

KING'S BENCH FOR SASKATCHEWAN
In Bankruptcy and Insolvency

2025 SKKB 199

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File No.: BKY-RG-00001-2021
Estate No.: 22-2655862
Judicial Centre: Regina

IN THE MATTER OF THE BANKRUPTCY OF EDWIN JOHN TOTH

Appearing:

Jasmin Brown and Michelle Statz	for the Trustee, BDO Canada Ltd.
Soni Nayak	for Edwin John Toth
Reyda Diego	for the Superintendent of Bankruptcy

JUDGMENT
November 27, 2025

ALEXANDER K.V. SHALASHNIY
REGISTRAR IN BANKRUPTCY

I. BACKGROUND

[1] Edwin John Toth applies for discharge from bankruptcy. He is a first-time bankrupt and assigned into bankruptcy on July 3, 2020. He is in his late 50s.

[2] The discharge of the bankrupt is opposed by the Trustee, BDO Canada Ltd. [Trustee], and the Superintendent of Bankruptcy [Superintendent]. They assert that multiple facts under ss. 173(1) of the *Bankruptcy and Insolvency Act*, RSC 1985, c B-3 [BIA], have been established.

[3] Mr. Toth was examined by the Official Receiver on February 25, 2021, and the examination was adjourned *sine die*. Mr. Toth failed to attend the continuation of the examination after the Trustee referred the case to the Superintendent's Debtor Compliance Referral Program following the discovery of his misreported income.

[4] Royal Bank of Canada [RBC] also objected to his discharge. Mr. Toth was examined by counsel for RBC on May 3, 2021 [RBC Examination]. An order was issued on September 23, 2021, pursuant to s. 38 of the *BIA* concerning a townhome in Burnaby, British Columbia, that Mr. Toth transferred to his brother's numbered company on March 11, 2019 [Burnaby Property] and failed to disclose when he assigned into bankruptcy. After receiving payment of its claims, RBC no longer participated in these proceedings.

[5] For the reasons that follow, the Court refuses Mr. Toth's application for discharge with an opportunity to reapply after 12 months.

[6] Relief under the *BIA* is not simply another financial planning strategy for the privileged and dishonest to avoid their obligations to creditors. Discharge from bankruptcy is not a right. It cannot be used by high income and high net worth individuals who leveraged their borrowing capacity to incur extreme amounts of debt, while transferring and liquidating their exigible assets, and who then lie about their income.

[7] For Mr. Toth, more questions than answers remain regarding how a person with an admitted net worth of \$1.75 million and an annual employment income of over \$300,000 ends up in bankruptcy. Thus far, the evidence reveals no particular misfortune, but instead a systematic plan characterized by serial dishonesty, suspicious financial conduct, and strategic non-disclosure. After over five years in bankruptcy, Mr. Toth failed to give the Court enough information to evaluate whether a conditional discharge order is appropriate given his supposed income and employment arrangements.

[8] Should Mr. Toth wish to be discharged from bankruptcy in the future, he must prioritize transparency with the Trustee and the Court.

II. FACTUAL MATRIX

(1) The Evidence

[9] In considering Mr. Toth's discharge, the Court is relying on the following evidence:

- (i) The transcript of the RBC Examination filed pursuant to ss. 163(3) of the *BIA*;
- (ii) The Supplementary Report of the Trustee dated February 17, 2025;
- (iii) The Amended Report of the Superintendent dated March 31, 2025;
- (iv) The Affidavit of Michelle Statz sworn March 24, 2025; and
- (v) Mr. Toth's Affidavit sworn May 20, 2025 [Toth Affidavit].

(2) The Bankruptcy

[10] At the time of his assignment, Mr. Toth declared total assets of \$779,269.38, secured liabilities of \$524,233, and unsecured liabilities of \$836,245. He attributed the cause of his financial difficulties to "the downturn in the economy and a reassessment of his income tax".

[11] Mr. Toth's remaining proven unsecured claims total \$768,137.10. These are essentially comprised of two types of debts. The first is personal income tax debt consisting of a proven Canada Revenue Agency [CRA] claim of \$248,452.37 for the 2004 to 2008 tax years. The second is bank loan and credit card debt of \$519,684.37.

(a) *The Lead Up to Mr. Toth's Bankruptcy*

[12] Mr. Toth has been a pharmacist since 1990. He started work with Costco Wholesale Canada Limited [Costco] in 1998 and became a Pharmacy Operations

Manager in 2001. His responsibilities covered the Provinces of British Columbia, Alberta, Saskatchewan, and, for a time, Manitoba.

[13] However, Mr. Toth told the Court that he resigned his position with Costco in March 2025. Initially, he said he was doing “nothing”. Then he said that he started a pharmacy consulting business. However, he could not recall who his clients are.

[14] From 2003 to 2008, Mr. Toth began participating in the Global Learning Gifting Initiative [GLGI] tax shelter scheme with his father. He also took part in a similar program called “Park Lane” in 2004. According to Mr. Toth, in 2013 the CRA changed its treatment of donations made pursuant to these schemes and began to reassess him after denying the tax credits. Mr. Toth says that he objected to the reassessments and participated in a test case for the 2003 donations that ultimately lost. According to Mr. Toth, things came to a head in 2016, and he paid a total of \$217,800 between late 2016 and early 2017 which reduced the amounts still owing to CRA from \$424,439.81 to \$235,033.76.

[15] While he participated in the GLGI program, Mr. Toth was also making what he termed “speculative” investments with his brother. In the RBC Examination, he claimed he lost a lot of money in the 2008 market crash, borrowed anywhere from \$0 to \$600,000 from his brother to invest without documentation or interest payable, but was vague regarding the nature of his investments specifically. It is also unclear when these investment schemes ended.

[16] Approximately two years before Mr. Toth’s assignment into bankruptcy, his use of credit exploded. He applied for many forms of new credit and transferred the Burnaby Property with an assessed value of \$980,000 to a numbered company controlled by his brother for \$5.

[17] Although it is difficult to ascertain Mr. Toth's exact debts in late 2018 or early 2019, the evidence available paints a concerning picture of out-of-control credit use, cash advances, purchases for his properties, and the transfer of the Burnaby Property.

[18] Based on the various banking statements filed by the Superintendent, Mr. Toth took out the following cards in one month, between December 2018 and January 2019: an American Express credit card [AMEX 51001], a CIBC Dividend credit card [CIBC 7692], a Scotiabank American Express credit card [AMEX 85017], a PC Financial credit card [PC 0641], and a \$50,000 Scotiabank Line of Credit [Scotia LOC].

[19] Of note, the AMEX 51001 and the PC 0641 were effectively fully availed by early March 2019. In addition, the Scotia LOC was opened and then immediately fully availed with a cash advance of \$50,000 on December 7, 2018. Finally, the AMEX 85017 saw a payment of \$20,000 made on December 21, 2018 (that effectively increased the amounts available on the card) and then cash advances of \$2,900 on December 31, 2018, and \$17,396.50 on January 2, 2019, and then a series of cash advances in Edmonton and Calgary, Alberta, Regina, Saskatchewan, Mississauga, Ontario, and Winnipeg, Manitoba, between January 10, 2019, and February 7, 2019.

[20] Mr. Toth claims that all the charges were his, however, a review of many of the charges reveal geographical impossibilities, including multiple charges in three different provinces in one day. An excerpt of these transactions is attached as Appendix "A" to this decision.

[21] In addition, payments stopped to a dribble the closer Mr. Toth got to his eventual assignment into bankruptcy, raising the question of where exactly his high income was going.

[22] In 2019, Mr. Toth also contributed \$36,477.96 to non-exigible Registered

Retirement Savings Plans [RRSPs] and withdrew \$18,668.76 from exigible Tax-Free Savings Accounts [TFSA's].

(b) Mr. Toth's Real Property

[23] Mr. Toth currently owns properties in Regina [Regina Property] and Calgary [Calgary Property]. Mr. Toth told the Court that he resides at the Regina Property, and the Calgary Property is rented by Mr. Toth as a money-losing business.

[24] In December 2019, Mr. Toth stopped receiving \$900 monthly rent payments from his sister for the Regina Property that he received for at least five years before.

[25] In January 2020, Mr. Toth claimed that he moved from Burnaby to Regina. However, he continued to file taxes as a British Columbia resident and list the Burnaby Property on his tax returns after its transfer, with the exception of the 2020 returns. In the Trustee's view, this was intentional to utilize the exemptions available in Saskatchewan.

[26] In the RBC Examination, Mr. Toth admitted to purchasing items such as furniture, a new fireplace, and top-of-the-line television for \$7,516 that remained in the Burnaby Property after he transferred it.

[27] When Mr. Toth assigned into bankruptcy, he provided the Trustee with opinions of value by local realtors in Regina and Calgary prepared just days before his assignment into bankruptcy. Based on the opinion provided by Mr. Toth, the Trustee originally concluded that the Calgary Property had no equity. However, both the Trustee and the Superintendent now question the opinions' validity and submit that the opinions were undervalued by at least \$95,000 and \$147,000, respectively. The Trustee is now taking steps to realize on the Calgary Property.

[28] Mr. Toth continues to provide inconsistent explanations for his transfer of the Burnaby Property which undermines the Court's view of his honesty. In the Toth Affidavit, Mr. Toth states at para. 18 that "The [Burnaby Property] in question was previously transferred to my brother's corporation in consideration for his financial assistance with the CRA issues indicated herein." In the preceding statement, Mr. Toth contradicts what he asserted in the RBC Examination that the Burnaby Property was transferred to his brother's company because of funds borrowed for investing and for emotional support over the years. Mr. Toth's answers in the RBC Examination only discuss some assistance provided by his brother for his tax liabilities and certainly not as the main reason for the transfer.

(c) Misreporting of Income

[29] Mr. Toth obfuscated his income since assigning into bankruptcy.

[30] When he assigned into bankruptcy in 2020, Mr. Toth declared "self-employment income" of \$3,640 per month with a loss of \$1,605 per month from his landlord venture. Later, when asked about his monthly income in the examination, Mr. Toth told the Official Receiver that he was "unsure" how much it was and continued to state that he was a "self-employed pharmacist".

[31] To the Trustee, Mr. Toth provided his income and expense statements from July 2020 to October 2021 (excluding June 2021 and August 2021) and some bank statements along with them. On these reports, he declared "self-employment" pharmacy income, significant business expenses for things like supposed travel costs and rental losses of \$1,605 per month resulting in an average net income of \$1,052.93 to the Trustee. These expenses were largely unverified.

[32] However, before his bankruptcy, Mr. Toth disclosed his real income when applying for credit. For example, on a credit application made to American

Express dated March 31, 2018, Mr. Toth disclosed an annual income of \$278,000 from employment at Costco.

