it appears until the date we receive that amount in full.

To see our complete terms of service, visit [rogers.com/terms](http://rogers.com/terms) or contact us.

Payable at major Chartered banks in Canada

Teller's Stamp

## INFORMATION ABOUT CUSTOMER SUPPORT

If you have a concern that was not resolved, then we invite you to submit a Share A Concern form (located at [www.rogers.com/consumer/contactus/share-a-concern](http://www.rogers.com/consumer/contactus/share-a-concern)) and we'll respond within 1 business day. If you're not satisfied with the resolution by one of our management team members, then you also have the option to speak to our office of the president or even directly with the Ombudsman office. Finally, you can also write to the Commissioner for Complaints for Telecommunications Services (CCTS): [www.ccts-cprst.ca](http://www.ccts-cprst.ca) or 1-888-221-1687

## IMPORTANT INFORMATION ABOUT OUR PRIVACY POLICY

At Rogers, we are committed to protecting your privacy. We continually review our policies and practices, to ensure the personal information you entrust to us is secure, and the integrity of your personal information is respected.

To support our ongoing commitment to your privacy, we have simplified our Privacy Policy. You can review the Privacy Policy online at <http://www.rogers.com/web/content/Privacy-CRTC>. We have not changed the way we protect customer information but we have restructured much of the Privacy Policy to provide additional clarity. Here are some highlights of how we have simplified our policy:

1. **Easier to Understand:** We have clarified our privacy practices so that you can more clearly understand all the ways we collect, use and share your information in the context of providing you with our products, services, and offers.
2. **Easier to Navigate:** We have made our policy easier to read and navigate, by communicating the updated Privacy Policy in Q&A format. Detailed answers to common questions are now at your fingertips. Our simplified Privacy Policy will govern how we treat your personal information, including information that you previously provided to us. By continuing to use our products and services you continue to be bound by our simplified Privacy Policy.

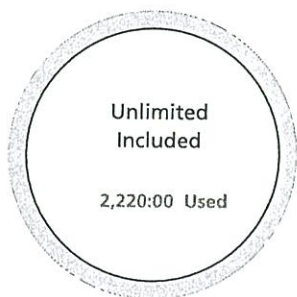
If you have any questions about our simplified Privacy Policy, please contact us at [privacy@rci.rogers.com](mailto:privacy@rci.rogers.com).

Thank you for choosing Rogers.

**Wireless shared services**  
JOHN DAVIES

**Shared services account summary**

Voice

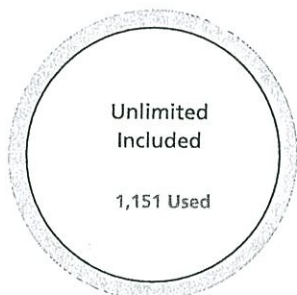


**Unlimited Shared Minutes**

Subscriber	Rate period	You used
JACK DAVIES 289-221-5071	Weekday	04:00 min:sec
JUDY DAVIES 289-221-5839	Weekday	1232:00 min:sec
JOHN DAVIES 416-561-5876	Weekday	984:00 min:sec

**Total 2220:00 min:sec**

Text

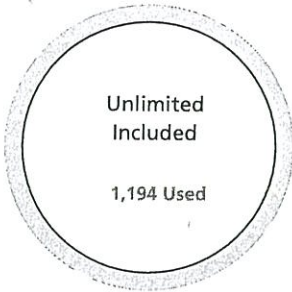


**Unltd Shared Text/Pic/Video (Received)**

Subscriber	You used
JACK DAVIES 289-221-5071	47 msg
JUDY DAVIES 289-221-5839	448 msg
JOHN DAVIES 416-561-5876	656 msg

**Total 1151 msg**

Text



**Unltd Shared Text/Pic/Video (Sent)**

Subscriber	You used
JACK DAVIES 289-221-5071	46 msg
JUDY DAVIES 289-221-5839	599 msg
JOHN DAVIES 416-561-5876	549 msg
<b>Total</b>	<b>1194 msg</b>

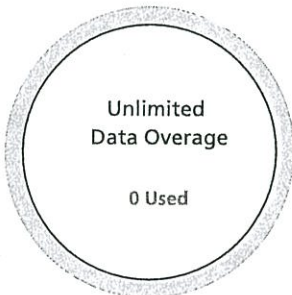
Data



**Shared Wireless Internet**

Subscriber	You used
JACK DAVIES 289-221-5071	1.49 GB
JUDY DAVIES 289-221-5839	1.14 GB
JOHN DAVIES 416-561-5876	1.37 GB
<b>Total</b>	<b>4.01 GB</b>

Data



**Shared Additional Data Usage**

Subscriber	You used
JACK DAVIES 289-221-5071	0.00
JUDY DAVIES 289-221-5839	0.00
JOHN DAVIES 416-561-5876	0.00
<b>Total</b>	<b>0.00</b>

# Wireless 289-221-5071

JACK DAVIES


Monthly charges	Oct 28 - Nov 27	\$
Additional Line-Premium Tab		60.00
Rogers Device Protection		11.00
iPhone Value Pack		4.99
Call Manager		5.00
<b>Savings:</b> Call Manager		-5.00
Enhanced VM included in Plan		0.00
<b>Total monthly charges</b>		<b>75.99</b>

Usage summary	Ending Oct 27, 2017	\$
<b>Usage type</b>	<b>You used</b>	
Voice (S) Unlimited Shared Minutes	4:00 min:sec	✓
Voice Unlimited Eve & Wknd Minutes	14:00 min:sec	✓
Between Us Calling	10:00 min:sec	✓
Data (S) LTE Shared Internet - Included	1.49 GB	✓
Msg (S) Messaging Bundle - Received	47	✓
Messaging Bundle - Sent	46	✓
<b>Total usage</b>		<b>0.00</b>

<b>Total before taxes</b>	<b>75.99</b>
HST: 815781448	9.88
<b>Total for Wireless 289-221-5071</b>	<b>\$85.87</b>

**Legend:** (S) Shared Services | ✓ No charge

For full details of usage on this service, see page 9

 You saved \$5.00 on your Wireless services this bill.



**Your services include:**

**Additional Line-Premium Tab**

- Unlimited Canada-Wide Calling
- Unlimited Canada-Wide Sent & Received Text, Picture & Video Messages
- Call Display with name display
- Enhanced Voicemail
- 2500 Call Forwarding Mins
- Conference Calling
- Call Waiting
- LTE Shared Internet

**Device Protection**

- The device in use on this mobile number is covered. A service replacement fee of up to \$200 plus tax applies. Call 1-855-877-3887 or visit [phoneclaim.com/rogers](http://phoneclaim.com/rogers) for support or to submit a service replacement request
- Includes Device Protection and Soluto digital protection app

**Value Pack w/Vvmail+ for iPhone**

- Name Display
- Visual Voicemail Plus
- WhoCalled

This Value Pack saves you \$5.01/mth vs. individual pricing at time of subscription.



For your complete billing details including talk, text and data usage please visit [rogers.com/myrogers](http://rogers.com/myrogers).

Account number  
4-1840-2145

Bill number  
1817039732

Bill date  
Oct 27, 2017

Page  
7 of 28



# Wireless 289-221-5839

JUDY DAVIES

Monthly charges	Oct 28 - Nov 27	\$
Additional Line-Premium Tab		60.00
Call Manager		5.00
<b>Savings:</b> Call Manager		-5.00
Auto Roadside Premium Plan		6.00
Enhanced VM included in Plan		0.00
<b>Total monthly charges</b>		<b>66.00</b>

Usage summary		Ending Oct 27, 2017	
Usage type		You used	\$
Voice (S)	Unlimited Shared Minutes	1232:00 min:sec	✓
Voice	Unlimited Eve & Wknd Minutes	344:00 min:sec	✓
	Between Us Calling	187:00 min:sec	✓
	Long Distance Charges		2.20
Data (S)	LTE Shared Internet - Included	1.14 GB	✓
Msg (S)	Messaging Bundle - Received	448	✓
	Messaging Bundle - Sent	599	✓
Text Msg	Canada to US - Sent	4	1.80
<b>Total usage</b>			<b>4.00</b>

**Total before taxes** **70.00**  
 HST: 815781448 9.10

**Total for Wireless 289-221-5839** **\$79.10**

**Legend:** (S) Shared Services | ✓ No charge

You saved \$5.00 on your Wireless services this bill.

**Your services include:**

**Additional Line-Premium Tab**

- Unlimited Canada-Wide Calling
- Unlimited Canada-Wide Sent & Received Text, Picture & Video Messages
- Call Display with name display
- Enhanced Voicemail
- 2500 Call Forwarding Mins
- Conference Calling
- Call Waiting
- LTE Shared Internet

For your complete billing details including talk, text and data usage please visit [rogers.com/myrogers](http://rogers.com/myrogers).

For full details of usage on this service, see page 10

# Wireless 416-561-5876

JOHN DAVIES

Monthly charges	Oct 28 - Nov 27	\$
ShareEvrythng+ 10+2GB-Prem Tab		130.00
Value Pack		4.99
iPhone Device Protection Plus		10.99
Call Manager		5.00
<b>Savings:</b> Call Manager		-5.00
Enhanced VM included in Plan		0.00
<b>Total monthly charges</b>		<b>145.98</b>

Usage summary	Ending Oct 27, 2017	\$
Usage type	You used	
Voice (S) Unlimited Shared Minutes	984:00 min:sec	✓
Voice Unlimited Eve & Wknd Minutes	87:00 min:sec	✓
Between Us Calling	185:00 min:sec	✓
Long Distance Charges		2.75
866 CALL	1 call	✓
Data (S) 12GB Shared Data - Included	1.37 GB	✓
Msg (S) Messaging Bundle - Received	656	✓
Messaging Bundle - Sent	549	✓
Text Msg Canada to US - Sent	7	3.15
<b>Total usage</b>		<b>5.90</b>

<b>Total before taxes</b>	<b>151.88</b>
HST: 815781448	19.75
<b>Total for Wireless 416-561-5876</b>	<b>\$171.63</b>

**Legend:** (S) Shared Services | ✓ No charge

For full details of usage on this service, see page 21

You saved \$5.00 on your Wireless services this bill.