[33] Leaving aside his practice of liberal expense deductions that were never actually substantiated, his apparent average gross monthly earnings of \$5,597 from his Costco employment are actually understated many times when compared to his actual income for the position. In fact, Mr. Toth's tax information reveals significant employment income and some losses from his rental property venture:

Year	Gross Income	Employment Income	Net Income
2017	\$292,843	n/a	n/a
2018	\$297,959	n/a	n/a
2019	\$299,716	\$308,142	\$257,142
2020	n/a	\$332,849.50	n/a
2021	\$351,115	\$351,408	\$348,131
2022	\$351,526	\$344,322.95	\$340,214
2023	\$368,032	\$356,666.64	\$354,445

(d) Characterization of Employment Status and Employment Expenses

[34] In addition to misreporting his income, Mr. Toth misrepresented his status as an employee and provided contradictory answers with respect to his entitlement to employment expense reimbursements from Costco.

[35] A significant portion of the RBC Examination was dedicated to questions relating to how, exactly, Mr. Toth claims to be self-employed while being an employee of Costco receiving a salary, having deductions at source, and receiving bi-weekly pay stubs. To say the least, Mr. Toth's answers make little sense.

[36] In the RBC Examination, Mr. Toth stated that he did not receive expense reimbursement for his work-related travel, however he later admitted that he did receive

some reimbursement but could not articulate how often such reimbursements occurred. The income and expense reports to the Trustee continue to include significant expense claims without any substantiation. Other than repeating that being a self-employed contract employee of an employer was possible for a pharmacist, Mr. Toth has not actually explained how this arrangement worked or even provided pay stubs. As such, I agree with the Trustee that it is improbable that Mr. Toth was self-employed with respect to his pharmacy practice.

(e) Failure to Pay Surplus Income

[37] Due to a lack of disclosure from Mr. Toth, the Trustee obtained T4 information from the CRA. Based on these, the Trustee calculates his surplus income obligation to be \$6,922.55 per month for 21 months from assignment or \$145,373.55 in total. To date, none of this sum has been paid.

(f) Failure to Provide Information to the Trustee and to Attend the Resumption of the Official Receiver's Examination

[38] Mr. Toth did not attend the resumption of the Official Receiver's examination. In addition, the Trustee requested significant pieces of information which were never provided to the Trustee or to the Court, including:

- (1) A statement of transactions and activity on the investment accounts held with Toronto Dominion Bank [TD] from January 1, 2019 to July 3, 2020;
- (2) Appraisals of the Regina Property and the Calgary Property;
- (3) Copies of all paystubs from July 2020 to April 2022;
- (4) Complete tax returns including business statements for 2021 to

2023; and

- (5) An explanation regarding the time period in which over \$500,000 in unsecured credit card debt was incurred including the nature and detail of the spending.

(g) *Personal and Family Situation*

[39] Mr. Toth is single and has no dependants.

[40] In the Toth Affidavit, Mr. Toth declared net “self-employment income” of \$5,500 and discretionary expenses of \$3,976 in March 2025. Mr. Toth also declared total assets of \$2,161,451 including the Calgary Property (valued at \$660,000), the Regina Property (valued at \$219,900), RRSPs of \$480,300, a pension plan of \$776,000, and a TD product valued at \$3,900.

[41] Mr. Toth declared secured liabilities totalling \$406,670 meaning that he currently has equity of \$351,280 in the Calgary Property and \$123,950 in the Regina Property, subject to any exemptions.

[42] Based on the Toth Affidavit, Mr. Toth has a net worth of \$1,754,781.

[43] In Court, Mr. Toth stated that his income reflected the fact he quit his job at Costco in March 2025 while using his remaining holidays or taking leave. However, the Court has no information on what his income currently is or might be in his new venture, if his story about quitting Costco is true.

III. ISSUES

[44] The issues before the Court are as follows:

- (1) Based on proof of ss. 173(1) of the *BIA* facts and Mr. Toth’s conduct, is he an honest, but unfortunate debtor?

- (2) If not, what is the appropriate use of the Court's discretion in his discharge?

IV. POSITIONS OF THE PARTIES

[45] The Trustee recommends a total conditional order of \$370,319 payable at \$5,000 per month. Alternatively, the Trustee suggests that the Court refuse discharge. With respect to the conditional order, the total suggested by the Trustee is comprised of the following figures: a general deterrent of \$85,000, the outstanding surplus income of \$145,373, \$36,478 for amounts contributed to RRSPs in 2019, \$18,668 for amounts withdrawn from TFSAs in 2019, and \$84,800 representing the non-exempt equity in the Regina Property.

[46] The Superintendent largely defers to the recommendation of the Trustee and also suggests a two-year suspension after the final payment under the conditional order is made.

[47] Mr. Toth's counsel suggests that payment of the \$145,373 of outstanding surplus income at \$1,500 per month is justified in the circumstances.

V. LAW

(1) Purposes of the *BIA*

[48] The Supreme Court of Canada recognized that the broad purposes of the *BIA* are: (i) the equitable distribution of assets to creditors; and (ii) the financial rehabilitation of the debtor.

[49] The rehabilitative power of discharge allows an honest but unfortunate debtor relief from the crushing burden of their debts and the chance to start their financial life afresh.

[50] Grounded in these broad purposes of the *BIA*, when faced with discharge applications, courts will strike a balance among the interests of the creditors, the interests of the bankrupt, and the integrity of the bankruptcy system (*Poonian v British Columbia (Securities Commission)*, 2024 SCC 28 at paras 21-24, 495 DLR (4th) 1).

(2) Statutory Authority and Discretion

[51] The Court has wide discretion when considering applications for discharge as set out in ss. 172(1) of the *BIA*:

Court may grant or refuse discharge

172(1) On the hearing of an application of a bankrupt for a discharge, other than a bankrupt referred to in section 172.1, the court may

- (a) grant or refuse an absolute order of discharge;
- (b) suspend the operation of an absolute order of discharge for a specified time; or
- (c) grant an order of discharge subject to any terms or conditions with respect to any earnings or income that may afterwards become due to the bankrupt or with respect to the bankrupt's after-acquired property.

Powers of court to refuse or suspend discharge or grant conditional discharge

(2) The court shall, on proof of any of the facts referred to in section 173, which proof may be given orally under oath, by affidavit or otherwise,

- (a) refuse the discharge of a bankrupt;
- (b) suspend the discharge for such period as the court thinks proper; or
- (c) require the bankrupt, as a condition of his discharge, to perform such acts, pay such moneys, consent to such judgments or comply with such other terms as the court may direct.

[52] The ss. 173(1) facts raised in this bankruptcy are:

Facts for which discharge may be refused, suspended or granted conditionally

173(1) The facts referred to in section 172 are:

(a) the assets of the bankrupt are not of a value equal to fifty cents on the dollar on the amount of the bankrupt's unsecured liabilities, unless the bankrupt satisfies the court that the fact that the assets are not of a value equal to fifty cents on the dollar on the amount of the bankrupt's unsecured liabilities has arisen from circumstances for which the bankrupt cannot justly be held responsible;

...

(e) the bankrupt has brought on, or contributed to, the bankruptcy by rash and hazardous speculations, by unjustifiable extravagance in living, by gambling or by culpable neglect of the bankrupt's business affairs;

...

(o) the bankrupt has failed to perform the duties imposed on the bankrupt under this Act or to comply with any order of the court.

[53] The duties of a bankrupt are set out in s. 158 of the *BIA* and include:

Duties of bankrupt

158 A bankrupt shall

...

(b) deliver to the trustee all books, records, documents, writings and papers including, without restricting the generality of the foregoing, title papers, insurance policies and tax records and returns and copies thereof in any way relating to his property or affairs;

(c) at such time and place as may be fixed by the official receiver, attend before the official receiver or before any other official receiver delegated by the official receiver

for examination under oath with respect to his conduct,
the causes of his bankruptcy and the disposition of his
property;

...

[54] As stated in ss. 172(2), where a fact under ss. 173(1) is established on a balance of probabilities, the Court's statutory discretion becomes more limited as it is unable to grant an absolute discharge (*BTA Real Estate Group Inc. v Kaiss*, 2025 SKCA 24 at paras 55-56; *Tedford (Re)*, 2015 SKQB 167 at paras 10-11, 477 Sask R 135).

(3) Discharge Considerations in the Jurisprudence

[55] A rich caselaw exists to help guide the Court in the application of its discharge powers under the *BIA*. These are oft cited, including recently by Elson J. in *Keep (Re)*, 2024 SKKB 110 at para 44:

[44] In construing the facts stipulated in s. 173, one must adopt a purposive approach to their application to a given case. This requires a court to bear in mind overall purpose of a discharge from bankruptcy, irrespective of whichever procedural framework is engaged. Three cases, not infrequently cited in this regard, are *Re: Posner* (1960), 3 CBR (NS) 49 (Man QB), *Re: Raftis* (1984), 53 CBR (NS) 19 (Ont SC) and *Westmore v McAfee*, [1988] 3 WWR 593 (BCCA). All three authorities were helpfully referenced in this Court by Registrar Thompson in *Re Ross*, 2014 SKQB 352, 462 Sask R 110 [*Ross*]. There, she described the relevant objectives of the Canadian bankruptcy system at para. 3:

3 The bankruptcy system has a few objectives: it is designed to relieve the honest but unfortunate debtor from the crushing burden of his debts so that he can be rehabilitated and become a contributing member of society; it is also designed to ensure that the bankruptcy creditors receive an equitable distribution from the bankruptcy estate. Both of these objectives are to be weighed in reference to the integrity of the bankruptcy system. In assessing the appropriate balance between these interests, the courts have identified a number of guiding principles. The British Columbia Court of

Appeal, cited a number of these principles in para 22 of *Westmore v. McAfee* (1988), 49 D.L.R. (4th) 401 (B.C. C.A.) [*McAfee*]. Writing for the court, Locke J.A. noted as follows:

22. I would wish to adopt, without referring to the authorities other than *Re: Posner* (1960), 3 C.B.R. (N.S.) 49, a statement of Anderson, J. in *Re Raftis* (1984), 53 C.B.R. (N.S.) 19 where he gave a compendious expression of the sometimes conflicting principles of discharge extracted from the cases:

1. In considering the question of discharge, the Court must have regard not only to the interests of the bankrupt and his creditors, but also to the interests of the public ...

2. The Legislature has always recognized the interest that the State has in a debtor being released from the overwhelming pressure of his debts, and that it is undesirable that a citizen should be so weighed down by his debts as to be incapable of performing the ordinary duties of citizenship ...

3. One of the objects of the *Bankruptcy Act* was to enable an honest debtor, who had been unfortunate in business, to secure a discharge so he might make a new start ...

4. The bankruptcy courts should not be converted into a sort of clearing-house for the liquidation of debts irrespective of the circumstances under which they were created ...

5. The success or failure of any bankruptcy system depends upon the administration of the discharge provisions of the Act ...

6. The Court is not to be regarded as a

sort of charitable institution ...

7. It is incumbent upon the Court to guard against laxity in granting discharges so as not to offend against commercial morality. It is nevertheless the duty of the Court to administer the Bankruptcy Act in such a way as to assist honest debtors who have been unfortunate ...

8. The discharge is not a matter of right ...

[Emphasis added]

[Emphasis in original]

(4) A Duty of Honesty

[56] As is often stated, discharge from bankruptcy is not a right. The discharge provisions of the *BIA* and the caselaw are infused with a requirement that a bankrupt seeking discharge must be both honest and unfortunate (*Bank of Montreal v Giannotti* (2000), 197 DLR (4th) 266 (Ont CA).

[57] The Court is required to consider the circumstances and conduct of a bankrupt seeking discharge. This necessitates the duty for a bankrupt to be honest in the lead up to and during the bankruptcy process.

[58] Part of being honest as a bankrupt is ensuring that the trustee is provided a transparent picture of a bankrupt's affairs. Trustees have a critical statutory duty in assisting the Court with determining facts and making recommendations to the Court in discharges. Accordingly, courts expect bankrupts to be forthright. Registrar Short in *Re Bigioni*, 2014 ONSC 1147 at para 50, 12 CBR (6th) 254, put it well:

[50] Any debtor seeking the assistance of this court needs to come not only with clean hands but with open files. The court needs to be satisfied that it can trust the information before it is

a bankrupt wants to obtain assistance from the Court.

VI. ANALYSIS

(1) **Based on Proof of ss. 173(1) of the *BIA* Facts and Mr. Toth's Conduct, is He an Honest, but Unfortunate Debtor?**

[59] Mr. Toth's conduct before and during his bankruptcy has been abhorrent. He is the opposite of the honest but unfortunate debtor the remedial focus of the *BIA* is intended for. If anything, Mr. Toth could be described as dishonest and fortunate.

[60] Here, no party has suggested that he is entitled to an absolute discharge. As such, I will only briefly turn to a discussion of ss. 173(1) facts as they relate to the disposition of this discharge application.

[61] With respect to ss.173(1)(a), the evidence available is uncertain and premature. The Court has difficulty in establishing the values of Mr. Toth's assets, given Mr. Toth's refusal to arrange for alternative appraisals of his properties. With respect to the Calgary Property, Mr. Toth now estimates the equity in that property at \$351,280. Should the Trustee be able to sell the Calgary Property, then it is possible that the 50 cents on the dollar ratio set out in ss. 173(1)(a) may be met. Although it is impossible to determine that at this time with any precision. In addition, the evidence available to the Court regarding Mr. Toth's supposed investment losses is scant. The general uncertainty surrounding the situation lends credence to the refusal of discharge.

[62] The Court also lacks much information regarding Mr. Toth's participation in GLGI. For example, records of payments to the CRA would help, as would official documents explaining the nature of his remaining GLGI-related debts. Mr. Toth had ample opportunity to provide this information to the Court for his discharge hearing but chose not to. Furthermore, this GLGI-related claim only constitutes about 29% of overall proven claims and could have been easily addressed

given his income. The remaining unsecured claims relate to bank loans and credit card debts for which insufficient explanations were provided.

[63] With respect to ss. 173(1)(e) facts, the available evidence establishes both unjustifiable extravagance in living and dishonesty by Mr. Toth.

[64] Mr. Toth's spending before bankruptcy was extreme. It was also too geographically dispersed to be entirely his own. In addition, Mr. Toth admitted to purchasing items for the Burnaby Property after its transfer in the RBC Examination, and the evidence filed by the Superintendent indicates that many of these purchases were shortly before he transferred it to his brother's company. Furthermore, I cannot accept Mr. Toth's assertion that none of his work-related travel expenses were covered by Costco. He contradicted this assertion in the RBC Examination, and it would defy basic common sense and his own tax filings, given the overwhelming evidence that Mr. Toth was a T4 employee of Costco.

[65] With respect to Mr. Toth's duties, he has not met those in ss. 158(b) and (c) of the *BIA* by leaving the Trustee wanting for information and refusing to attend the continuation of the Official Receiver's examination.

[66] When considering all the circumstances, Mr. Toth's suspicious conduct leads me to the conclusion that he is not an honest but unfortunate debtor. This includes:

- (1) His use of credit in an extreme and systematic manner shortly before assigning into bankruptcy;
- (2) Mr. Toth's failure to explain many charges in different provinces on the same days, including the nature of the charges and who had access to his credit;
- (3) Failing to disclose the transfer of the Burnaby Property on his sworn

Statement of Affairs;

- (4) His inability to provide for a coherent explanation of why the Burnaby Property was transferred to his brother's company for no consideration, in light of all the circumstances now apparent;
- (5) Mr. Toth's continued use of the Burnaby Property following the transfer, including purchasing furniture and electronics for it around the time of its transfer;
- (6) Arranging for suspiciously low opinions of value for two properties right before his assignment into bankruptcy;
- (7) The RRSP contributions and the TFSA withdrawals in the tax year before his assignment into bankruptcy;
- (8) Mr. Toth's discontinuing rent payments from his sister for the Regina Property in December 2019;
- (9) The false income and expense information provided to the Trustee without sufficient verification;
- (10) The repeating of his self-employment narrative despite his own tax filings combined with a refusal to provide pay stubs or other expense reimbursement verification from Costco, after admitting that he did, in fact, have some expense reimbursement;
- (11) A failure to account for where his money went in the lead up to his bankruptcy; and
- (12) A failure to attend the resumption of the examination before the Official Receiver after his misreporting of income came to light.

(2) What is the Appropriate Use of the Court's Discretion in His Discharge?

[67] In considering a resolution, the Court must balance the interests of creditors, the interests of Mr. Toth, and the integrity of the bankruptcy system. For honest but unfortunate debtors, rehabilitation is the primary consideration. However, Mr. Toth is not one of those debtors.

[68] Mr. Toth's conduct raises significant suspicions that he executed a premeditated plan to simultaneously divest his non-exempt assets, maximize exempt assets, and rack up liabilities knowing he would be seeking relief under the *BIA*. It is highly unlikely that all these actions happened independently of one another.

[69] Mr. Toth has shown contempt and derision for the bankruptcy process at every possible stage, in particular through his lack of disclosure.

[70] Overall, the *BIA* cannot be used as a vehicle for dishonest, high income, and high net worth individuals to use their borrowing capacity to incur extreme amounts of debt, minimize their exigible assets, and then expect relief from their actions. This use of the bankruptcy process is the opposite of the remedial purpose of the *BIA* in giving honest but unfortunate debtors a fresh financial start in life.

[71] Based on the conduct outlined above, and with an eye to the interests of creditors and the integrity of the bankruptcy system, I am of the view that a refusal of Mr. Toth's discharge is appropriate given the circumstances.

[72] Simply put, the Court does not have the information required to provide a just result, and this is entirely the fault of Mr. Toth.

[73] I am also concerned that Mr. Toth chose to include a monthly snapshot of his March 2025 income and expenses, when the Toth Affidavit was sworn on May 20, 2025, and he stated that he resigned from Costco in March 2025. This included

extremely opaque information while he was still supposedly employed with Costco, but not the information that best reflects his current self-employment situation.

[74] He likely could have represented a more accurate picture of his current circumstances by including more current information. This represents a further effort to undermine the disclosure required of a bankrupt and fits into Mr. Toth's consistent pattern of obfuscating material facts at every possible opportunity.

[75] Should Mr. Toth wish to apply for discharge again, I would strongly encourage him to arrange for real income and expense information with documentary proof and provide the Trustee with the information it requested and may need going forward. In the future, should Mr. Toth complain that his Costco paystubs are unavailable, the assistance of the Trustee could be requested using its powers under the *BIA*, including s. 164.

[76] Furthermore, while Mr. Toth remains undischarged, nothing prevents him from starting to catch up on outstanding surplus income obligations to the Trustee. Some progress in doing so would likely help him with a future discharge application.

VII. DISPOSITION

[77] Accordingly, I accept the alternative suggestion of the Trustee and refuse Mr. Toth's discharge. He will be able to re-apply for a discharge from bankruptcy 12 months from the date of this decision.

[78] Finally, no costs were requested, so none are ordered.

Order accordingly.

ALEXANDER K.V. SHALASHNIY
REGISTRAR IN BANKRUPTCY

**APPENDIX “A”
Use of Credit**

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
Scotia LOC	7-Dec-18	Cash Advance	\$50,000.00	Coquitlam, BC
BMO 4791	8-Dec-18	Fashion Hair Salon	\$26.00	Coquitlam, BC
BMO 4791	9-Dec-18	Shell	\$24.50	Burnaby, BC
BMO 4791	10-Dec-18	Costco	\$11.63	Burnaby, BC
AMEX 85017	13-Dec-18	Balance	\$0.00	n/a
AMEX 85017	13-Dec-18	Annual Fee	\$99.00	n/a
AMEX 85017	13-Dec-18	Annual Fee Reversal	-\$99.00	n/a
BMO 4791	15-Dec-18	BC Liquor	\$90.23	New Westminster, BC
BMO 4791	19-Dec-18	Costco	\$378.47	Regina, SK
BMO 4791	21-Dec-18	Balance Transfer	\$20,000.00	n/a
AMEX 85017	21-Dec-18	Payment from TD Canada Trust	\$20,300.00	n/a
BMO 4791	22-Dec-18	Shaw Cablesystems	\$209.15	Calgary, AB
BMO 4791	24-Dec-18	Balance Transfer	\$600.00	n/a
AMEX 51001	31-Dec-18	Payment	\$10.00	n/a
BMO 4791	31-Dec-18	Payment	\$2,041.75	n/a
Brick Visa	31-Dec-18	Brick Pacific Beach	\$2,459.42	Coquitlam, BC
Brick Visa	31-Dec-18	Brick Pacific Beach	\$4,584.80	Coquitlam, BC
AMEX 85017	31-Dec-18	Cash Advance	\$2,900.00	Coquitlam, BC
AMEX 85017	31-Dec-18	Cash Advance Fee	\$3.50	n/a
AMEX 85017	2-Jan-19	Cash Advance	\$17,396.50	Burnaby, BC
AMEX 85017	2-Jan-19	Cash Advance Fee	\$3.50	n/a
Scotia LOC	3-Jan-19	Payment	\$62.81	Coquitlam, BC
CIBC 7692	7-Jan-19	Annual Fee	\$99.00	n/a
AMEX 51001	10-Jan-19	Staples	\$452.32	Edmonton, AB
AMEX 51001	10-Jan-19	George Richards	\$1,206.00	Edmonton, AB
AMEX 51001	10-Jan-19	Saks off 5th	\$209.99	Edmonton, AB
AMEX 51001	10-Jan-19	Joey	\$96.99	Edmonton, AB
AMEX 51001	10-Jan-19	Shoppers Drug Mart	\$39.79	Edmonton, AB
PC 0641	10-Jan-19	Balance	\$0.00	n/a
PC 0641	10-Jan-19	Denny’s Ellerslie	\$65.04	Edmonton, AB
AMEX 85017	10-Jan-19	Cash Advance Summerside #2	\$1,000.00	Edmonton, AB