**Your services include:**  
**ShareEvrythng+ 10+2GB-Prem Tab**

- Unlimited Canada-Wide Calling
- Unlimited Canada-Wide Sent & Received Text, Picture & Video Messages
- Call Display with name display
- Enhanced Voicemail
- 2500 Call Forwarding Mins
- Conference Calling
- Call Waiting
- 12GB Shared Data

**Device Protection**

- The device in use on this mobile number is covered. A service replacement fee of up to \$200 plus tax applies. Call 1-855-877-3887 or visit [phoneclaim.com/rogers](http://phoneclaim.com/rogers) for support or to submit a service replacement request
- Includes Device Protection and Soluto digital protection app

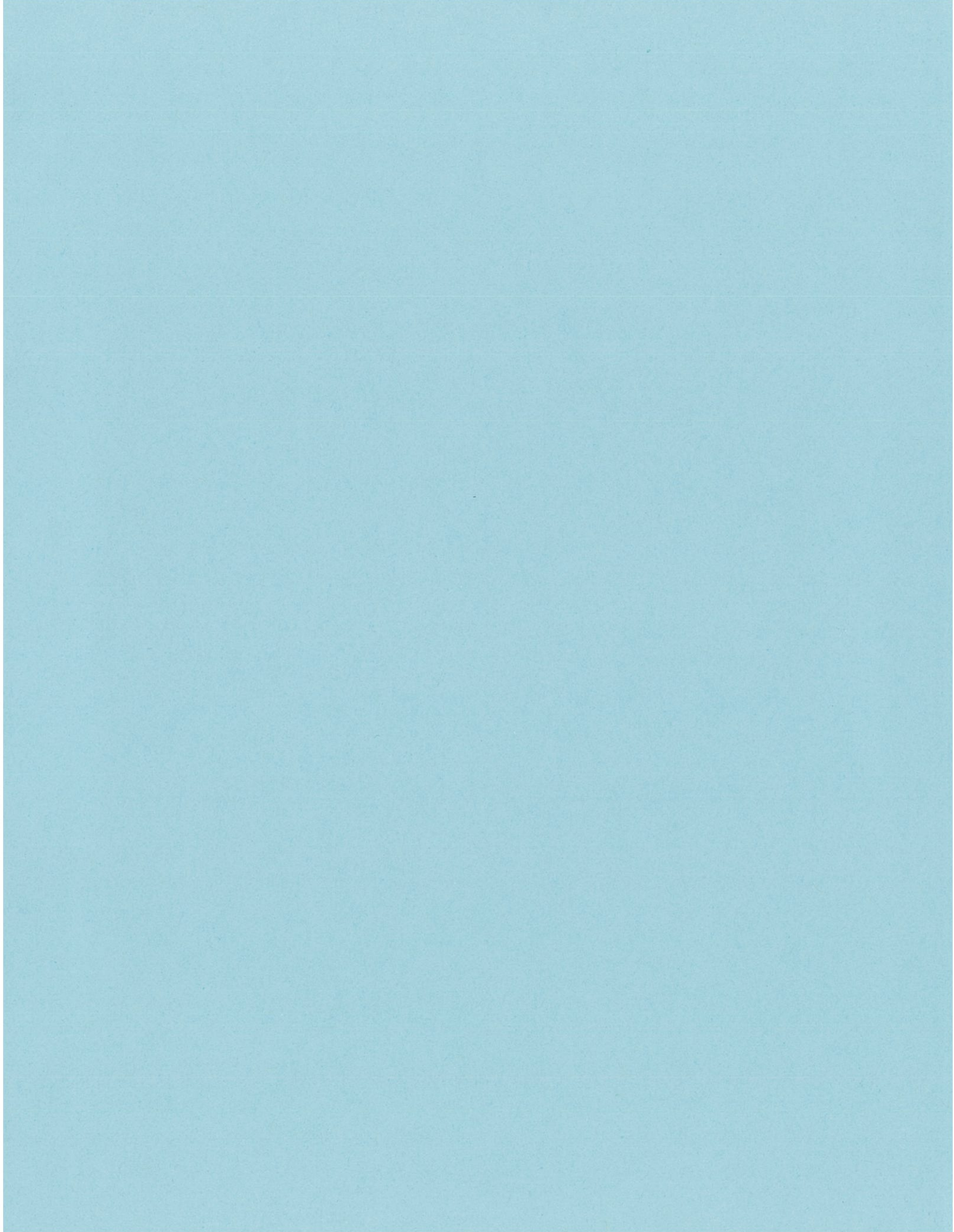
**Value Pack Pr. VM2Txt-All**

- Name Display
- Visual Voicemail Plus
- WhoCalled

This Value Pack saves you \$5.01/mth vs. individual pricing at time of subscription.

For your complete billing details including talk, text and data usage please visit [rogers.com/myrogers](http://rogers.com/myrogers).







FILE #: 8958-3150-17  
A/R NUMBER: 8352

DATE: 10/12/2017

PAGE 1

REMIT TO: AMJ CAMPBELL - TORONTO NORTH & BARR  
20 MILLS ROAD, UNIT N  
L4N 6H4

BILL TO: DAVIES, JUDY  
24 Country Club Drive  
King, ON L7B 1M5

SHIPPER: DAVIS, JUDY  
STORAGE FROM 10/12/2017 TO 11/08/2017

CUSTOMER: 637

ITEM	DESCRIPTION	MONTHS	GROSS	RATE	PER	NET
LTS	LONG TERM STORA	1	0.00	100.00		935.00
STINS	STORAGE INSURAN	1	0.00	100.00 %		85.00
HST	HST	1	1,020.00	13.00 %		132.60
STORAGE IS BILLED ON A 4 WEEK CYCLE						
judydavies67@rogers.com						

CURRENT CHARGES: 1,152.60

THANK YOU FOR USING THE SERVICES OF AMJ CAMPBELL VAN LINES

**TAB G**

THIS IS EXHIBIT "G"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017



---

Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

Judy Davies  
 24 Country Club Drive  
 King, Ontario  
 L7B 1M5  
 289-221-5839  
[judydavies67@rogers.com](mailto:judydavies67@rogers.com)

## Invoice

August 8, 2017

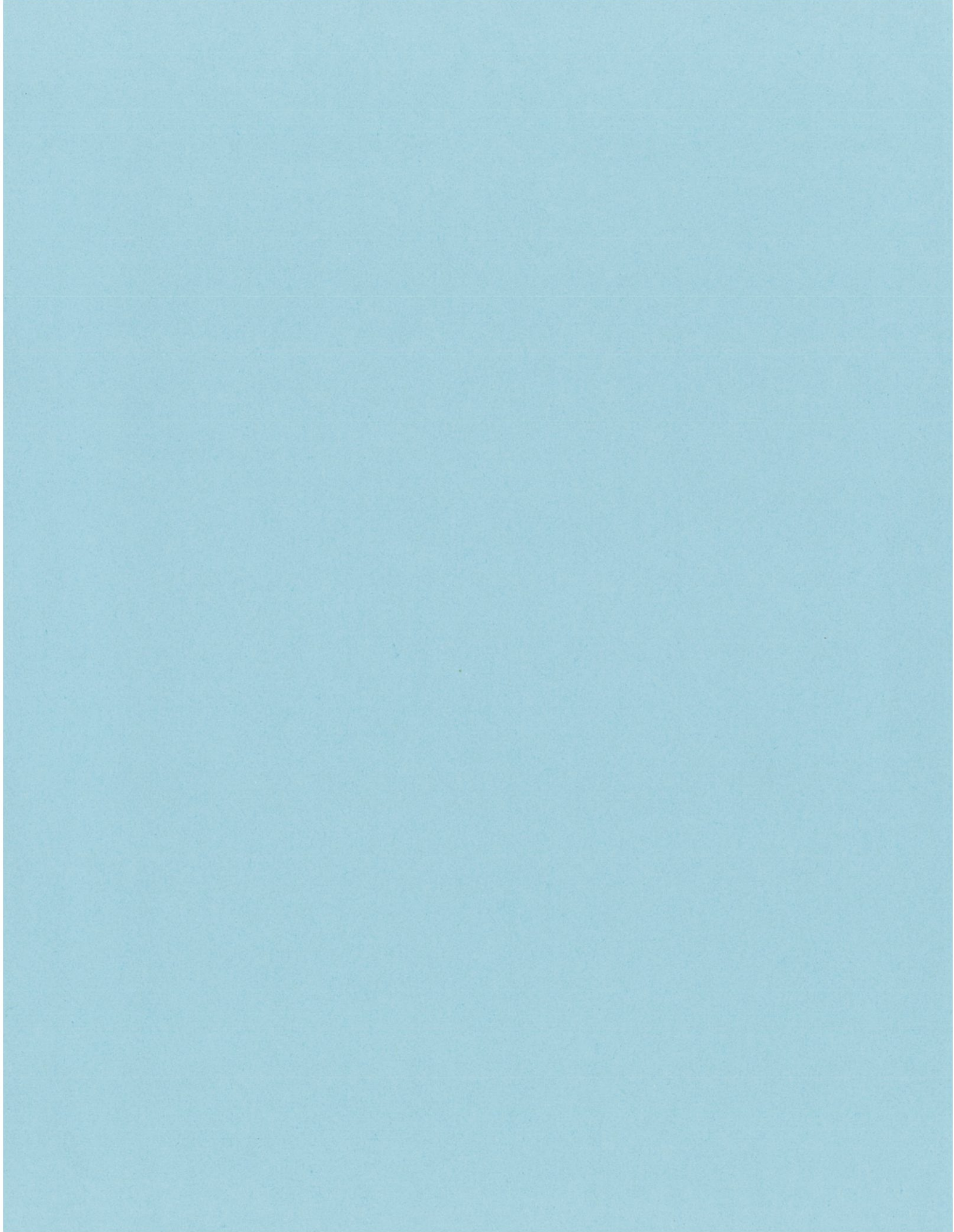
### Bill to:

Michelle Schipper, Broker  
 Harvery Kalles Ltd., Brokerage  
 206 Leameadow  
 Thornhill, Ont.  
 L4G 9G3

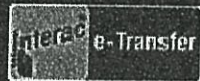
---

### Description:

July 3,2017-July 28,2017-administrative work, 35.5 hours @ \$22.	\$781.00
Expenses (3 receipts attached)	55.84
<b>Total</b>	<b>\$ 836.84</b>



**From:** MICHELLE SCHIPPER <[notify@payments.interac.ca](mailto:notify@payments.interac.ca)>  
**Subject:** INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Date:** August 15, 2017 at 2:30:46 PM EDT  
**To:** Judy Davies <[judydavies67@rogers.com](mailto:judydavies67@rogers.com)>  
**Reply-To:** MICHELLE SCHIPPER <[michelleschipper@rogers.com](mailto:michelleschipper@rogers.com)>



[View in browser](#)

| [Français](#)

**Hi Judy Davies,**

MICHELLE SCHIPPER sent you \$836.84 (CAD).

**Message:**

July invoice.

---

**Deposit your money at:**




**RBC Royal Bank**



Select a different financial institution

78

Expires: September 13, 2017

FAQs | This is a secure transaction 



**INTERAC e-Transfer**  
The smart, secure way to send your own money.

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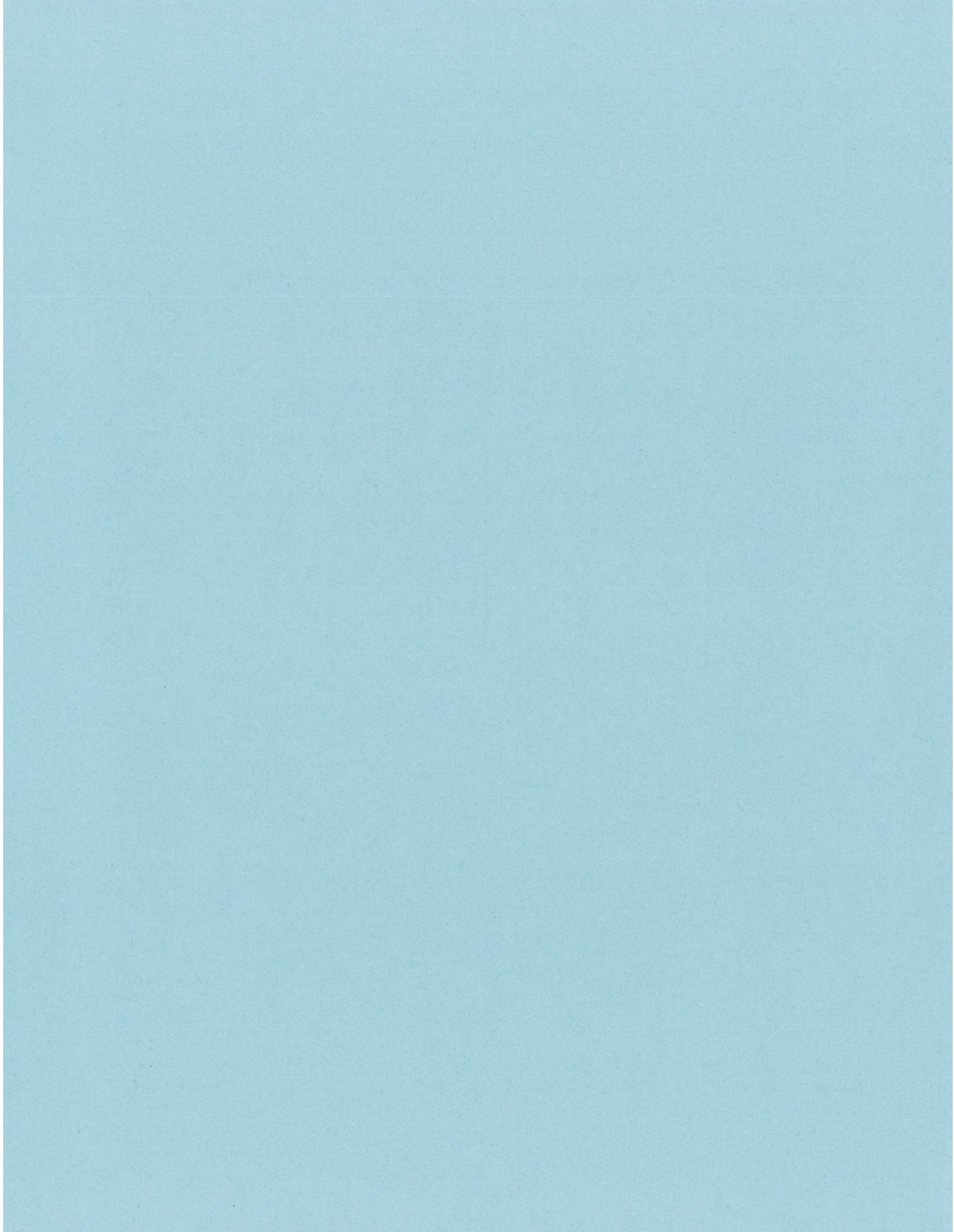


Email or text messages carry the notice while the financial institutions securely transfer the money using existing payment networks. For the answers to common questions please visit our FAQs. If your financial institution does not yet offer *Interac e-Transfer*<sup>®</sup>, you can still deposit transfers to a bank account in Canada.