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
AMEX 85017	10-Jan-19	Cash Advance Fee	\$3.50	n/a
AMEX 51001	11-Jan-19	Burger King	\$60.43	Fort McMurray, AB
AMEX 51001	12-Jan-19	Burger King	\$48.99	Fort McMurray, AB
AMEX 51001	12-Jan-19	Earl's	\$93.47	Fort McMurray, AB
AMEX 51001	13-Jan-19	Microtel Inn	\$684.60	Fort McMurray, AB
AMEX 51001	13-Jan-19	Tim Hortons	\$8.80	Calgary, AB
PC 0641	14-Jan-19	Bass Pro Shops	\$293.57	Calgary, AB
PC 0641	14-Jan-19	Bed Bath & Beyond	\$167.99	Rocky View, AB
AMEX 85017	14-Jan-19	Cash Advance Panorama Hills #1	\$1,000.00	Calgary, AB
AMEX 85017	14-Jan-19	Cash Advance Fee	\$3.50	n/a
CIBC 7692	15-Jan-19	Tim Hortons	\$23.67	Regina, SK
CIBC 7692	15-Jan-19	Sherwood CO-OP	\$54.15	Regina, SK
AMEX 85017	15-Jan-19	Cash Advance Grasslands #2	\$1,000.00	Regina, SK
AMEX 85017	15-Jan-19	Cash Advance Fee	\$3.50	n/a
AMEX 85017	16-Jan-19	Cash Advance Eastgate Crossing	\$1,000.00	Regina, SK
AMEX 85017	16-Jan-19	Cash Advance Fee	\$3.50	n/a
AMEX 85017	17-Jan-19	Cash Advance Eastgate Crossing	\$1,000.00	Regina, SK
AMEX 85017	17-Jan-19	Cash Advance Fee	\$3.50	n/a
CIBC 7692	19-Jan-19	Original Pancake House	\$189.06	Winnipeg, MB
CIBC 7692	20-Jan-19	Canad Inns Polo Park	\$190.84	Winnipeg, MB
PC 0641	20-Jan-19	Westjet	\$467.38	Calgary, AB
CIBC 7692	21-Jan-19	Robin's Donuts	\$7.21	Winnipeg, MB
CIBC 7692	21-Jan-19	Clarion Hotel and Suit	\$370.13	Winnipeg, MB
CIBC 7692	21-Jan-19	Clarion Hotel and Suit	\$370.13	Winnipeg, MB
CIBC 7692	21-Jan-19	Westjet	\$52.50	Calgary, AB
CIBC 7692	22-Jan-19	Net TV Plus Canada Inc.	\$266.98	Ontario
CIBC 7692	22-Jan-19	Enbridge Gas/Phone PYMT	\$199.00	Ontario
CIBC 7692	22-Jan-19	KUBRAENBDRIDGE CONVFEE	\$3.48	Ontario
CIBC 7692	23-Jan-19	Swiss Chalet	\$77.77	Brampton, ON
CIBC 7692	23-Jan-19	Esso Trafalgar R.D.	\$82.52	Oakville, ON
CIBC 7692	23-Jan-19	Leon Pharmacy	\$76.55	Oakville, ON
CIBC 7692	23-Jan-19	Mydel's Bakery	\$91.70	Oakville, ON
CIBC 7692	23-Jan-19	Pizza Pizza	\$21.04	Mississauga, ON
CIBC 7692	23-Jan-19	Mcdonald's	\$6.54	Oakville, ON

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
PC 0641	25-Jan-19	Westjet	\$915.76	Calgary, AB
BMO 4791	28-Jan-19	Payment	\$533.00	n/a
CIBC 7692	28-Jan-19	Ideal Honda	\$117.36	Mississauga, ON
CIBC 7692	28-Jan-19	Morrison Tims OTG	\$11.83	Etobicoke, ON
CIBC 7692	28-Jan-19	Pizzaiolo	\$4.80	Toronto, ON
CIBC 7692	28-Jan-19	Mcdonald's	\$18.48	Brampton, ON
CIBC 7692	28-Jan-19	Esso Dundas ST W	\$79.96	Etobicoke, ON
CIBC 7692	28-Jan-19	Wendy's	\$20.76	Etobicoke, ON
Brick Visa	28-Jan-19	Brick Pacific Beach	\$10,535.54	Coquitlam, BC
Brick Visa	28-Jan-19	Brick Pacific Beach	\$828.66	Coquitlam, BC
CIBC 7692	29-Jan-19	SandCreek	\$645.26	Resburg, ID
CIBC 7692	29-Jan-19	Tim Hortons	\$3.77	Brampton, ON
AMEX 51001	30-Jan-19	Petrocan	\$56.20	Rexdale, ON
CIBC 7692	30-Jan-19	Tim Hortons	\$8.77	Brampton, ON
CIBC 7692	30-Jan-19	Firehouse Subs	\$18.18	Mississauga, ON
CIBC 7692	30-Jan-19	KFC/Taco Bell	\$39.98	Mississauga, ON
CIBC 7692	30-Jan-19	Mcdonald's	\$16.46	Brampton, ON
PC 0641	30-Jan-19	Bath Fitter	\$3,000.00	Regina, SK
CIBC 7692	31-Jan-19	BK	\$10.16	Mississauga, ON
CIBC 7692	31-Jan-19	Tim Hortons	\$7.00	Etobicoke, ON
PC 0641	31-Jan-19	Air Can	\$37.80	n/a
PC 0641	31-Jan-19	Air Can	\$28.25	n/a
PC 0641	31-Jan-19	Air Can	\$63.00	n/a
PC 0641	31-Jan-19	Air Can	\$499.60	n/a
PC 0641	31-Jan-19	Air Can	\$803.88	n/a
AMEX 85017	31-Jan-19	Cash Advance Dixie & Eglinton	\$1,000.00	Mississauga, ON
AMEX 85017	31-Jan-19	Cash Advance Fee	\$3.50	n/a
AMEX 85017	31-Jan-19	Payment from TD Canada Trust	\$27.82	n/a
AMEX 51001	1-Feb-19	Payment	\$10.00	n/a
AMEX 51001	1-Feb-19	Mobilgas	\$34.07	Etobicoke, ON
CIBC 7692	1-Feb-19	Treats	\$13.53	Mississauga, ON
CIBC 7692	1-Feb-19	YYZ Distillery	\$31.98	Mississauga, ON
CIBC 7692	1-Feb-19	Mcdonald's	\$18.06	Mississauga, ON
CIBC 7692	1-Feb-19	Radisson Hotel	\$401.42	Mississauga, ON

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	1-Feb-19	Esso Dixie Road	\$326.83	Mississauga, ON
CIBC 7692	1-Feb-19	Pizza Nova	\$70.27	Brampton, ON
AMEX 51001	2-Feb-19	Petrocan	\$58.29	Cambridge, ON
AMEX 51001	2-Feb-19	Sephora	\$786.48	Brampton, ON
AMEX 51001	2-Feb-19	Tim Hortons	\$8.96	Cambridge, ON
AMEX 51001	2-Feb-19	Mydel's Bakery	\$87.70	Oakville, ON
AMEX 51001	2-Feb-19	P.B. Bramalea	\$156.04	Brampton, ON
CIBC 7692	2-Feb-19	Fionn MacCool's	\$49.89	Mississauga, ON
AMEX 51001	3-Feb-19	Denny's	\$54.40	Mississauga, ON
BMO 4791	4-Feb-19	Payment	\$40.00	n/a
Brick Visa	4-Feb-19	Brick Pacific Beach	\$3,835.48	Coquitlam, BC
Scotia LOC	4-Feb-19	Payment	\$287.12	Coquitlam, BC
AMEX 51001	5-Feb-19	Impressions School	\$1,950.00	Mississauga, ON
AMEX 51001	5-Feb-19	Rogers	\$388.17	n/a
AMEX 51001	6-Feb-19	Leon Pharmacy	\$45.36	Oakville, ON
PC 0641	6-Feb-19	Westjet	\$303.58	Calgary, AB
CIBC 7692	7-Feb-19	Smitty's Restaurant	\$6.86	Regina, SK
CIBC 7692	7-Feb-19	Tim Hortons	\$11.26	Regina, SK
CIBC 7692	7-Feb-19	Staples	\$43.26	Regina, SK
CIBC 7692	7-Feb-19	Subway	\$7.76	Regina, SK
CIBC 7692	7-Feb-19	Shell	\$34.00	Moosimin, SK
AMEX 85017	7-Feb-19	Cash Advance Polo Park SC	\$1,000.00	Winnipeg, MB
AMEX 85017	7-Feb-19	Cash Advance Fee	\$3.50	n/a
AMEX 51001	8-Feb-19	Hudson's Bay	\$471.80	Brampton, ON
CIBC 7692	8-Feb-19	The Red Barn	\$98.88	Moosimin, SK
CIBC 7692	8-Feb-19	A&W	\$35.02	Moosimin, SK
CIBC 7692	8-Feb-19	Mongo's Grill Polo Park	\$152.33	Winnipeg, MB
CIBC 7692	8-Feb-19	Sobey's	\$59.85	Winnipeg, MB
CIBC 7692	8-Feb-19	Mcdonald's	\$4.27	Winnipeg, MB
CIBC 7692	9-Feb-19	APC	\$78.09	Winnipeg, MB
CIBC 7692	9-Feb-19	CY Marriott	\$85.96	Winnipeg, MB
CIBC 7692	9-Feb-19	Shell	\$45.09	Moosimin, SK
CIBC 7692	9-Feb-19	Shell	\$54.00	Winnipeg, MB
PC 0641	9-Feb-19	Knight Archer Insurance	\$243.80	Regina, SK