This email was sent to you by Acxsys Corporation, the owner of the *Interac e-Transfer* service, on behalf of MICHELLE SCHIPPER at BMO Bank of Montreal.

Interac Association / Acxsys Corporation  
Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400  
P.O. Box 45, Toronto, ON M5J 2J1  
[www.interac.ca](http://www.interac.ca)





**Judy Davies**  
**24 Country Club Drive**  
**King, Ont.**  
**L7B 1M5**  
**289-221-5838**  
**judydavies67@rogers.com**

**Invoice**

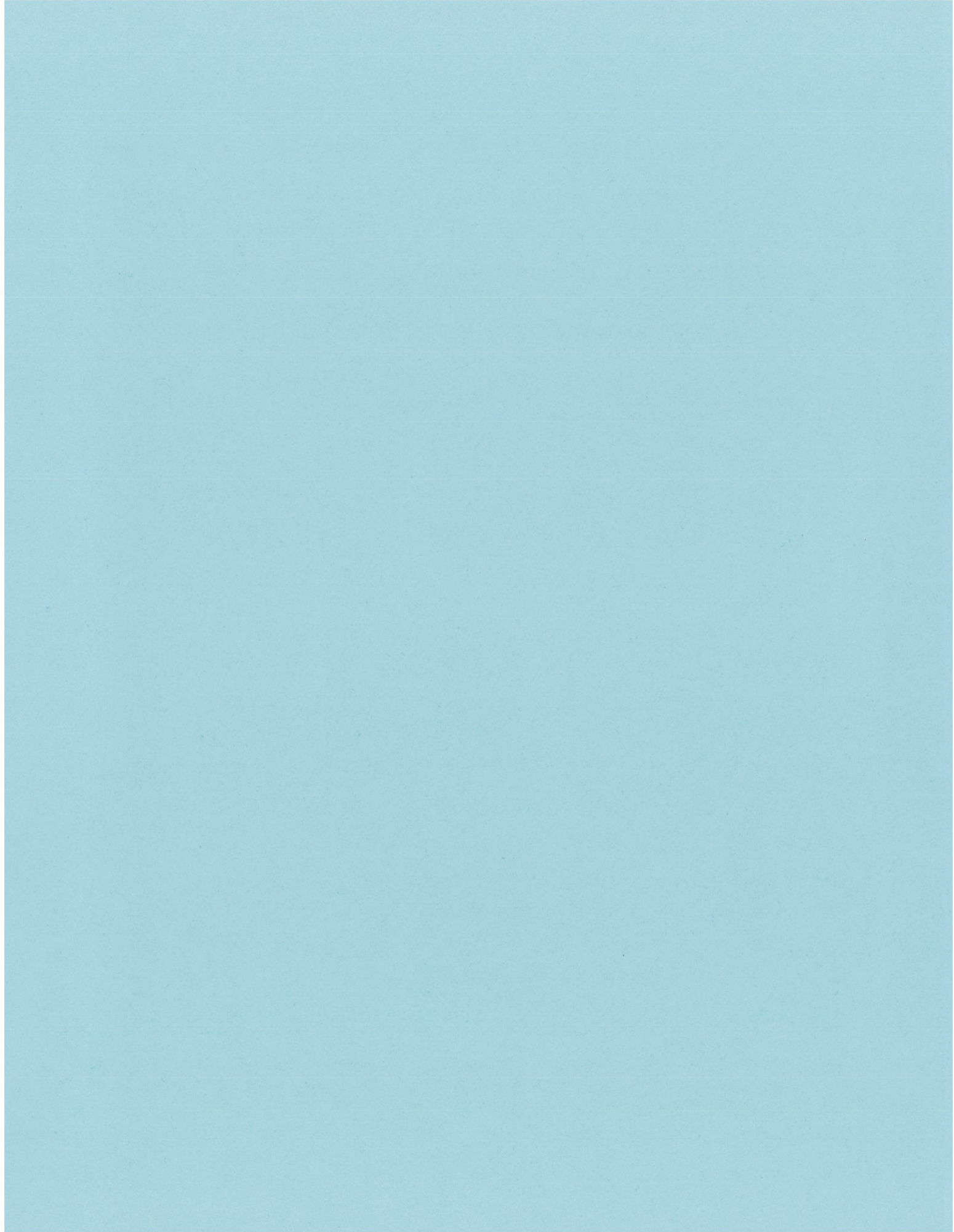
September 6, 2017

**Bill To:**  
**Michelle Schipper, Broker**  
**Harvey Kalles Real Estate Limited Brokerage**  
**206 Leameadow**  
**Thornhill, Ont.**  
**L4J 9G3**

---

**Description:**

Administrative August 3 <sup>rd</sup> , 2017- August 16,2017 11 hours @ \$22.00	\$242.00
Expences (2 receipts attached)	<u>\$ 65.00</u>
<b>Total</b>	<b>\$302.00</b>

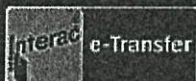


**From:** Judy Davies <judydavies67@rogers.com>  
**Subject:** Fwd: INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Date:** September 8, 2017 at 4:04:05 PM EDT  
**To:** Jack Davies <jack.davies@sac.on.ca>

Sent from my iPhone

Begin forwarded message:

**From:** MICHELLE SCHIPPER <notify@payments.interac.ca>  
**Date:** September 8, 2017 at 12:30:42 PM EDT  
**To:** Judy Davies <judydavies67@rogers.com>  
**Subject:** INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Reply-To:** MICHELLE SCHIPPER <michelleschipper@rogers.com>



View in browser

| Français



**Hi Judy Davies,**

MICHELLE SCHIPPER sent you \$302.00 (CAD).

**Message:**

administrative work aug 3 to aug 16 2017

---

**Deposit your money at:**



RBC Royal Bank

Or

Select a different financial institution

Expires: October 7, 2017



**INTERAC e-Transfer**  
The smart, secure way to send your own money.

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® Trade-Mark of Interac Inc. Used under licence

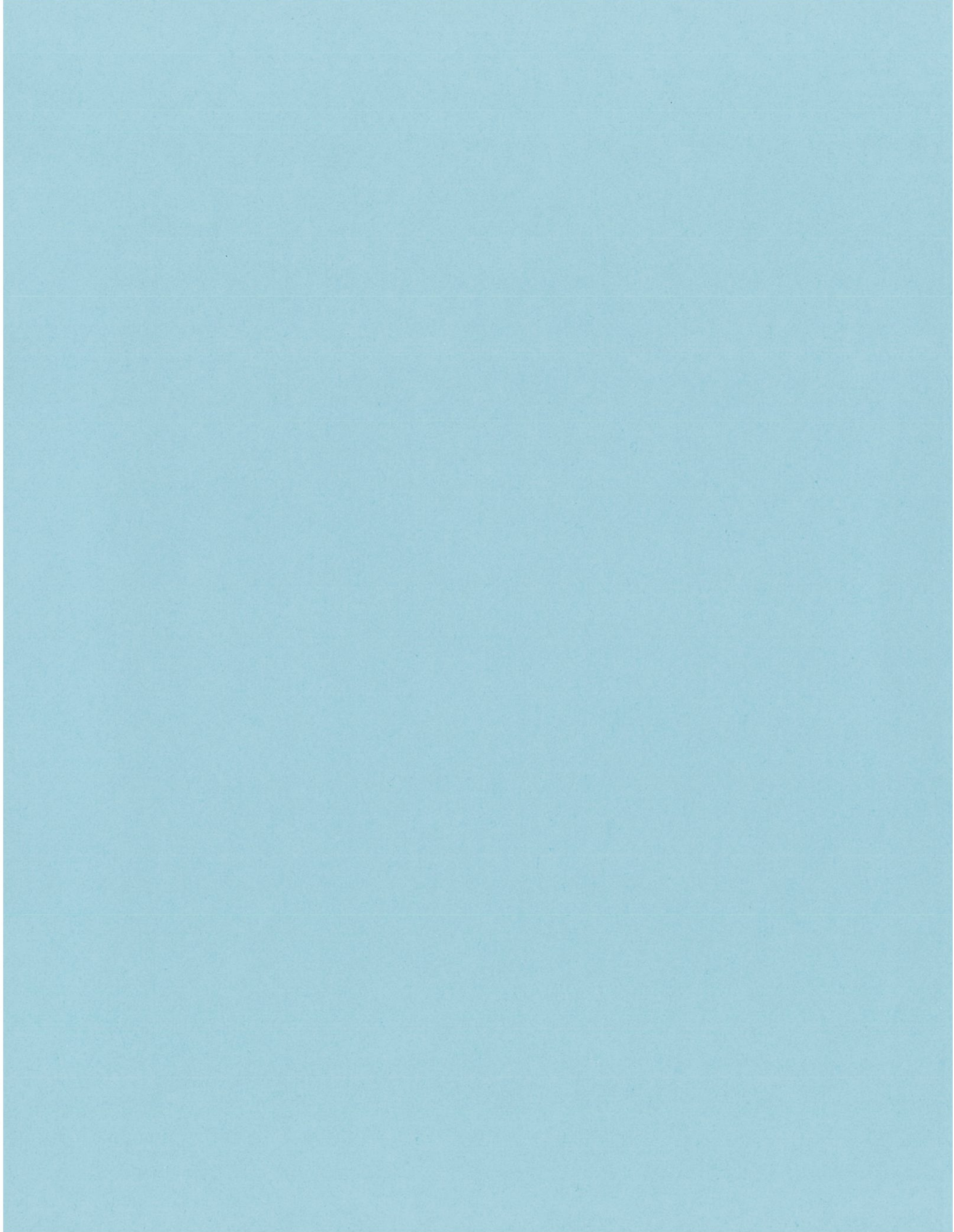
FAQs | This is a secure transaction



Email or text messages carry the notice while the financial institutions securely transfer the money using existing payment networks. For the answers to common questions please visit our FAQs. If your financial institution does not yet offer *Interac e-Transfer*<sup>®</sup>, you can still deposit transfers to any bank account in Canada.

This email was sent to you by Acxsys Corporation, the owner of the *Interac e-Transfer* service, on behalf of MICHELLE SCHIPPER at BMO Bank of Montreal.