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
AMEX 51001	10-Feb-19	Mandarin Restaurant	\$574.41	Brampton, ON
AMEX 51001	10-Feb-19	Shell Canada	\$93.25	Brampton, ON
CIBC 7692	10-Feb-19	The Red Barn	\$79.47	Moosimin, SK
PC 0641	10-Feb-19	www.reservations.com	\$20.47	FL
AMEX 51001	11-Feb-19	Bed Bath & Beyond	\$205.55	Brampton, ON
AMEX 51001	11-Feb-19	Cherry Court Esso	\$72.31	Brampton, ON
CIBC 7692	11-Feb-19	Tim Hortons	\$4.70	Regina, SK
PC 0641	11-Feb-19	Hotel Reservations.com	\$1,114.57	WA
AMEX 51001	12-Feb-19	Leon Pharmacy	\$12.33	Brampton, ON
CIBC 7692	12-Feb-19	Tim Hortons	\$2.36	Regina, SK
CIBC 7692	12-Feb-19	Shoppers Drug Mart	\$61.61	Regina, SK
AMEX 51001	14-Feb-19	H&M	\$77.71	Oakville, ON
AMEX 51001	14-Feb-19	Swiss Chalet	\$49.11	Oakville, ON
CIBC 7692	14-Feb-19	Tim Hortons	\$4.15	Regina, SK
CIBC 7692	14-Feb-19	Chop Restaurants	\$39.85	Edmonton, AB
AMEX 51001	15-Feb-19	Swiss Chalet	\$91.41	Brampton, ON
AMEX 51001	15-Feb-19	Winners	\$163.79	Oakville, ON
CIBC 7692	15-Feb-19	Chop Restaurants	\$31.40	Edmonton, AB
PC 0641	16-Feb-19	Westjet	\$647.06	Calgary, AB
AMEX 51001	17-Feb-19	Wal-Mart Supercentre	\$163.11	Mississauga, ON
PC 0641	17-Feb-19	The Home Depot	-\$49.32	Calgary, AB
PC 0641	17-Feb-19	Star Light Chinese	\$35.68	Airdrie, AB
PC 0641	17-Feb-19	The Home Depot	\$263.64	Calgary, AB
PC 0641	17-Feb-19	The Home Depot	\$44.61	Calgary, AB
AMEX 51001	18-Feb-19	Horseshoe Resort Horses	\$291.54	Barrie, ON
PC 0641	18-Feb-19	Chilis Air Canada	\$61.44	Calgary, AB
AMEX 51001	19-Feb-19	Just Simply Perfect	\$231.42	Mississauga, ON
CIBC 7692	19-Feb-19	Westjet Buy on Board	\$7.34	Calgary, AB
CIBC 7692	20-Feb-19	Denny's	\$7.34	Regina, SK
CIBC 7692	20-Feb-19	Brewed Awakenings	\$2.94	Regina, SK
AMEX 85017	21-Feb-19	Impressions School of the	\$950.00	Mississauga, ON
AMEX 85017	21-Feb-19	Mcdonald's	\$32.74	Mississauga, ON
AMEX 51001	22-Feb-19	Homesense	\$163.82	Brampton, ON
AMEX 51001	22-Feb-19	Guess Factory	\$287.18	Brampton, ON

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	22-Feb-19	Sask Liquor & Gaming	\$41.98	Regina, SK
CIBC 7692	22-Feb-19	Starbucks	\$3.06	Regina, SK
AMEX 85017	22-Feb-19	CDN Tire Gas Bar	\$10.00	Cambridge, ON
AMEX 85017	22-Feb-19	Treats	\$19.47	Mississauga, ON
CIBC 7692	23-Feb-19	Butcher's Best Inc.	\$18.31	Regina, SK
AMEX 85017	23-Feb-19	Mcdonald's	\$6.64	Brampton, ON
AMEX 51001	24-Feb-19	Holt Renfrew	\$1,900.00	Mississauga, ON
CIBC 7692	25-Feb-19	Sherwood CO-OP	\$69.25	Regina, SK
PC 0641	25-Feb-19	Payment	\$146.20	n/a
CIBC 7692	2-Mar-19	Tim Hortons	\$2.01	Regina, SK
CIBC 7692	2-Mar-19	Regina Cabs	\$19.26	Regina, SK
CIBC 7692	2-Mar-19	Chop Restaurants	\$43.41	Richmond, BC
PC 0641	2-Mar-19	SP NBL Foods-Switch	\$124.46	Toronto, ON
PC 0641	2-Mar-19	Firma Energywear Online	\$425.25	Surrey, BC
CIBC 7692	3-Mar-19	SQ Ambassador Transport	\$23.92	Comox, BC
CIBC 7692	3-Mar-19	Crown Isle Golf Club	\$60.36	Courtenay, BC
CIBC 7692	3-Mar-19	YVR Monks	\$22.18	Richmond, BC
CIBC 7692	4-Mar-19	Crown Isle Golf Club	\$241.90	Courtenay, BC
CIBC 7692	4-Mar-19	Comox Taxi	\$22.75	Courtenay, BC
CIBC 7692	4-Mar-19	Tim Hortons	\$3.57	Richmond, BC
CIBC 7692	4-Mar-19	Yellow CAB	\$31.00	Victoria, BC
CIBC 7692	4-Mar-19	Brentwood Bay Resort	\$33.67	Brentwood Bay, BC
CIBC 7692	4-Mar-19	Brentwood Bay Resort	\$21.77	Brentwood Bay, BC
CIBC 7692	4-Mar-19	Yellow CAB	\$49.30	Victoria, BC
CIBC 7692	4-Mar-19	Yellow CAB	\$48.60	Victoria, BC
CIBC 7692	4-Mar-19	On the Fly Café	\$10.50	Comox, BC
PC 0641	4-Mar-19	Real Canadian Superstore	\$200.46	Regina, SK
PC 0641	4-Mar-19	SP Local Gen Store	\$349.64	West Vancouver, BC
AMEX 85017	4-Mar-19	Payment from TD Canada Trust	\$133.54	n/a
AMEX 51001	5-Mar-19	Payment	\$66.85	n/a
AMEX 51001	5-Mar-19	Homesense	\$90.35	Brampton, ON
CIBC 7692	5-Mar-19	Eurest	\$11.90	Sidney, BC
CIBC 7692	5-Mar-19	Courtyard by Marriott	\$33.09	Prince George, BC
CIBC 7692	5-Mar-19	Tim Hortons	\$3.99	Richmond, BC

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	5-Mar-19	Yellow CAB	\$32.30	Victoria, BC
CIBC 7692	5-Mar-19	Brentwood Bay Resort	\$17.81	Brentwood Bay, BC
CIBC 7692	5-Mar-19	Brentwood Bay Resort	\$84.95	Brentwood Bay, BC
PC 0641	5-Mar-19	SP Local Gen Store	-\$18.82	West Vancouver, BC
CIBC 7692	6-Mar-19	Courtyard by Marriott	\$24.95	Prince George, BC
CIBC 7692	6-Mar-19	Prince George Taxi	\$4.90	Prince George, BC
CIBC 7692	6-Mar-19	Courtyard by Marriott	\$22.77	Prince George, BC
CIBC 7692	6-Mar-19	Subway	\$8.70	Prince George, BC
CIBC 7692	6-Mar-19	The Keg	\$60.64	Prince George, BC
Scotia LOC	6-Mar-19	Payment	\$269.18	Coquitlam, BC
AMEX 51001	7-Mar-19	Guess Factory	\$323.14	Brampton, ON
AMEX 51001	7-Mar-19	Suzy Shier	\$107.47	Brampton, ON
CIBC 7692	7-Mar-19	Courtyard by Marriott	\$14.55	Prince George, BC
CIBC 7692	7-Mar-19	Prince George Taxi	\$35.10	Prince George, BC
CIBC 7692	7-Mar-19	Kelowna Cabs	\$15.30	Kelowna, BC
CIBC 7692	7-Mar-19	Tim Hortons	\$3.78	Richmond, BC
CIBC 7692	7-Mar-19	Kelowna Cabs	\$33.00	Kelowna, BC
CIBC 7692	7-Mar-19	Denny's	\$16.67	Kelowna, BC
CIBC 7692	7-Mar-19	Denny's	\$20.24	Kelowna, BC
CIBC 7692	8-Mar-19	Kelowna Cabs	\$15.25	Kelowna, BC
CIBC 7692	8-Mar-19	Courtyard by Marriott	\$267.58	Kelowna, BC
CIBC 7692	8-Mar-19	White Spot Restaurant	\$44.71	Kelowna, BC
CIBC 7692	8-Mar-19	White Spot Restaurant	\$10.58	Kelowna, BC
CIBC 7692	8-Mar-19	Denny's	\$19.65	Kelowna, BC
CIBC 7692	8-Mar-19	Denny's	\$21.38	Kelowna, BC
CIBC 7692	8-Mar-19	Sandman	\$244.21	Kelowna, BC
CIBC 7692	8-Mar-19	Cab 111	\$34.20	Kelowna, BC
CIBC 7692	8-Mar-19	Westjet	\$386.53	Calgary, AB
CIBC 7692	9-Mar-19	Chop Restaurants	\$13.28	Edmonton, AB
CIBC 7692	9-Mar-19	Westjet	\$31.50	Calgary, AB
CIBC 7692	9-Mar-19	Chili's West Jet	\$40.81	Calgary, AB
CIBC 7692	9-Mar-19	Airport Taxi Service	\$39.00	Edmonton, AB
CIBC 7692	10-Mar-19	Molson Brew House	\$11.55	Calgary, AB
CIBC 7692	10-Mar-19	Staples	\$125.84	Regina, SK

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	10-Mar-19	Canadian Tire	\$235.36	Regina, SK
AMEX 51001	11-Mar-19	Leon Pharmacy	\$12.33	Oakville, ON
CIBC 7692	11-Mar-19	AC Jazz INFLIGHT	\$8.35	n/a
CIBC 7692	12-Mar-19	OTV Technologies	\$9.97	Regina, SK
CIBC 7692	12-Mar-19	Sask Liquor & Gaming	\$52.99	Regina, SK
CIBC 7692	13-Mar-19	Le Macaron Decadent	\$5.55	Regina, SK
MBNA 7665	13-Mar-19	The Rider Store	\$55.00	Regina, SK
CIBC 7692	14-Mar-19	The Home Depot	\$220.99	Regina, SK
MBNA 7665	14-Mar-19	Costco	\$21.29	Regina, SK
AMEX 85017	14-Mar-19	Rogers	\$102.21	Ontario
TD 4611	14-Mar-19	Sirens	\$118.63	Woodbridge, ON
CIBC 7692	15-Mar-19	The Open Tap Brewing Co	\$163.05	Regina, SK
CIBC 7692	15-Mar-19	Brewsters	\$48.84	Regina, SK
MBNA 7665	15-Mar-19	Sask Liquor & Gaming	\$138.39	Regina, SK
AMEX 85017	15-Mar-19	Impark	\$23.00	Toronto, ON
CIBC 7692	16-Mar-19	Real Canadian Superstore	\$163.38	Regina, SK
CIBC 7692	16-Mar-19	The Chopped Leaf	\$31.64	Regina, SK
MBNA 7665	16-Mar-19	Vietnam Mekong	\$145.31	Regina, SK
TD 4611	16-Mar-19	Mcdonald's	\$64.08	Brampton, ON
TD 4611	16-Mar-19	Globo	\$56.49	Mississauga, ON
TD 4611	19-Mar-19	Seasons Foodmart	\$66.27	Brampton, ON
CIBC 7692	21-Mar-19	Regina Cabs	\$18.98	Regina, SK
CIBC 7692	21-Mar-19	Tim Hortons	\$3.77	Regina, SK
CIBC 7692	21-Mar-19	Peninsula CO-OP Aspen	\$10.00	Comox, BC
CIBC 7692	21-Mar-19	Tim Hortons	\$3.99	Calgary, AB
CIBC 7692	22-Mar-19	Crown Isle Resort	\$147.53	Courtenay, BC
CIBC 7692	22-Mar-19	Old Country Market	\$5.24	Coombs, BC
MBNA 7665	22-Mar-19	Shaw Cablesystems	\$209.82	Calgary, AB
MBNA 7665	22-Mar-19	BC Liquor	\$94.02	New Westminster, BC
MBNA 7665	22-Mar-19	Safeway	\$24.45	New Westminster, BC
CIBC 7692	23-Mar-19	Crown Isle Resort	\$161.84	Courtenay, BC
CIBC 7692	25-Mar-19	Express BAR	\$8.34	Kelowna, BC
CIBC 7692	25-Mar-19	Westside Pizza & Family	\$37.69	Regina, SK
CIBC 7692	25-Mar-19	Payment	\$107.00	n/a