Interac Association / Acxsys Corporation  
Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400  
P.O. Box 45, Toronto, ON M5J 2J1  
www.interac.ca



**Judy Davies**  
**24 Country Club Drive**  
**King, Ont.**  
**L7B 1M5**  
**289-221-5838**  
**judydavies67@rogers.com**

**Invoice**

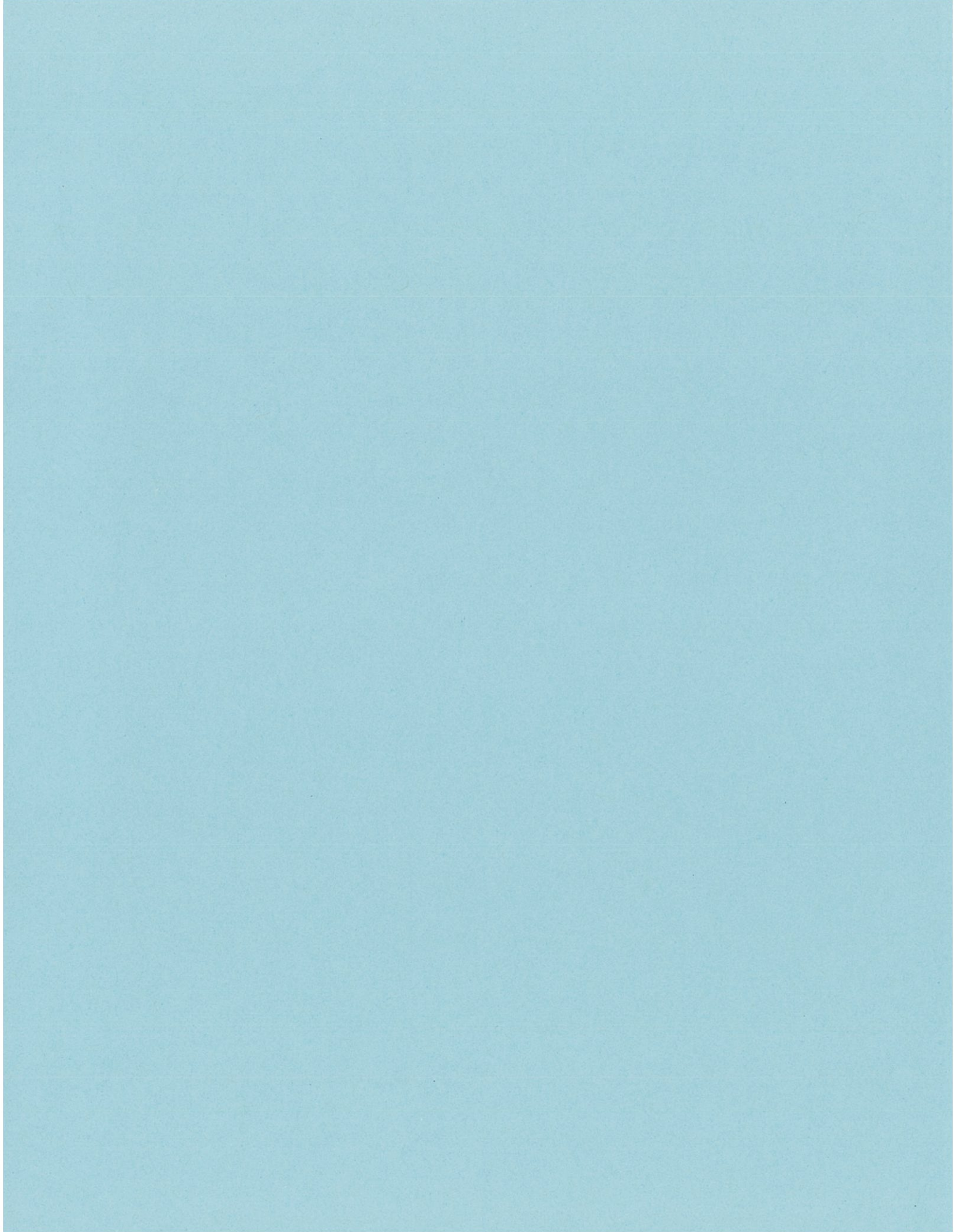
October 5, 2017

**Bill To:**  
**Michelle Schipper, Broker**  
**Harvey Kalles Real Estate Limited Brokerage**  
**206 Leameadow**  
**Thornhill, Ont.**  
**L4J 9G3**

---

**Description:**

Administrative services	
Sept. 6 <sup>th</sup> - 2 hours	
Sept. 12 <sup>th</sup> - 4 hours	
Sept. 14 <sup>th</sup> - 3 hours	
Sept. 17 <sup>th</sup> - 1 hour	
Sept. 21 <sup>st</sup> - 1 hour	
Sept 28 <sup>th</sup> - 6 hours	
Sept. 27 <sup>th</sup> - 1 hour	
Sept. 29 <sup>th</sup> - 2.5 hours	
<b>Total hours 20.5 @ \$22.00</b>	<b>\$451.00</b>
<b>Expences (5 receipts attached)</b>	<b><u>\$141.67</u></b>
<b>Total</b>	<b>\$592.67</b>



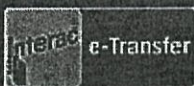


**From:** Judy Davies <judydavies67@rogers.com>  
**Subject:** Fwd: INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Date:** October 11, 2017 at 8:32:28 PM EDT  
**To:** Jack Davies <jack.davies@sac.on.ca>

Sent from my iPhone

Begin forwarded message:

**From:** MICHELLE SCHIPPER <notify@payments.interac.ca>  
**Date:** October 11, 2017 at 8:26:08 PM EDT  
**To:** Judy Davies <judydavies67@rogers.com>  
**Subject:** INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Reply-To:** MICHELLE SCHIPPER <michelleschipper@rogers.com>



View in browser

| Français



**Hi Judy Davies,**

MICHELLE SCHIPPER sent you \$592.67 (CAD).

**Message:**

for work for month of sept 2017

**Deposit your money at:**



RBC Royal Bank



Select a different financial institution

Expires: November 10, 2017



**INTERAC e-Transfer**  
The smart, secure way to send your own money.

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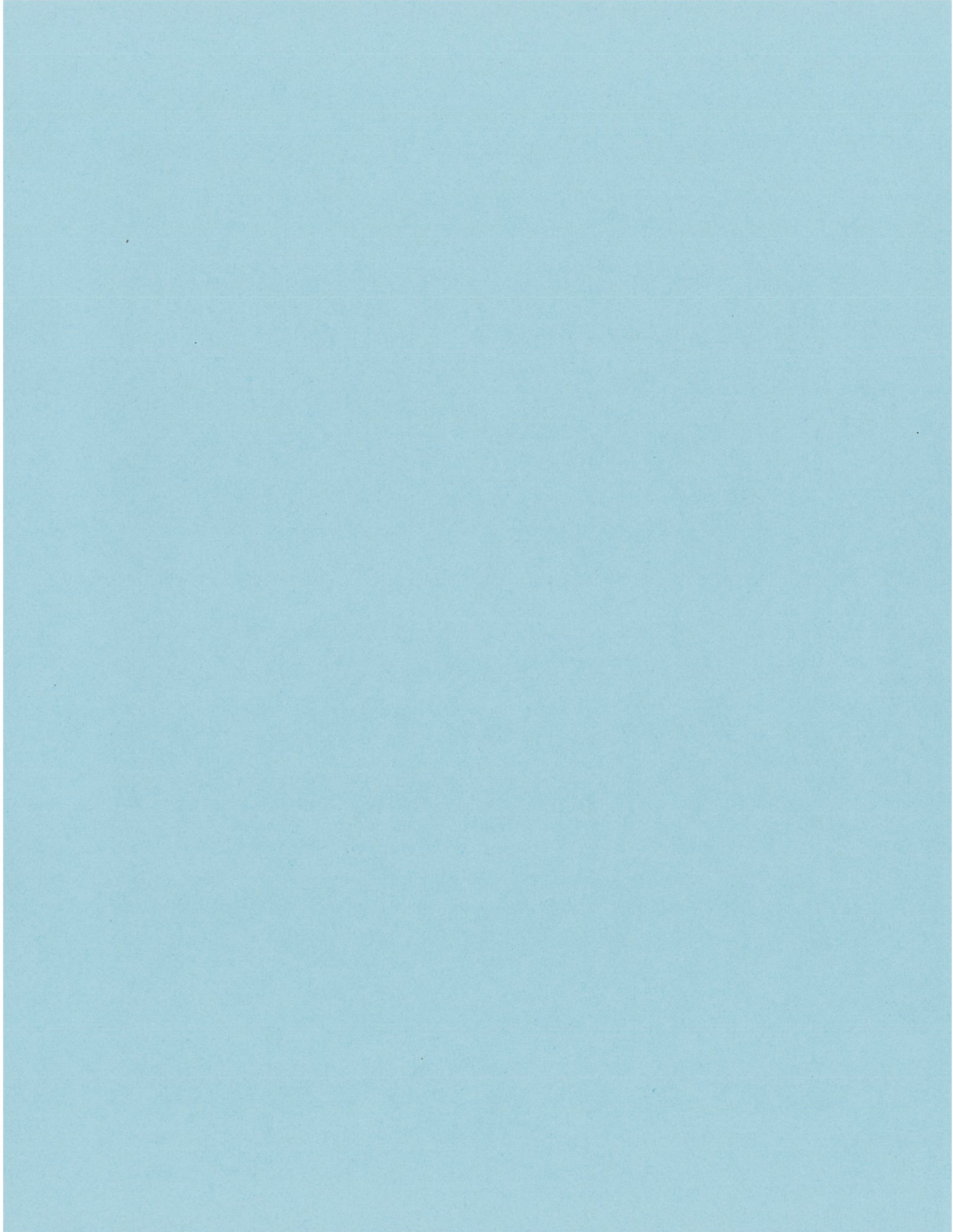
FAQs | This is a secure transaction



Email or text messages carry the notice while the financial institutions securely transfer the money using existing payment networks. For the answers to common questions please visit our FAQs. If your financial institution does not yet offer *Interac e-Transfer*<sup>®</sup>, you can still deposit transfers to any bank account in Canada.

This email was sent to you by Acxsys Corporation, the owner of the *Interac e-Transfer* service, on behalf of MICHELLE SCHIPPER at BMO Bank of Montreal.

Interac Association / Acxsys Corporation  
Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400  
P.O. Box 45, Toronto, ON M5J 2J1  
[www.interac.ca](http://www.interac.ca)



**Judy Davies**  
**24 Country Club Drive**  
**King, Ontario**  
**L7B 1M5**  
**289-221-5839**  
[judydavies67@rogers.com](mailto:judydavies67@rogers.com)

## **Invoice**

Nov.3, 2017

### **Bill to:**

**Michelle Schipper, Broker**  
**Harvey Kalles Ltd., Brokerage**  
**206 Leameadow**  
**Thornhill, Ont.**  
**L4G 9G3**

---

### **Description:**

October 2017 administrative work, 75 hours @ \$22.	\$ 1,650.00
Expenses (details receipts attached)	<u>\$ 273.98</u>
<b>Total</b>	<b><u>\$ 1,923.98</u></b>

**Expenses**

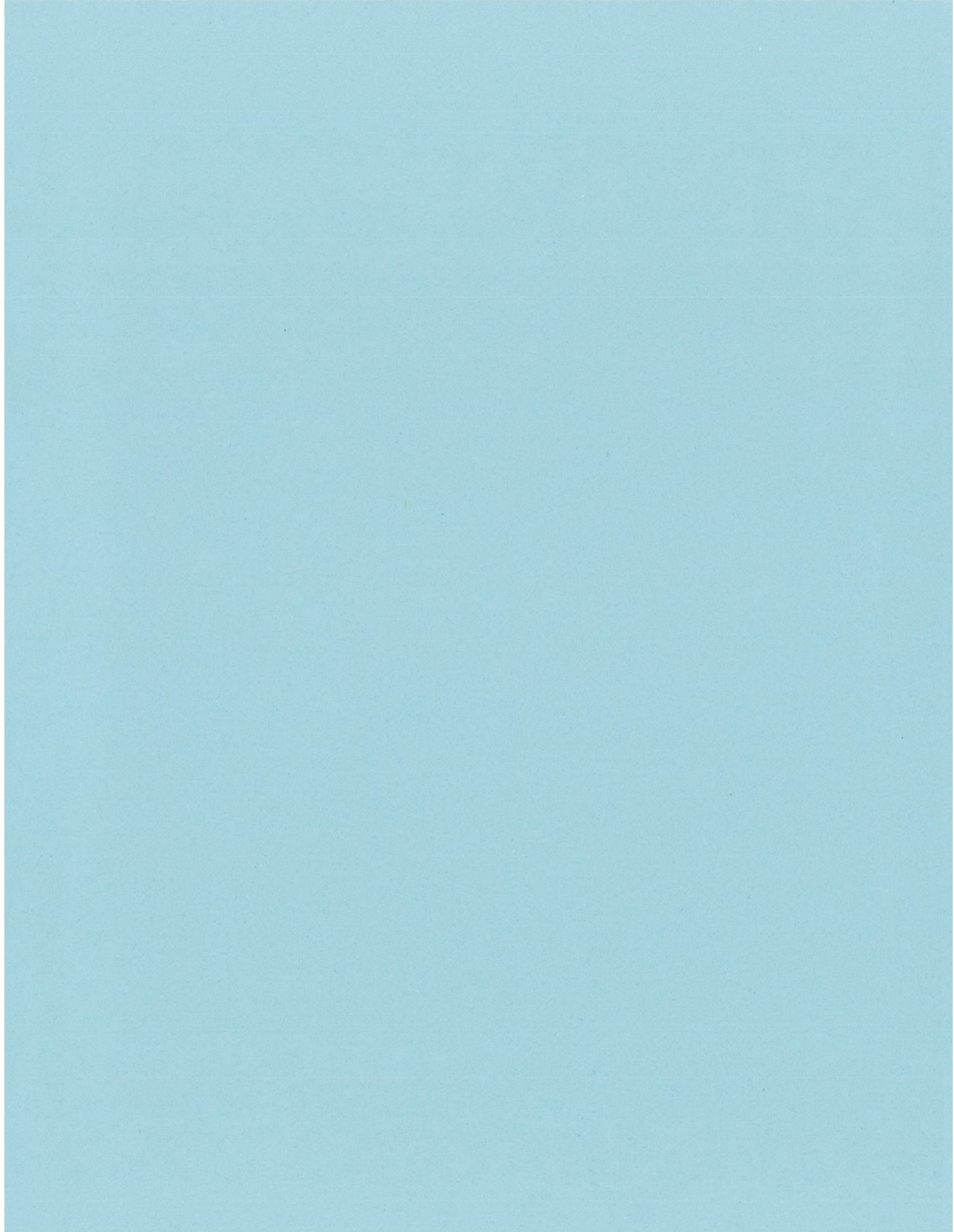
Nov.3,2017

**Submitted To:**

**Michelle Schipper, Broker  
Harvey Kalles Ltd., Brokerage  
206 Leameadow  
Thornhill, Ont.  
L4G 9G3**

---

Oct 12	Home Depot-keys cut	\$35.98
Oct 26	Dollarama-raffle tickets	7.06
Oct 26	Staples-flyer print	6.44
Oct 26	Staples-flyer print	3.82
Oct 27	UPS -flyers	65.65
Oct 30	Dollorama-bins/Halloween décor	13.84
Oct 30	Walmart-bin	11.27
Oct 30	Dollorama-Acorn Sales Supplies	29.95
Oct 30	Tim Hortons-coffee cards	<u>100.00</u>
Total		\$273.98

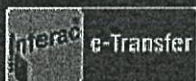


**From:** Judy Davies <judydavies67@rogers.com>  
**Subject:** Fwd: INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Date:** November 4, 2017 at 10:32:52 AM EDT  
**To:** Jack Davies <jack.davies@sac.on.ca>

Sent from my iPhone

Begin forwarded message:

**From:** MICHELLE SCHIPPER <notify@payments.interac.ca>  
**Date:** November 4, 2017 at 10:06:57 AM EDT  
**To:** Judy Davies <judydavies67@rogers.com>  
**Subject:** INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Reply-To:** MICHELLE SCHIPPER <michelleschipper@rogers.com>



[View in browser](#)

| [Français](#)



**Hi Judy Davies,**

MICHELLE SCHIPPER sent you \$1,923.98 (CAD).

**Message:**

invoice for oct 2017 admin work

---

**Deposit your money at:**



RBC Royal Bank



Select a different financial institution

Expires: December 3, 2017



**INTERAC e-Transfer**  
The smart, secure way to send your own money.

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FAQs | This is a secure transaction

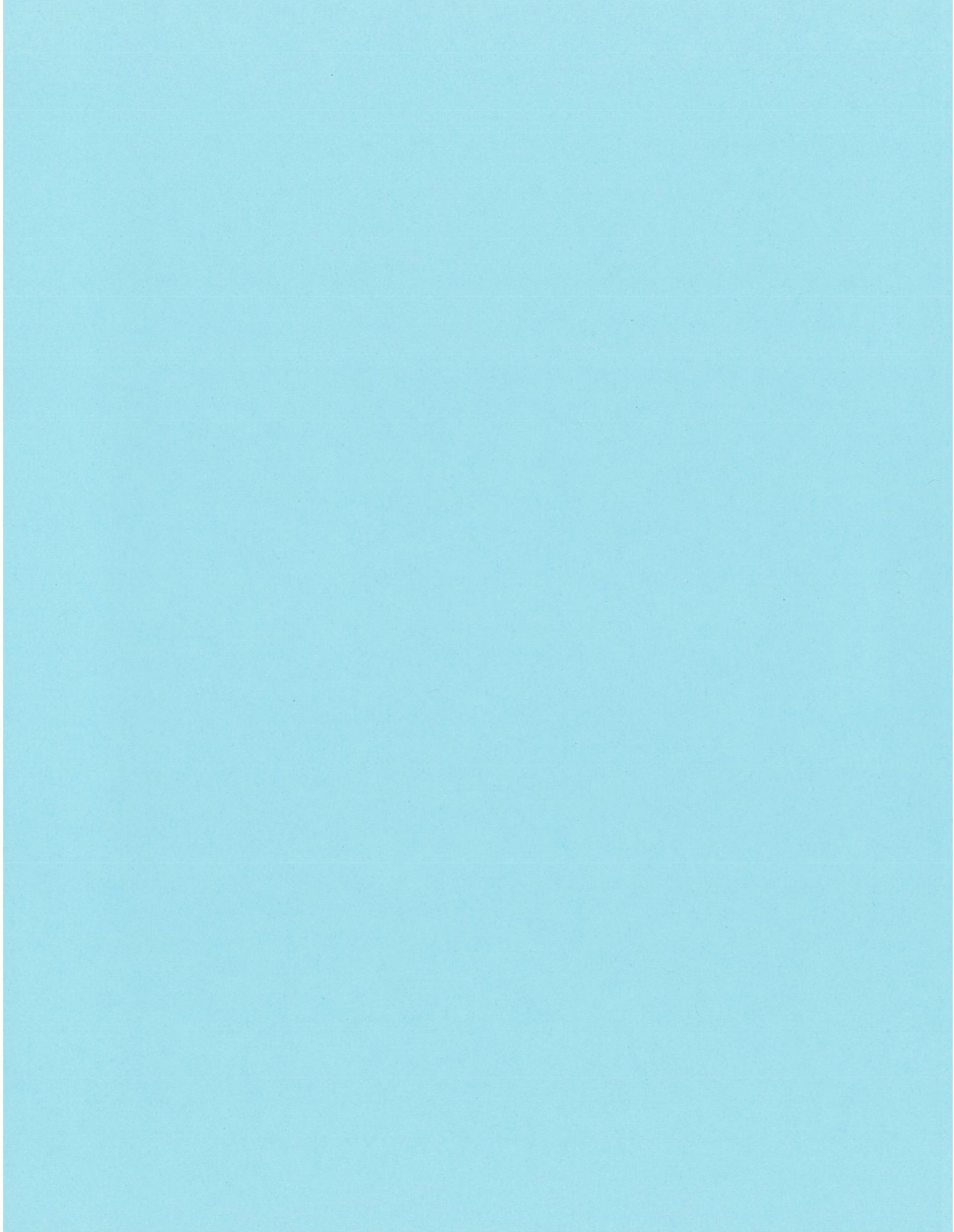


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This email was sent to you by Acxsys Corporation, the owner of the *Interac e-Transfer* service, on behalf of MICHELLE SCHIPPER at BMO Bank of Montreal.

Interac Association / Acxsys Corporation  
Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400  
P.O. Box 45, Toronto, ON M5J 2J1  
[www.interac.ca](http://www.interac.ca)





**Judy Davies**  
**24 Country Club Drive**  
**King, Ont.**  
**L7B 1M5**  
**289-221-5838**  
**judydavies67@rogers.com**

### **Invoice**

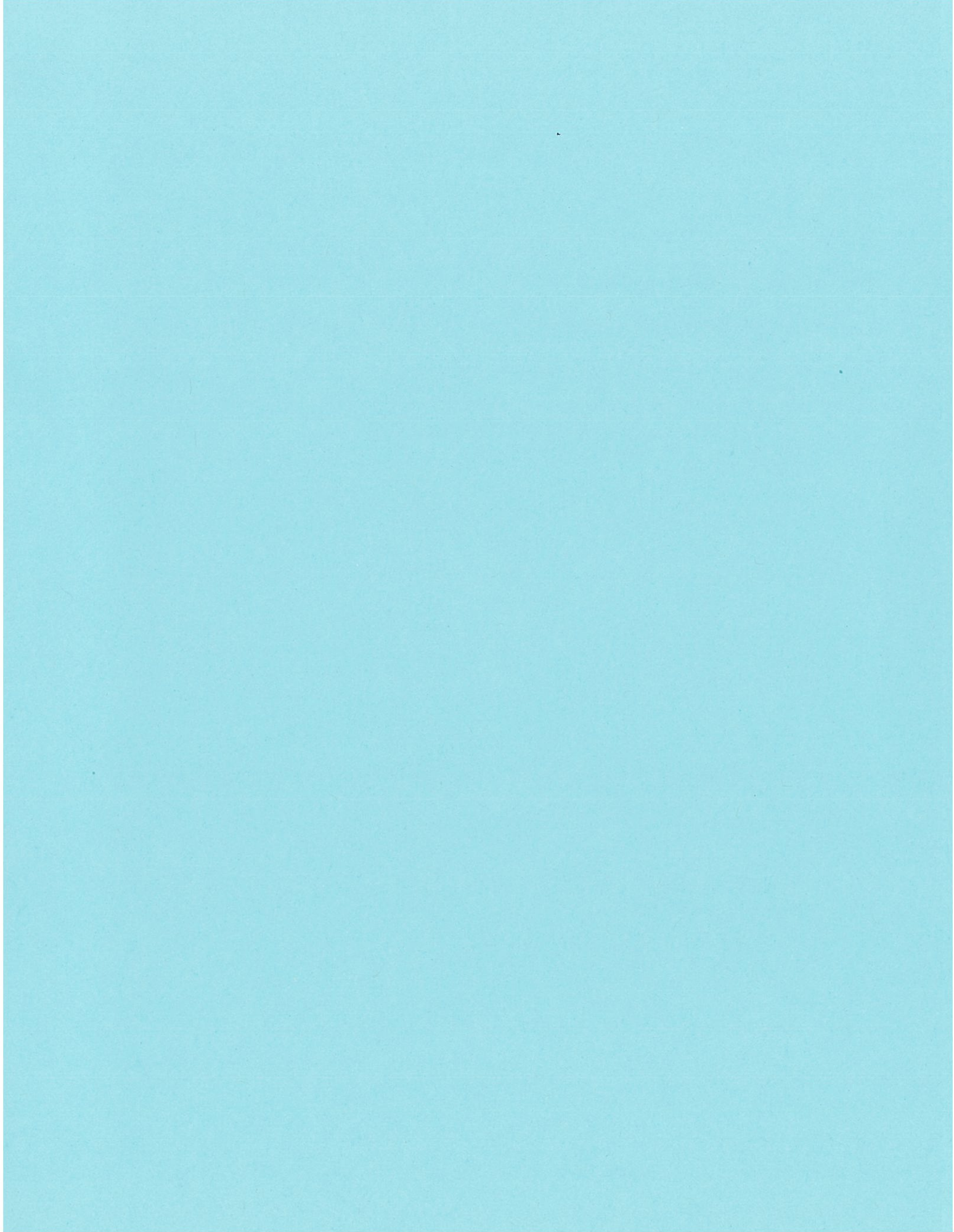
December 4, 2017

**Bill To:**  
**Michelle Schipper, Broker**  
**Harvey Kalles Real Estate Limited Brokerage**  
**206 Leameadow**  
**Thornhill, Ont.**  
**L4J 9G3**