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
PC 0641	25-Mar-19	Payment	\$222.51	n/a
PC 0641	25-Mar-19	Payment	\$222.51	n/a
TD 4611	25-Mar-19	Tim Hortons	\$15.55	Brampton, ON
BMO 4791	26-Mar-19	Paypal Uber BV	\$11.57	n/a
CIBC 7692	27-Mar-19	AC Jazz INFLIGHT	\$7.30	n/a
BMO 4791	28-Mar-19	Payment	\$20.00	n/a
TD 4611	29-Mar-19	Green machine	\$100.00	n/a
PC 0641	30-Mar-19	Playnow.com	\$50.00	BC
TD 4611	30-Mar-19	Pizza Pizza	\$70.99	Brampton, ON
MBNA 7665	31-Mar-19	Shell	\$82.69	Burnaby, BC
TD 4611	31-Mar-19	Fortinos	\$260.05	Brampton, ON
TD 4611	31-Mar-19	Fortinos	\$10.16	Brampton, ON
TD 4611	31-Mar-19	Subway	\$8.24	Brampton, ON
MBNA 7665	1-Apr-19	Payment	\$72.17	n/a
PC 0641	1-Apr-19	Cash equivalent fee	\$5.00	n/a
AMEX 85017	1-Apr-19	Payment from TD Canada Trust	\$133.35	n/a
AMEX 51001	2-Apr-19	Payment	\$158.86	n/a
MBNA 7665	2-Apr-19	ADT	\$38.52	n/a
CIBC 7692	3-Apr-19	Chapters	\$36.70	Regina, SK
CIBC 7692	3-Apr-19	Sherwood CO-OP	\$76.03	Regina, SK
Scotia LOC	3-Apr-19	Payment	\$251.23	Coquitlam, BC
CIBC 7692	4-Apr-19	AC Jazz INFLIGHT	\$7.30	n/a
CIBC 7692	4-Apr-19	Le Macaron Decadent	\$5.33	Regina, SK
MBNA 7665	4-Apr-19	Costco	\$47.23	Calgary, AB
MBNA 7665	4-Apr-19	BC Liquor	\$101.68	New Westminster, BC
TD 4611	4-Apr-19	Fagnan's Furnace Services	\$5,342.40	Calgary, AB
CIBC 7692	5-Apr-19	Brewsters	\$46.81	Regina, SK
CIBC 7692	6-Apr-19	Staples	\$66.80	Regina, SK
CIBC 7692	6-Apr-19	Cdn Tire Store	\$301.85	Regina, SK
MBNA 7665	6-Apr-19	Rona	\$23.14	Coquitlam, BC
MBNA 7665	6-Apr-19	London Drugs	\$43.16	Burnaby, BC
MBNA 7665	7-Apr-19	Microsoft	\$3.14	n/a
CIBC 7692	8-Apr-19	Cdn Tire Store	-\$17.31	Regina, SK
CIBC 7692	9-Apr-19	Mr. Lube	\$211.51	Regina, SK

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	10-Apr-19	Tim Hortons	\$4.00	Regina, SK
CIBC 7692	10-Apr-19	White Spot	\$21.95	Edmonton, AB
CIBC 7692	11-Apr-19	Subway	\$8.70	Edmonton, AB
CIBC 7692	11-Apr-19	Chop Restaurants	\$48.91	Edmonton, AB
CIBC 7692	11-Apr-19	Chop Restaurants	\$41.66	Edmonton, AB
CIBC 7692	11-Apr-19	Chop Restaurants	\$30.19	Edmonton, AB
Brick Visa	11-Apr-19	Brick Regina	\$7,037.44	Regina, SK
CIBC 7692	12-Apr-19	Denny's	\$19.78	Edmonton, AB
CIBC 7692	12-Apr-19	Denny's	\$7.22	Edmonton, AB
CIBC 7692	12-Apr-19	Chili's West Jet	\$20.53	Calgary, AB
CIBC 7692	12-Apr-19	Chili's Edmonton Airport	\$11.65	Edmonton, AB
MBNA 7665	12-Apr-19	Viet-Thai Restaurant	\$25.40	Regina, SK
MBNA 7665	12-Apr-19	Sask Liquor & Gaming	\$69.67	Regina, SK
TD 4611	12-Apr-19	Cash Advance Fee	\$3.50	n/a
CIBC 7692	13-Apr-19	Eskimos Bar & Grill	\$32.94	Edmonton, AB
CIBC 7692	13-Apr-19	Urban Barn	\$376.46	Regina, SK
CIBC 7692	13-Apr-19	Lowes	\$25.22	Regina, SK
CIBC 7692	13-Apr-19	Sask Liquor & Gaming	\$200.20	Regina, SK
CIBC 7692	13-Apr-19	Capital Cab	\$20.00	Regina, SK
CIBC 7692	15-Apr-19	K's Family Kitchen	\$19.15	Regina, SK
CIBC 7692	15-Apr-19	Westar	\$434.01	Regina, SK
VISA 2120	15-Apr-19	Payment	\$10.00	n/a
CIBC 7692	17-Apr-19	Real Cdn Superstore	\$33.30	Regina, SK
TD 4611	18-Apr-19	The Home Depot	\$3,028.75	Coquitlam, BC
TD 4611	18-Apr-19	The Home Depot	\$312.38	Coquitlam, BC
MBNA 7665	20-Apr-19	BC Liquor	\$141.70	New Westminster, BC
MBNA 7665	20-Apr-19	Safeway	\$35.25	New Westminster, BC
MBNA 7665	22-Apr-19	Shaw Cablesystems	\$209.82	Calgary, AB
CIBC 7692	23-Apr-19	Sheraton Cavalier	\$20.53	Calgary, AB
CIBC 7692	23-Apr-19	Tim Hortons	\$3.77	Regina, SK
CIBC 7692	23-Apr-19	Mcdonald's	\$9.96	Calgary, AB
CIBC 7692	23-Apr-19	Sheraton Cavalier	\$64.61	Calgary, AB
CIBC 7692	23-Apr-19	Sheraton Cavalier	\$8.51	Calgary, AB
CIBC 7692	23-Apr-19	Sheraton Cavalier	\$2.63	Calgary, AB

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	23-Apr-19	Regina Cabs	\$20.00	Regina, SK
CIBC 7692	24-Apr-19	Sheraton Cavalier	\$6.83	Calgary, AB
CIBC 7692	24-Apr-19	Mcdonald's	\$8.49	Calgary, AB
CIBC 7692	24-Apr-19	Sheraton Cavalier	\$10.34	Calgary, AB
CIBC 7692	24-Apr-19	Chilis Air Canada	\$36.23	Calgary, AB
CIBC 7692	24-Apr-19	Van Heusen	\$106.58	Rocky View, AB
CIBC 7692	25-Apr-19	Molson Brew House	\$51.32	Calgary, AB
CIBC 7692	25-Apr-19	Naked Bean Espresso	\$2.60	Regina, SK
CIBC 7692	25-Apr-19	Payment	\$133.00	n/a
PC 0641	25-Apr-19	Payment	\$218.47	n/a
CIBC 7692	26-Apr-19	Real Canadian Superstore	-\$33.30	Regina, SK
MBNA 7665	26-Apr-19	Costco	\$196.25	Burnaby, BC
MBNA 7665	26-Apr-19	Costco	\$5.63	Burnaby, BC
MBNA 7665	27-Apr-19	Fashion Hair Salon	\$24.00	Coquitlam, BC
MBNA 7665	27-Apr-19	Save on Foods	\$23.30	Coquitlam, BC
BMO 4791	29-Apr-19	Payment	\$21.00	n/a
PC 0641	29-Apr-19	Quicken Inc.	\$69.99	n/a
VISA 2120	29-Apr-19	Elkridge Resort Hotel	\$432.80	Waskesiu, SK
CIBC 7692	30-Apr-19	Subway	\$7.98	Regina, SK
AMEX 85017	30-Apr-19	Payment from TD Canada Trust	\$165.24	n/a
AMEX 51001	1-May-19	Payment	\$255.26	n/a
CIBC 7692	1-May-19	Burger King	\$6.09	Regina, SK
MBNA 7665	1-May-19	Payment	\$93.73	n/a
CIBC 7692	2-May-19	Le Macaron Decadent	\$5.33	Regina, SK
MBNA 7665	2-May-19	ADT	\$38.52	n/a
Scotia LOC	2-May-19	Payment	\$260.21	Coquitlam, BC
CIBC 7692	3-May-19	Great Canadian Bagel	\$9.81	Calgary, AB
CIBC 7692	3-May-19	Tim Hortons	\$3.77	Regina, SK
CIBC 7692	3-May-19	Chop Restaurants	\$77.82	Edmonton, AB
CIBC 7692	3-May-19	Regina Cabs	\$21.00	Regina, SK
MBNA 7665	3-May-19	Husky 70th and Marine	\$73.01	Vancouver, BC
CIBC 7692	4-May-19	Brioche Doree	\$6.80	Edmonton, AB
CIBC 7692	4-May-19	YVR Monks	\$45.58	Richmond, BC
CIBC 7692	5-May-19	Delta Victoria	\$29.38	Victoria, BC