---

#### **Description:**

Administrative work- November 2017 106 hours @ \$22.00	\$2,332.
Expences (5 receipts attached)	<u>157.71</u>
<b>Total</b>	<b>\$2,489.71</b>



**From:** MICHELLE SCHIPPER <[notify@payments.interac.ca](mailto:notify@payments.interac.ca)>  
**Date:** December 5, 2017 at 1:00:55 PM EST  
**To:** Judy Davies <[judydavies67@rogers.com](mailto:judydavies67@rogers.com)>  
**Subject:** INTERAC e-Transfer: MICHELLE SCHIPPER sent you money.  
**Reply-To:** MICHELLE SCHIPPER <[michelleschipper@rogers.com](mailto:michelleschipper@rogers.com)>

[View in browser](#)[Français](#)

**Hi Judy Davies,**

MICHELLE SCHIPPER sent you \$2,489.71 (CAD).

**Message:**

administrative work for month of november 2017

---

**Deposit your money at:**



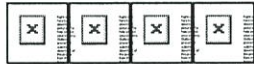
Select a different financial institution

Expires: January 3, 2018



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FAQs | This is a secure transaction



Email or text messages carry the notice while the financial institutions securely transfer the money using existing payment networks. For the answers to common questions please visit our FAQs. If your financial institution does not yet offer *Interac e-Transfer*®, you can still deposit transfers to any bank account in Canada.

This email was sent to you by Acxsys Corporation, the owner of the *Interac e-Transfer* service, on behalf of MICHELLE SCHIPPER at BMO Bank of Montreal.

Interac Association / Acxsys Corporation  
Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400  
P.O. Box 45, Toronto, ON M5J 2J1  
[www.interac.ca](http://www.interac.ca)

**TAB H**

THIS IS EXHIBIT "**H**"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

**Michael Beeforth**



Royal Bank of Canada  
P.O. Box 4047 Terminal A  
Toronto ON M5W 1L5

# Your RBC personal banking account statement

From September 6, 2017 to October 6, 2017

RBPDA10020\_4266176\_018 E D 006 00232 00435  
WALTER DAVIES  
24 COUNTRY CLUB DR  
KING CITY ON L7B 1M5

Your account number: 00232-5044334

How to reach us: 1-800 ROYAL® 1-1  
(1-800-769-2511)  
[www.rbcroyalbank.com/deposits](http://www.rbcroyalbank.com/deposits)

## Summary of your account for this period

RBC Student Banking™ 00232-5044334

Royal Bank of Canada  
15408 YONGE ST, AURORA, ON L4G 1N9

Your opening balance on September 6, 2017	\$49.63
Total deposits into your account	+ 452.00
Total withdrawals from your account	- 383.05
Your closing balance on October 6, 2017	= \$118.58

## Details of your account activity

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Opening Balance			49.63
8 Sep	Online Banking transfer - 1687		100.00	
	INTERAC e-Transfer - 6386		302.00	451.63
	Online Banking payment - 9431 ENBRIDGE	76.32		
	Online Banking payment - 0424 ROGERS CABLE	256.75		118.56
12 Sep	Online Banking transfer - 0249		50.00	168.56
18 Sep	Visa Debit purchase - 3050 STEAMGAMES.COM	39.99		128.57



RBPDA10020\_4266176\_018 - 0084672 HRI - 00 - 1 - 492 - 11 - - 669





# Your RBC personal banking account statement

94

From September 6, 2017 to October 6, 2017

## Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2 Oct	Visa Debit purchase - 8917 APL* ITUNES.COM	9.99		118.58
	<b>Closing Balance</b>			<b>\$118.58</b>

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.

If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.

Please retain this statement for your records.

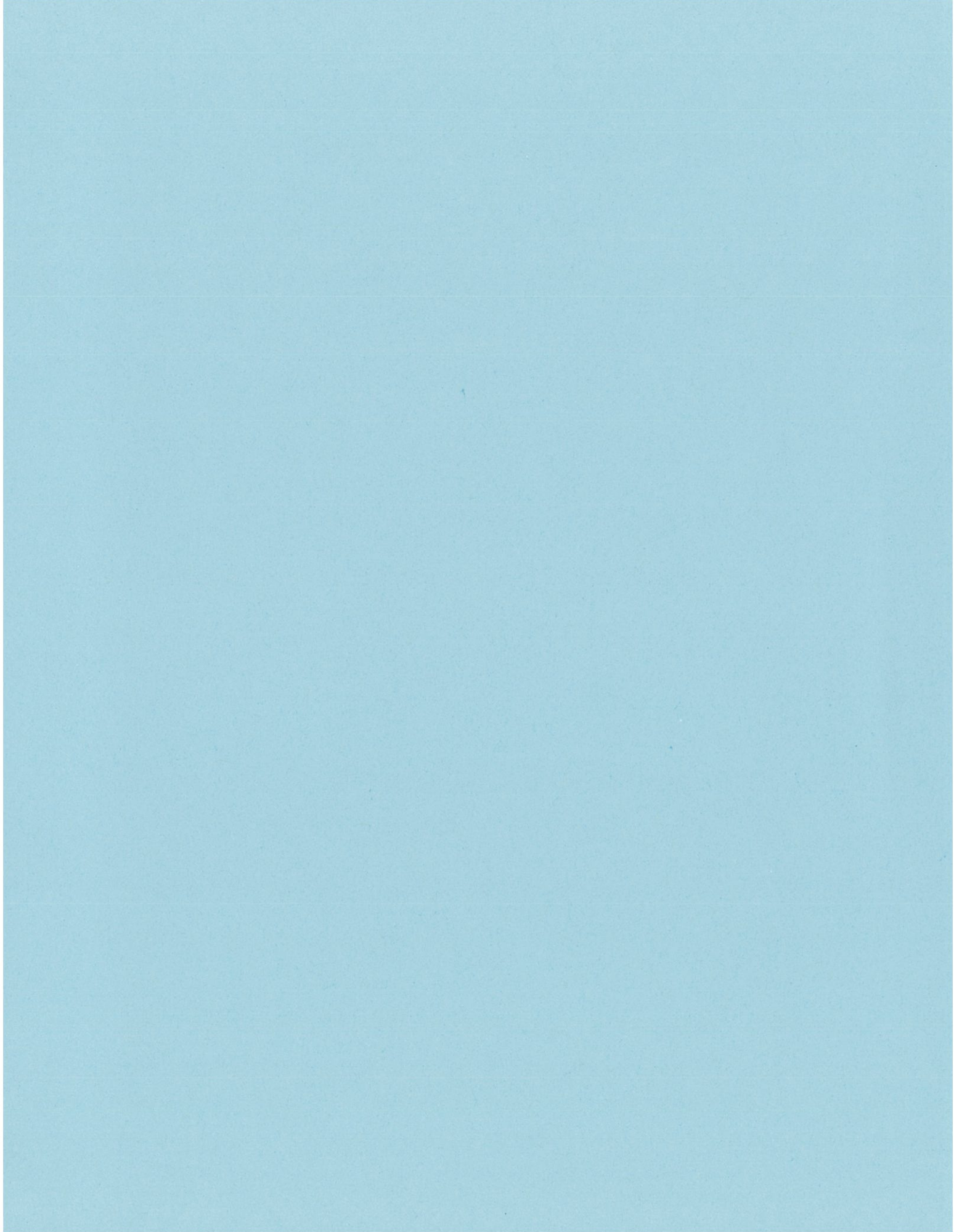
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Royal Bank of Canada GST Registration Number: R105248165

Royal Trust Corporation of Canada GST Registration Number: R104646666

The Royal Trust Company GST Registration Number: R105248264





Royal Bank of Canada  
P.O. Box 4047 Terminal A  
Toronto ON M5W 1L5

# Your RBC personal banking account statement

From October 6, 2017 to November 6, 2017

RBPDA10020\_4933851\_027 E D 006 00232 00354  
WALTER DAVIES  
24 COUNTRY CLUB DR  
KING CITY ON L7B 1M5

Your account number: 00232-5044334

How to reach us: 1-800 ROYAL® 1-1  
(1-800-769-2511)  
[www.rbcroyalbank.com/deposits](http://www.rbcroyalbank.com/deposits)

## Summary of your account for this period

RBC Student Banking™ 00232-5044334

Royal Bank of Canada  
15408 YONGE ST, AURORA, ON L4G 1N9

Your opening balance on October 6, 2017	\$118.58
Total deposits into your account	+ 893.98
Total withdrawals from your account	- 531.90
<b>Your closing balance on November 6, 2017</b>	<b>= \$480.66</b>

## Details of your account activity

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Opening Balance			118.58
11 Oct	Visa Debit purchase - 3237 STEAMGAMES.COM	9.13		109.45
12 Oct	INTERAC e-Transfer - 0807		592.67	702.12
16 Oct	Visa Debit purchase - 7756 STEAMGAMES.COM	16.99		685.13
23 Oct	Online Banking payment - 4728 ENBRIDGE	59.83		
	Online Banking payment - 5871 HYDRO ONE	333.34		291.96
24 Oct	INTERAC e-Transfer - 3978		300.00	591.96
25 Oct	Visa Debit purchase - 3800 BLIZZARD	1.31		
	Visa Debit purchase - 2796 BLIZZARD	55.15		535.50
30 Oct	Visa Debit purchase - 6416 APL* ITUNES.COM	9.99		
	Visa Debit purchase - 0676 BLIZZARD	19.84		505.67
2 Nov	Visa Debit authorization expired - 3800 BLIZZARD		1.31	506.98

RBPDA10020\_4933851\_027 - 1 - 411 - 26 - - 561



# Your RBC personal banking account statement

96

From October 6, 2017 to November 6, 2017

## Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
3 Nov	Visa Debit purchase - 2800 BLIZZARD	26.32		480.66
	Closing Balance			\$480.66

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.

If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.

Please retain this statement for your records.