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	5-May-19	Mon Petit Choux Café	\$34.19	Nanaimo, BC
CIBC 7692	5-May-19	Victoria Midisland COOP	\$4.97	Nanaimo, BC
CIBC 7692	5-May-19	Midside Resort	\$10.50	Qualicum Beach, BC
CIBC 7692	6-May-19	Winners	\$44.79	Duncan, BC
CIBC 7692	6-May-19	Delta Victoria	\$185.14	Victoria, BC
CIBC 7692	6-May-19	Delta Victoria	\$9.26	Victoria, BC
CIBC 7692	6-May-19	Jam Café	\$47.24	Victoria, BC
CIBC 7692	6-May-19	Chilis Air Canada	\$36.23	Calgary, AB
AMEX 85017	6-May-19	ABM Cash Advance Dixie & Eglinton	\$1,000.00	Mississauga, ON
AMEX 85017	6-May-19	Cash Advance Fee	\$3.50	n/a
AMEX 85017	8-May-19	ABM Cash Advance Polo Park SC	\$500.00	Winnipeg, MB
AMEX 85017	8-May-19	Clarion Hotel and Suit	\$17.56	Winnipeg, MB
AMEX 85017	8-May-19	Cash Advance Fee	\$3.50	n/a
AMEX 85017	9-May-19	Mcdonald's	\$3.78	Winnipeg, MB
AMEX 85017	9-May-19	Mcdonald's	\$4.76	Winnipeg, MB
AMEX 85017	9-May-19	Safeway	\$9.03	Winnipeg, MB
AMEX 85017	9-May-19	Safeway	\$15.80	Winnipeg, MB
AMEX 85017	10-May-19	Mcdonald's	\$3.78	Winnipeg, MB
CIBC 7692	11-May-19	Caffe Fantastico	\$29.03	Victoria, BC
CIBC 7692	11-May-19	Bartholomew's Pub	\$9.25	Victoria, BC
MBNA 7665	12-May-19	Costco	\$403.16	Burnaby, BC
MBNA 7665	12-May-19	BC Liquor	\$153.58	New Westminster, BC
CIBC 7692	13-May-19	AC Jazz INFLIGHT	\$11.03	n/a
TD 4611	13-May-19	Westjet	\$424.33	Calgary, AB
TD 4611	13-May-19	Eurest	\$11.29	Sidney, BC
CIBC 7692	14-May-19	75 West Coast Grill	\$22.48	Vancouver, BC
CIBC 7692	14-May-19	Capital Cab	\$24.25	Regina, SK
CIBC 7692	14-May-19	Stanley Park	\$11.89	Richmond, BC
MBNA 7665	14-May-19	ICBC Agent	\$75.00	Richmond, BC
TD 4611	16-May-19	Westjet	\$579.73	Calgary, AB
TD 4611	16-May-19	Westjet	\$365.53	Calgary, AB
TD 4611	17-May-19	Westjet	\$105.00	Calgary, AB
TD 4611	17-May-19	Westjet	\$18.90	Calgary, AB
MBNA 7665	18-May-19	Wal-Mart	\$36.26	Burnaby, BC

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
MBNA 7665	19-May-19	Real Cdn Superstore	\$46.46	Coquitlam, BC
TD 4611	20-May-19	Saskatchewan College	\$1,338.75	Regina, SK
TD 4611	20-May-19	College of Pharmacists BC	\$788.20	Vancouver, BC
VISA 2120	21-May-19	Payment	\$10.00	n/a
TD 4611	21-May-19	PAS	\$404.25	Regina, SK
TD 4611	21-May-19	Westjet	\$367.39	Calgary, AB
CIBC 7692	22-May-19	Real Canadian Superstore	\$177.72	Regina, SK
MBNA 7665	22-May-19	Shaw Cablesystems	\$209.82	Calgary, AB
AMEX 85017	23-May-19	Aviva Natural Health	\$34.57	Winnipeg, MB
AMEX 85017	23-May-19	M&M Food Market	\$47.05	Winnipeg, MB
PC 0641	24-May-19	Paypal XIANSIBEIWA	\$34.66	ON
AMEX 85017	24-May-19	Mcdonald's	\$3.78	Winnipeg, MB
CIBC 7692	25-May-19	Sherwood CO-OP	\$80.00	Regina, SK
MBNA 7665	25-May-19	Lougheed Hyundai	\$174.20	Coquitlam, BC
MBNA 7665	25-May-19	BC Liquor	\$119.06	New Westminster, BC
MBNA 7665	25-May-19	Safeway	\$32.00	New Westminster, BC
AMEX 85017	25-May-19	Mcdonald's	\$4.15	Winnipeg, MB
MBNA 7665	26-May-19	Costco	\$73.88	Burnaby, BC
CIBC 7692	27-May-19	The Home Depot	\$31.01	Regina, SK
CIBC 7692	27-May-19	Payment	\$203.00	n/a
PC 0641	27-May-19	Payment	\$219.19	n/a
AMEX 85017	27-May-19	MB Liquor Mart	\$70.12	Winnipeg, MB
AMEX 85017	27-May-19	Mcdonald's	\$7.62	Winnipeg, MB
BMO 4791	28-May-19	Payment	\$21.00	n/a
CIBC 7692	28-May-19	Sask Liquor & Gaming	\$52.21	Regina, SK
CIBC 7692	28-May-19	Murray Golf Course	\$9.00	SK
CIBC 7692	29-May-19	Deer Valley Golf Club	\$62.14	Deer Valley, SK
CIBC 7692	29-May-19	Deer Valley Golf Club	\$26.48	Deer Valley, SK
MBNA 7665	29-May-19	Pad Thai	\$39.37	Calgary, AB
TD 4611	29-May-19	Lowes	\$1,537.62	Regina, SK
TD 4611	29-May-19	Lowes	-\$730.38	Regina, SK
CIBC 7692	30-May-19	Sherwood CO-OP	\$55.00	Regina, SK
CIBC 7692	30-May-19	Sobey's	\$232.65	Regina, SK
CIBC 7692	30-May-19	Cdn Tire Store	\$71.21	Regina, SK

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	31-May-19	Uber	\$11.48	n/a
CIBC 7692	31-May-19	Uber	\$10.54	n/a
CIBC 7692	31-May-19	Uber	\$11.33	n/a
AMEX 85017	31-May-19	Payment from TD Canada Trust	\$186.31	n/a
TD 4611	31-May-19	Expedia	\$860.42	n/a
TD 4611	31-May-19	Expedia	\$935.40	n/a
TD 4611	31-May-19	Expedia	\$860.42	n/a
TD 4611	31-May-19	Hotel Reservations.com	\$1,848.06	n/a
TD 4611	31-May-19	www.reservations.com	\$14.99	n/a
TD 4611	31-May-19	Air Can	\$21.00	n/a
TD 4611	31-May-19	Air Can	\$21.00	n/a
TD 4611	31-May-19	Air Can	\$21.00	n/a
TD 4611	31-May-19	Air Can	\$21.00	n/a
TD 4611	31-May-19	Air Can	\$21.00	n/a
TD 4611	31-May-19	Air Can	\$21.00	n/a
TD 4611	31-May-19	Air Can	\$21.00	n/a
TD 4611	31-May-19	Air Can	\$327.73	n/a
TD 4611	31-May-19	Air Can	\$327.73	n/a
TD 4611	31-May-19	Air Can	\$327.73	n/a
TD 4611	31-May-19	Air Can	\$357.73	n/a
TD 4611	31-May-19	Air Can	\$357.73	n/a
TD 4611	31-May-19	Air Can	\$357.73	n/a
TD 4611	1-Jun-19	Expedia	\$262.17	n/a
TD 4611	1-Jun-19	Expedia	\$180.96	n/a
TD 4611	1-Jun-19	Expedia	\$180.96	n/a
TD 4611	1-Jun-19	Westjet	\$920.19	Calgary, AB
TD 4611	1-Jun-19	Westjet	\$765.84	Calgary, AB
TD 4611	1-Jun-19	Westjet	\$620.68	Calgary, AB
TD 4611	1-Jun-19	Westjet	\$42.00	Calgary, AB
TD 4611	1-Jun-19	Air Can	\$57.63	n/a
TD 4611	1-Jun-19	Air Can	\$73.50	n/a
TD 4611	1-Jun-19	Air Can	\$18.90	n/a
TD 4611	1-Jun-19	Air Can	\$695.09	n/a
TD 4611	1-Jun-19	Air Can	\$692.21	n/a
MBNA 7665	2-Jun-19	ADT	\$38.52	n/a

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
TD 4611	2-Jun-19	Expedia	\$3.48	n/a
AMEX 51001	3-Jun-19	Payment	\$205.98	n/a
CIBC 7692	3-Jun-19	Sask Liqour & Gaming	\$89.85	Regina, SK
CIBC 7692	3-Jun-19	Staples	\$59.26	Regina, SK
MBNA 7665	3-Jun-19	Payment	\$92.31	n/a
Scotia LOC	3-Jun-19	Payment	\$287.12	Coquitlam, BC
TD 4611	3-Jun-19	Westjet	\$31.50	Calgary, AB
MBNA 7665	4-Jun-19	Costco	\$123.62	Burnaby, BC
MBNA 7665	5-Jun-19	Costco	\$23.45	Burnaby, BC
MBNA 7665	6-Jun-19	Bonny's Taxi	\$52.00	Burnaby, BC
MBNA 7665	6-Jun-19	The Rise Golf Course	\$82.81	Vernon, BC
CIBC 7692	7-Jun-19	Uber	\$13.26	n/a
CIBC 7692	7-Jun-19	Uber	\$1.00	n/a
CIBC 7692	7-Jun-19	Uber	\$18.10	n/a
CIBC 7692	7-Jun-19	Burger King	\$8.87	Regina, SK
CIBC 7692	7-Jun-19	Wann Izakaya	\$37.03	Regina, SK
MBNA 7665	7-Jun-19	Black Mountain Golf	\$105.69	Kelowna, BC
CIBC 7692	8-Jun-19	Sask Liqour & Gaming	\$95.47	Regina, SK
CIBC 7692	8-Jun-19	K's Family Kitchen	\$6.36	Regina, SK
MBNA 7665	8-Jun-19	Tower Ranch Golf	\$130.56	Kelowna, BC
TD 4611	8-Jun-19	Westjet	\$168.00	Calgary, AB
TD 4611	8-Jun-19	Westjet	\$168.00	Calgary, AB
TD 4611	8-Jun-19	Westjet	\$168.00	Calgary, AB
MBNA 7665	9-Jun-19	Yellow Cab	\$53.00	Vancouver, BC
MBNA 7665	9-Jun-19	Subway	\$10.18	Kelowna, BC
TD 4611	9-Jun-19	Westjet	\$831.60	Calgary, AB
TD 4611	9-Jun-19	Westjet	\$261.45	Calgary, AB
TD 4611	9-Jun-19	Westjet	\$229.95	Calgary, AB
CIBC 7692	10-Jun-19	Uber	\$1.00	n/a
CIBC 7692	10-Jun-19	Uber	\$1.00	n/a
CIBC 7692	10-Jun-19	Uber	\$15.37	n/a
CIBC 7692	10-Jun-19	Tokyo 1	\$68.60	Kelowna, BC
CIBC 7692	10-Jun-19	Tim Hortons	\$4.00	Regina, SK
CIBC 7692	10-Jun-19	Commerce Liquor Store	\$18.35	Kelowna, BC