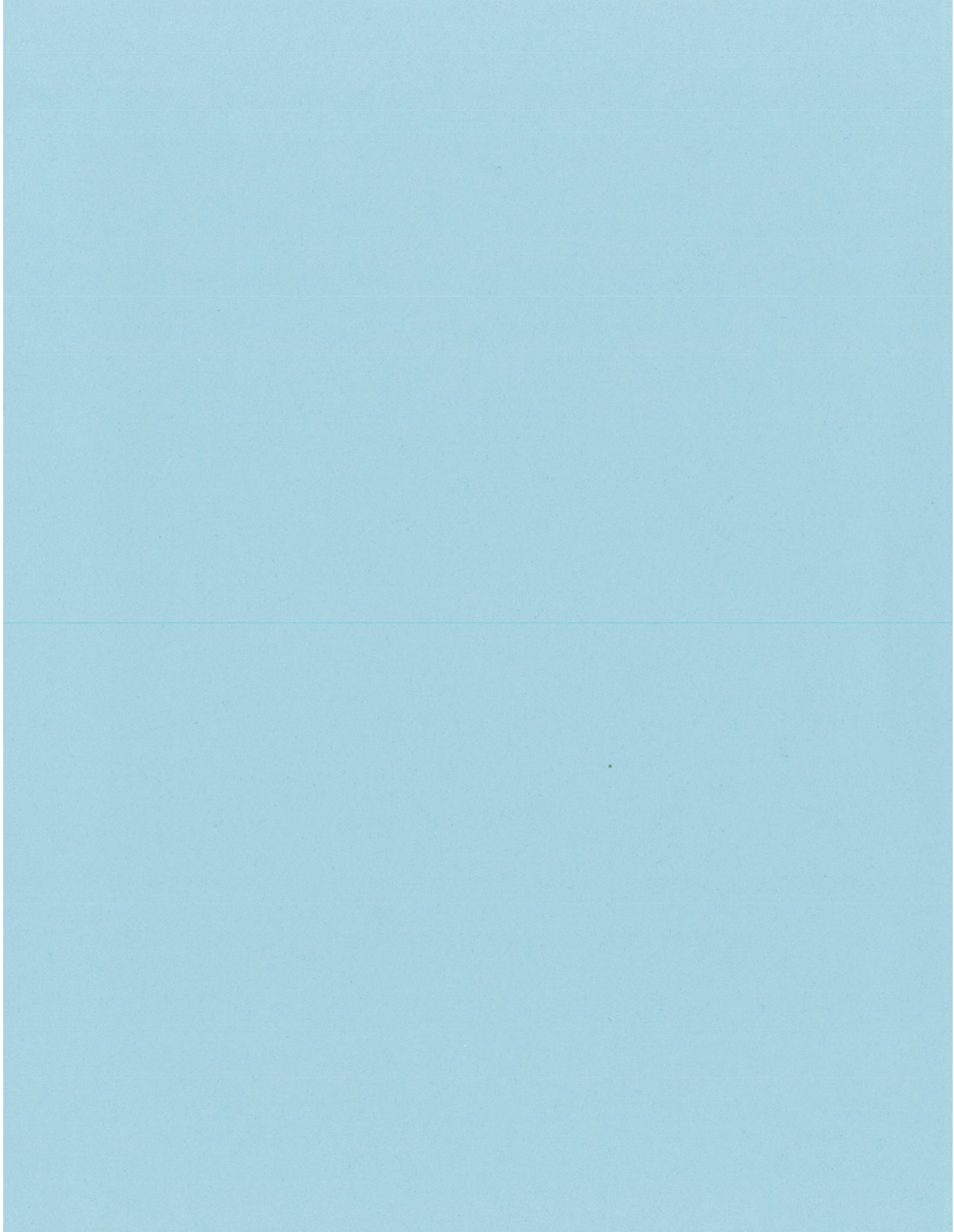
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Royal Trust Corporation of Canada GST Registration Number: R104646666

The Royal Trust Company GST Registration Number: R105248264





Royal Bank

WALTER DAVIES

November 29, 2017

RBC Day to Day Savings™ (4615)

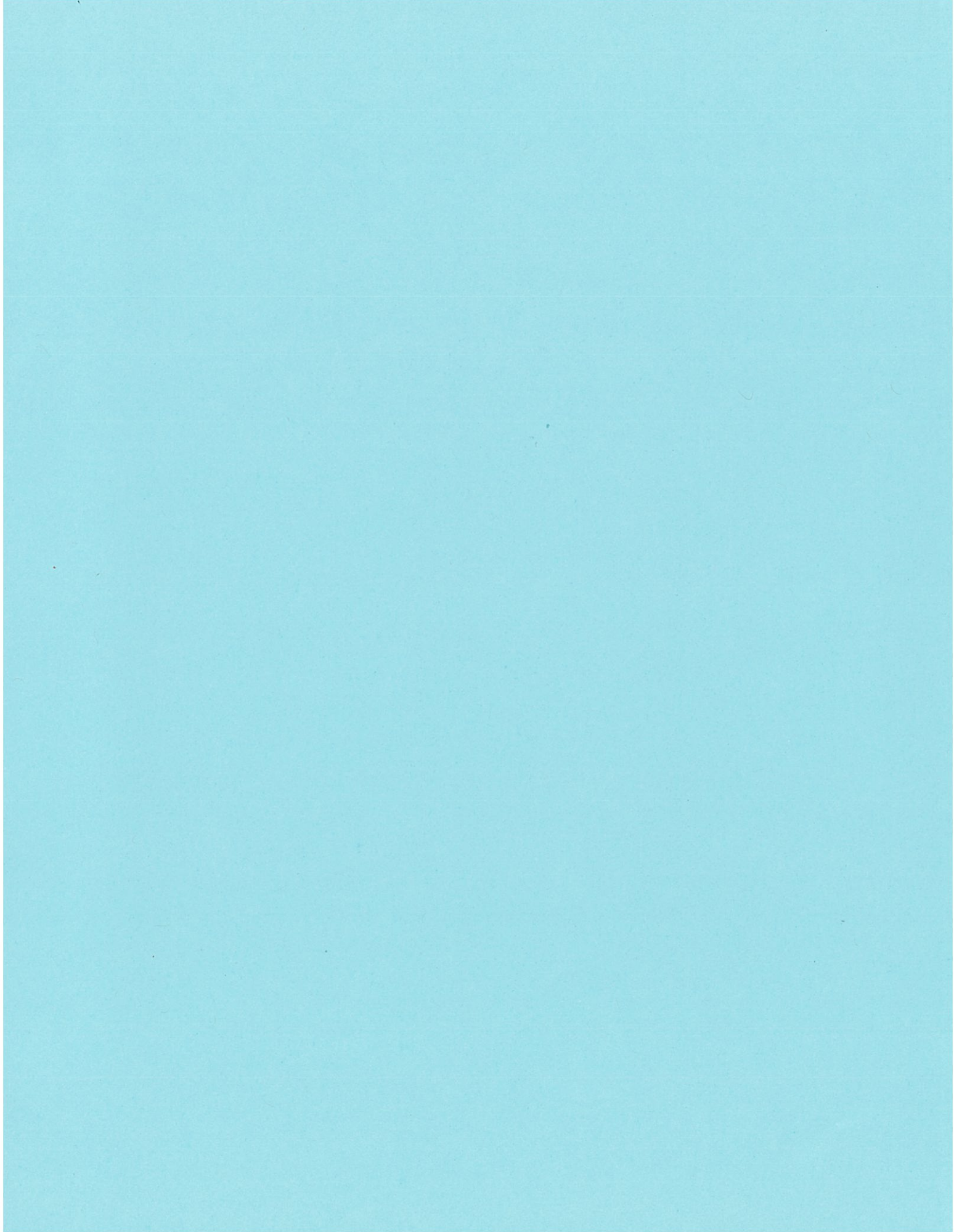


Current Balance \$1,475.86  
Available Balance \$1,475.86

RBC Day to Day Savings™, CAD Authorized Overdraft \$0.00

Transactions As of Nov 29, 2017

DATE	DESCRIPTION	WITHDRAWALS	DEPOSIT	BALANCE
Nov 21, 2017	Online Banking payment - 8137 ROGERS CABLE	-\$420.00		\$1,475.86
Nov 15, 2017	Online Banking payment - 5444 VISA ROYAL BNK	-\$500.00		\$1,895.86
Nov 07, 2017	Online Banking payment - 7706 ROGERS WIRELESS	-\$446.42		\$2,395.86
Nov 07, 2017	Online Banking payment - 7373 ROGERS CABLE	-\$263.09		
Nov 07, 2017	Online Banking payment - 2999 HYDRO ONE	-\$201.00		
Nov 07, 2017	Online Banking payment - 6843 ENBRIDGE	-\$85.65		
Nov 06, 2017	INTERAC e-Transfer - 3927			
			\$1,923.98	\$3,392.02



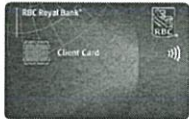


Royal Bank

WALTER DAVIES

December 13, 2017

RBC Student Banking™ (4334)



RBC Student Banking™, CAD

**Current Balance** \$1,923.59  
**Available Balance** \$1,923.59  
**Authorized Overdraft** \$0.00

Transactions As of Dec 13, 2017

▼ DATE	DESCRIPTION	WITHDRAWALS	DEPOSIT	BALANCE
Dec 12, 2017	Visa Debit purchase - 1575 APL* ITUNES.COM	-\$9.99		\$1,923.59
Dec 11, 2017	Contactless Interac purchase - 4028 METRO #767	-\$38.13		\$1,933.58
Dec 11, 2017	INTERAC-SC-3840	-\$1.50		
Dec 11, 2017	ATM withdrawal - 11273840	-\$261.60		
Dec 11, 2017	INTERAC e-Transfer - 2387		\$250.00	
Dec 08, 2017	Visa Debit authorization expired - 1575 APL* ITUNES.COM		\$9.99	\$1,984.81
Dec 07, 2017	Online Banking payment - 3921 ROGERS WIRELESS	-\$446.42		\$1,974.82
Dec 07, 2017	Online Banking payment - 7211 VISA ROYAL BNK	-\$200.00		



Dec 07, 2017	Online Banking payment - 7916 ENBRIDGE	-\$170.14		
Dec 07, 2017	Online Banking payment - 9999 HYDRO ONE	-\$139.32		
Dec 07, 2017	Interac purchase - 6215 LOBLAW RCSS #10	-\$103.96		
Dec 05, 2017	INTERAC e-Transfer - 3623		\$2,489.71	\$3,034.66
Dec 05, 2017	INTERAC e-Transfer - 0461		\$141.25	
Nov 30, 2017	Visa Debit purchase - 1575 APL* ITUNES.COM	-\$9.99		\$403.70

Royal Bank of Canada Website, © 1995-2017

# TAB I

THIS IS EXHIBIT "I"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

Michael Beeforth

LJLNLOAN LN6280 N 171116-08458-0001

**Loan Statement**

Account Number	Current Due Amount	Past Due Amount	Payment Due Date	Total Due Amount
70129002	3,129.88	9,702.62	9/01/17	12,832.50

Property Address: 35411 N. 66TH PL  
CAREFREE, AZ 85377

Additional Escrow \_\_\_\_\_ Additional Principal \_\_\_\_\_

**TOTAL AMOUNT YOU ARE PAYING**



Payments received after due date will appear as past due on your next statement.

008458 0.5380 SP 0.500  
JOHN EVAN DAVIES  
35411 N. 66TH PL  
CAREFREE, AZ 85377

TR00031

BOFI Federal Bank Loan Payments  
P.O. Box 80471  
City of Industry, CA 91716-8471

80471000000070129002000031298800012832500



Digital banking at your fingertips

- Online Banking
- Mobile Banking
- Mobile Deposits
- Award Winning Banking Solutions



Account Number	Statement Closing Date	Interest Rate	YTD Interest Paid	Escrow Balance	Current Balance
70129002	11/15/17	4.7500%	18,694.03	0.00	586,752.49
Posting Date	Transaction Description			Amount	Balance
10/17/17	PREVIOUS PRINCIPAL BALANCE				586,752.49
Payment Due Date	Current Due Amount	Past Due Amount	Late Charge Date	Late Charge Amount	Total Due Amount
9/01/17	3,129.88	9,702.62	12/18/17	156.49	12,832.50
		Principal	Interest	Escrow	Other Fees
		816.94	2,312.94	0.00	0.00

**TAB J**

THIS IS EXHIBIT "J"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

State Farm



State Farm Fire and Casualty Company  
PO Box 9011  
Tempe, AZ 85281-9711

**BALANCE DUE NOTICE**

POLICY NUMBER 03-B4-L763-0  
Homeowners Policy  
DEC 27 2017 to DEC 27 2018

103

DATE DUE DEC 27 2017 PLEASE PAY THIS AMOUNT \$2,537.00

Z H-24-1426-FBA3 H F

DAVIES, JOHN EVAN & JUDITH  
24 COUNTRY CLUB DR  
KING CITY ON L7B 1M5  
CANADA



ST 38  
0-01-1241

Location: 35411 N 66TH PL  
CAREFREE AZ  
85377

Important Message(s)

83 3100 5479

See reverse for important information.  
Please keep this part for your record.  
Prepared NOV 06 2017

Agent STEVE FAIR INS AGENCY INC  
Telephone (480) 563-2710

( Please fold and tear here )

MOVING? PLEASE SEE YOUR STATE FARM AGENT. H-1426-FBA3



INSURED DAVIES, JOHN EVAN & JUDITH

POLICY NUMBER 03-B4-L763-0 HO - HOMEOWNERS

Loan No: 3369143

PLEASE RETURN THIS PART WITH YOUR  
CHECK MADE PAYABLE TO STATE FARM.

DATE DUE PLEASE PAY THIS AMOUNT  
DEC 27 2017 \$2,537.00

Please contact your State Farm Agent if you  
have any questions about your policy.

2409801268  
Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001



620-101-6-8-10-04-2010 (102094)  
For office use only

Prepared: NOV 06 2017  
E DR,NP,6R

REB

FIRE BAL DUE

\$2,537.00

0126

700802600253700 603154421763001524>

007

**TAB K**



THIS IS EXHIBIT "K"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017



---

Commissioner for Taking Affidavits, etc.

**Michael Beeforth**



# TAB L

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**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017



---

Commissioner for Taking Affidavits, etc.

**Michael Beeforth**



**S|A|C** EST. 1899  
**St. Andrew's College**  
 15800 YONGE STREET  
 AURORA, ONTARIO  
 CANADA L4G 3H7

STUDENT BILLING 905.727.3178x227

**STATEMENT 107**

Statement date	11/30/17
Printed on 12/08/17	Page 1

Mr. J. and Mrs. J. Davies  
 24 Country Club  
 King ON L7B 1M5

Charges For	
Walter ( Jack ) Robert Jackson Davies	
Record ID	Student Grade
20110042	12

Amount Due	\$3,461.45
Amount Enclosed	

Please detach and return this portion with your remittance

Date	Type	Reference	Amount	Balance
		Summary balance as of 09/30/17	\$6,650.00	\$6,650.00
10/15/17	Charge	Dayboy Lunch Fee - Monthly Plan	\$120.00	\$6,770.00
10/15/17	Charge	Dayboy Personal Service Fee - Monthly Plan	\$100.00	\$6,870.00
10/15/17	Charge	Dayboy Technology Fee - Monthly Plan	\$200.00	\$7,070.00
10/15/17	Charge	Dayboy Tuition - Monthly Plan	\$2,905.00	\$9,975.00
10/27/17	Charge	Campus Shop Purchases STATISTICS AND PROBABILITY	\$99.75	\$10,074.75
11/07/17	Charge	Campus Shop Purchases 4 COLOUR BIC	\$3.72	\$10,078.47
11/07/17	Charge	Campus Shop Purchases HILITER BRITELINER	\$0.79	\$10,079.26
11/15/17	Charge	Dayboy Lunch Fee - Monthly Plan	\$120.00	\$10,199.26
11/15/17	Charge	Dayboy Personal Service Fee - Monthly Plan	\$100.00	\$10,299.26
11/15/17	Charge	Dayboy Technology Fee - Monthly Plan	\$200.00	\$10,499.26
11/15/17	Charge	Dayboy Tuition - Monthly Plan	\$2,905.00	\$13,404.26
11/17/17	Credit	Credit for Bursary	(\$10,000.00)	\$3,404.26
11/22/17	Charge	Other - See description Book - Plato's Republic	\$28.10	\$3,432.36
11/23/17	Credit	Credit for Campus Shop Purchases PANTS GREY 32	(\$62.15)	\$3,370.21
11/27/17	Charge	Campus Shop Purchases THE GREAT GATSBY	\$15.74	\$3,385.95
11/27/17	Charge	Campus Shop Purchases KIM'S CONVENIENCE	\$15.70	\$3,401.65
11/27/17	Charge	Campus Shop Purchases KING LEAR	\$37.75	\$3,439.40




# S|A|C

EST. 1899

## St. Andrew's College

15800 YONGE STREET  
AURORA, ONTARIO  
CANADA L4G 3H7

STUDENT BILLING 905.727.3178x227

### STATEMENT 108

Statement date 11/30/17

Printed on 12/08/17 Page 2

#### Charges For

Walter ( Jack ) Robert Jackson Davies

Record ID Student Grade

20110042 12

Amount Due \$3,461.45

Amount Enclosed

Mr. J. and Mrs. J. Davies  
24 Country Club  
King ON L7B 1M5

Please detach and return this portion with your remittance

Date	Type	Reference	Amount	Balance
11/27/17	Charge	Campus Shop Purchases CIRCLE	\$22.05	\$3,461.45

<Current>	31-60	61-90	over 90	Total
\$3,423.85	\$37.60	\$0.00	\$0.00	\$3,461.45

**TAB M**

THIS IS EXHIBIT "M"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017



Commissioner for Taking Affidavits, etc.

Michael Beeforth



FARAZ YOUSUF APOTHECARY LTD.  
14729 YONGE ST.  
AURORA, ON L4G 1N1 CANADA  
Store # 0970 Phone: 905-727-4275



OFFICIAL PRESCRIPTION RECEIPT

DAVIES, JOHN  
24 COUNTRY CLUB DR  
KING CITY, ON L7V 1M5  
289-221-5839  
DR. P. VADAS

Date: 26 Jan 2016  
Rx: 9471654 Ref: 1 Tx: 11828196

ACT-RANITIDINE 150MG  
RANITIDINE HCL 150MG  
60 TAB Days: 30 Mfr: ACT  
DIN 02248570

Pricing:  
T: 25.21 C: 13.22  
F: 11.99

Pharmacist's Signature:  Patient Pays: \$25.21



A portable record of your medication history that's updated with each prescription.

FARAZ YOUSUF APOTHECARY LTD.  
14729 YONGE ST.  
AURORA, ON L4G 1N1 CANADA  
Store # 0970 Phone: 905-727-4275



OFFICIAL PRESCRIPTION RECEIPT

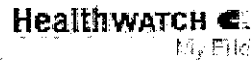
DAVIES, JOHN  
24 COUNTRY CLUB DR  
KING CITY, ON L7V 1M5  
289-221-5839  
DR. P. VADAS

Date: 26 Jan 2016  
Rx: 9471658 Ref: 2 Tx: 11828193

ZADITEN 1MG  
KETOTIFEN FUM 1MG  
240 TAB Days: 30 Mfr: TEV  
DIN 00577308

Pricing:  
T: 525.28 C: 513.29  
F: 11.99

Pharmacist's Signature:  Patient Pays: \$525.28



A portable record of your medication history that's updated with each prescription.

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AURORA, ON L4G 1N1 CANADA  
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OFFICIAL PRESCRIPTION RECEIPT

DAVIES, JOHN  
24 COUNTRY CLUB DR  
KING CITY, ON L7V 1M5  
289-221-5839  
DR. P. VADAS

Date: 26 Jan 2016  
Rx: 9471656 Ref: 1 Tx: 11828194

PMS-CETIRIZINE 20MG  
CETIRIZINE HCL 20MG  
30 TAB Days: 30 Mfr: PMS  
DIN 02315963

Pricing:  
T: 38.78 C: 26.79  
F: 11.99

Pharmacist's Signature:  Patient Pays: \$38.78



A portable record of your medication history that's updated with each prescription.

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14729 YONGE ST.  
AURORA, ON L4G 1N1 CANADA  
Store # 0970 Phone: 905-727-4275



OFFICIAL PRESCRIPTION RECEIPT

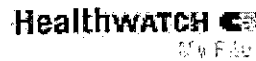
DAVIES, JOHN  
24 COUNTRY CLUB DR  
KING CITY, ON L7V 1M5  
289-221-5839  
DR. P. VADAS

Date: 26 Jan 2016  
Rx: 9471655 Ref: 0 Tx: 11828195

NALCROM 100MG  
SODIUM CROMOGLYCATE 100MG  
180 CAP Days: 30 Mfr: SAA  
DIN 00500895

Pricing:  
T: 326.48 C: 314.49  
F: 11.99

Pharmacist's Signature:  Patient Pays: \$326.48



A portable record of your medication history that's updated with each prescription.

**TAB N**

THIS IS EXHIBIT "N"  
REFERRED TO IN THE AFFIDAVIT OF  
**JOHN DAVIES**  
SWORN BEFORE ME  
THIS 13<sup>th</sup> DAY OF DECEMBER 2017

  
\_\_\_\_\_  
Commissioner for Taking Affidavits, etc.

**Michael Beeforth**

John and Judith Davies

**Monthly Budget**

Prepared as at December 13, 2017

**Receipts**

Judith Davies monthly net earnings	2300	
John Davies monthly net earnings	0	
Amounts received from:		
TSI	0	
TSSI	0	
MCIL	0	
Advances		
Other		
Total receipts	<u>2300</u>	

**Disbursements**

Mortgages and rent		
Arizona	4030	US 3130
Toronto	0	
Other	0	
Utilities		
Arizona		
Phone/Internet	153	US 120
Hydro	500	US 390
Water	130	US 100
Gas	13	US 10
Pool maintenance	160	US 125
Property maintenance	255	US 200
Security	203	US 158
Property tax	955	US 742.5
Insurance	270	US 210
Toronto		
Hydro	140	
Water	0	
Gas	80	
Cable/Internet	330	
Cell phone	335	
Car insurance	250	
Medication	950	
Tuition	1500	
Payments to family members	0	
Entertainment	0	
Food and beverage	600	
Loan repayments	0	
Storage fees for Parkers Point furnishings	1155	
Gas	500	
Total disbursements	<u>12509</u>	
Receipts less disbursements	<u>-10209</u>	

KSV KOFMAN INC.  
Plaintiff

- and -

AEOLIAN INVESTMENTS LTD. et al.  
Defendants

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**ONTARIO  
SUPERIOR COURT OF JUSTICE  
COMMERCIAL LIST**

Proceeding Commenced at Toronto

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**AFFIDAVIT OF JOHN DAVIES  
(Sworn December 13, 2017)**

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**DENTONS CANADA LLP**  
77 King Street West, Suite 400  
Toronto-Dominion Centre  
Toronto, ON M5K 0A1  
Fax: (416) 863-4592

**Kenneth D. Kraft / Michael Beeforth**  
LSUC #: 31919P / 58824P  
Tel.: (416) 863-4374 / (416) 367-6779  
kenneth.kraft@dentons.com  
michael.beeforth@dentons.com

Lawyers for the Defendants John Davies, Judith Davies  
and Aeolian Investments Ltd.

KSV KOFMAN INC.  
Plaintiff

- and -

AEOLIAN INVESTMENTS LTD. et al.  
Defendants

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**ONTARIO  
SUPERIOR COURT OF JUSTICE  
COMMERCIAL LIST**

Proceeding Commenced at Toronto

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**MOTION RECORD**

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**DENTONS CANADA LLP**  
77 King Street West, Suite 400  
Toronto-Dominion Centre  
Toronto, ON M5K 0A1  
Fax: (416) 863-4592

**Kenneth D. Kraft / Michael Beeforth**  
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Tel.: (416) 863-4374 / (416) 367-6779  
kenneth.kraft@dentons.com  
michael.beeforth@dentons.com

Lawyers for the Defendants John Davies, Judith Davies  
and Aeolian Investments Ltd.