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	10-Jun-19	Current Taxi	\$13.08	Kelowna, BC
CIBC 7692	10-Jun-19	Rusty's Sports Bar	\$13.54	Kelowna, BC
CIBC 7692	10-Jun-19	Kelowna Cabs	\$25.20	Kelowna, BC
CIBC 7692	10-Jun-19	Kelowna Cabs	\$12.77	Kelowna, BC
CIBC 7692	10-Jun-19	Kelowna Cabs	\$10.68	Kelowna, BC
TD 4611	10-Jun-19	Expedia	\$350.78	n/a
TD 4611	10-Jun-19	Air Can	\$442.18	n/a
TD 4611	10-Jun-19	Air Can	\$496.21	n/a
TD 4611	10-Jun-19	Swoop Reservations	\$578.59	Calgary, AB
CIBC 7692	11-Jun-19	Capital Cab 2000	\$20.50	Regina, SK
CIBC 7692	11-Jun-19	White Spot Restaurant	\$36.24	Kelowna, BC
CIBC 7692	11-Jun-19	Black Mountain Golf	\$100.76	Kelowna, BC
CIBC 7692	11-Jun-19	Black Mountain Golf	\$105.19	Kelowna, BC
CIBC 7692	11-Jun-19	The Grill at Black Mou	\$44.56	Kelowna, BC
CIBC 7692	11-Jun-19	Kelowna Cabs	\$27.50	Kelowna, BC
CIBC 7692	11-Jun-19	Kelowna Cabs	\$37.00	Kelowna, BC
TD 4611	11-Jun-19	Real Canadian Superstore	\$658.00	Regina, SK
CIBC 7692	12-Jun-19	Whopper Bar	\$10.55	Calgary, AB
CIBC 7692	12-Jun-19	Great Canadian Bagel	\$7.40	Calgary, AB
TD 4611	12-Jun-19	Lifeisgood	\$213.15	Calgary, AB
TD 4611	12-Jun-19	Aspen Tree Service	\$945.00	Calgary, AB
TD 4611	12-Jun-19	Starbucks	\$14.33	Calgary, AB
TD 4611	12-Jun-19	Sheraton	\$407.89	Calgary, AB
CIBC 7692	13-Jun-19	Real Canadian Superstore	\$202.92	Regina, SK
CIBC 7692	13-Jun-19	Robin's Donuts	\$3.53	Regina, SK
CIBC 7692	14-Jun-19	Fairfield Inn & Suites	\$69.83	Regina, SK
CIBC 7692	14-Jun-19	Sunset Bay Hot Tubs Ltd.	\$30.07	Regina, SK
VISA 2120	14-Jun-19	Payment	\$10.00	n/a
TD 4611	14-Jun-19	Air Canada (Foreign Currency)	\$312.47	Winnipeg, MB
TD 4611	14-Jun-19	Air Can	\$26.25	n/a
TD 4611	14-Jun-19	Air Can	\$21.00	n/a
TD 4611	14-Jun-19	Air Can	\$33.90	n/a
TD 4611	14-Jun-19	Air Can	\$20.34	n/a
TD 4611	14-Jun-19	Air Can	\$49.72	n/a

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
TD 4611	14-Jun-19	Air Can	\$20.34	n/a
TD 4611	14-Jun-19	Air Can	\$49.45	n/a
TD 4611	14-Jun-19	Air Can	\$514.63	n/a
TD 4611	14-Jun-19	Air Can	\$272.77	n/a
TD 4611	14-Jun-19	Air Can	\$272.77	n/a
TD 4611	14-Jun-19	Air Can	\$388.86	n/a
TD 4611	14-Jun-19	Air Can	\$388.86	n/a
TD 4611	14-Jun-19	Air Can	\$619.63	n/a
TD 4611	14-Jun-19	Air Can	\$388.86	n/a
TD 4611	14-Jun-19	Air Can	\$510.90	n/a
TD 4611	14-Jun-19	Air Can	\$510.90	n/a
TD 4611	14-Jun-19	Air Can	\$510.90	n/a
TD 4611	14-Jun-19	Air Can	\$801.61	n/a
TD 4611	14-Jun-19	Air Canada (Foreign Currency)	\$24.76	n/a
TD 4611	14-Jun-19	Hotel WWTMS	\$226.56	n/a
TD 4611	14-Jun-19	Visions Electronics	\$221.99	Regina, SK
TD 4611	14-Jun-19	Sasktel	\$254.56	Regina, SK
TD 4611	14-Jun-19	City of Regina Landfill	\$10.00	Regina, SK
TD 4611	14-Jun-19	Westjet	\$537.73	Calgary, AB
TD 4611	14-Jun-19	Westjet	\$404.48	Calgary, AB
TD 4611	14-Jun-19	Air Can	\$18.90	n/a
TD 4611	14-Jun-19	Air Can	\$18.90	n/a
TD 4611	14-Jun-19	Air Can	\$15.75	n/a
TD 4611	14-Jun-19	Air Can	\$33.90	n/a
TD 4611	14-Jun-19	Air Can	\$33.90	n/a
CIBC 7692	15-Jun-19	Sask Liquor & Gaming	\$99.25	Regina, SK
CIBC 7692	15-Jun-19	Prairie Meats LLP	\$48.29	Regina, SK
CIBC 7692	15-Jun-19	Tom's YIG Store	\$139.43	Regina, SK
CIBC 7692	15-Jun-19	Golf Town	\$29.53	Regina, SK
MBNA 7665	15-Jun-19	BC Liquor	\$133.14	New Westminster, BC
MBNA 7665	15-Jun-19	Safeway	\$40.71	New Westminster, BC
TD 4611	15-Jun-19	Air Canada (Foreign Currency)	\$20.63	Winnipeg, MB
TD 4611	15-Jun-19	Air Canada (Foreign Currency)	\$312.47	Winnipeg, MB
TD 4611	15-Jun-19	Old Fashion Foods	\$38.76	Regina, SK

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
TD 4611	15-Jun-19	Old Fashion Foods	\$51.42	Regina, SK
TD 4611	15-Jun-19	Chos Jean Top Designe	\$231.16	Regina, SK
TD 4611	15-Jun-19	Moore's Clothing	\$370.19	Regina, SK
TD 4611	15-Jun-19	Sport Clips	\$53.55	Regina, SK
TD 4611	15-Jun-19	City of Regina Landfill	\$10.00	Regina, SK
TD 4611	15-Jun-19	Fatburger Regina	\$66.81	Regina, SK
MBNA 7665	16-Jun-19	THEBAY.COM	\$113.74	Toronto, ON
MBNA 7665	16-Jun-19	Real Cdn Superstore	\$29.68	Coquitlam, BC
CIBC 7692	17-Jun-19	Westside Pizza & Family	\$66.13	Regina, SK
CIBC 7692	17-Jun-19	Golf Town	\$47.72	Regina, SK
CIBC 7692	17-Jun-19	Air Can	\$140.83	n/a
CIBC 7692	17-Jun-19	Air Can	\$140.83	n/a
CIBC 7692	17-Jun-19	Douglas Park Esso	\$40.00	Regina, SK
CIBC 7692	17-Jun-19	Westjet	\$140.83	Calgary, AB
CIBC 7692	17-Jun-19	Westjet	\$140.83	Calgary, AB
TD 4611	17-Jun-19	Air Can	-\$388.86	n/a
TD 4611	17-Jun-19	Air Can	-\$67.80	n/a
TD 4611	17-Jun-19	Air Can	-\$388.86	n/a
TD 4611	17-Jun-19	Air Can	-\$388.86	n/a
TD 4611	17-Jun-19	Air Can	-\$33.90	n/a
CIBC 7692	18-Jun-19	Western Golf Management	\$76.99	Regina, SK
CIBC 7692	18-Jun-19	Western Golf Management	\$17.90	Regina, SK
CIBC 7692	18-Jun-19	Sherwood CO-OP	\$40.24	Regina, SK
CIBC 7692	18-Jun-19	Double Tree	\$11.25	Regina, SK
CIBC 7692	19-Jun-19	Brown's Rochdale	\$10.58	Regina, SK
CIBC 7692	20-Jun-19	Rock Creek Tap	\$77.81	Regina, SK
TD 4611	20-Jun-19	Air Can	-\$49.72	n/a
CIBC 7692	21-Jun-19	Sask Liquor & Gaming	\$88.68	Regina, SK
CIBC 7692	21-Jun-19	AC Jazz INFLIGHT	\$7.30	n/a
MBNA 7665	21-Jun-19	Costco	\$100.16	Burnaby, BC
CIBC 7692	22-Jun-19	Rogers	\$576.80	Ontario
CIBC 7692	22-Jun-19	Sherwood CO-OP	\$33.55	Regina, SK
CIBC 7692	22-Jun-19	A&W	\$14.40	Davidson, SK
CIBC 7692	22-Jun-19	McDonald's	\$7.09	Regina, SK

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	22-Jun-19	Saskatoon COOP Greystone	\$26.75	Saskatoon, SK
MBNA 7665	22-Jun-19	Fashion Hair Salon	\$24.00	Coquitlam, BC
MBNA 7665	22-Jun-19	Shaw Cablesystems	\$209.82	Calgary, AB
MBNA 7665	22-Jun-19	BC Liquor	\$108.95	Burnaby, BC
CIBC 7692	23-Jun-19	Jackfish Lodge Golf	\$53.78	North Battleford, SK
CIBC 7692	23-Jun-19	Davidson Esso	\$55.00	Davidson, SK
CIBC 7692	23-Jun-19	Mcdonald's	\$20.40	Saskatoon, SK
MBNA 7665	24-Jun-19	Costco	\$86.23	Burnaby, BC
TD 4611	24-Jun-19	Expedia	\$322.22	n/a
TD 4611	24-Jun-19	Dutch Growers	\$238.00	Regina, SK
TD 4611	24-Jun-19	Lots of Looks Bridal	\$371.85	Regina, SK
CIBC 7692	25-Jun-19	Rochdale Roca House	\$2.72	Regina, SK
CIBC 7692	25-Jun-19	Good Earth Coffee	\$6.66	Regina, SK
CIBC 7692	25-Jun-19	KFC	\$7.07	Regina, SK
CIBC 7692	25-Jun-19	Brewed Awakenings	\$4.00	Regina, SK
CIBC 7692	25-Jun-19	Brewed Awakenings	\$3.11	Regina, SK
CIBC 7692	25-Jun-19	Payment	\$248.00	n/a
MBNA 7665	25-Jun-19	Costco	\$19.03	Burnaby, BC
PC 0641	25-Jun-19	Payment	\$219.93	n/a
CIBC 7692	26-Jun-19	Sherwood CO-OP	\$71.12	Regina, SK
CIBC 7692	26-Jun-19	Double Tree	\$44.97	Regina, SK
CIBC 7692	26-Jun-19	Perkins Restaurant	\$37.59	Regina, SK
CIBC 7692	26-Jun-19	Rochdale Roca House	\$4.75	Regina, SK
CIBC 7692	26-Jun-19	Rochdale Roca House	\$4.73	Regina, SK
MBNA 7665	26-Jun-19	Costco	\$171.50	Burnaby, BC
CIBC 7692	27-Jun-19	Simons Jewellery	\$32.08	Regina, SK
CIBC 7692	27-Jun-19	King's Head Tavern	\$7.75	Regina, SK
MBNA 7665	27-Jun-19	Sask Liquor & Gaming	\$263.54	Regina, SK
MBNA 7665	27-Jun-19	Lakeview Dental	\$231.00	Regina, SK
BMO 4791	28-Jun-19	Payment	\$21.00	n/a
CIBC 7692	28-Jun-19	Wann Izakaya	\$37.03	Regina, SK
CIBC 7692	29-Jun-19	Subway	\$15.96	Regina, SK
CIBC 7692	29-Jun-19	Butcher's Best Inc.	\$31.14	Regina, SK
CIBC 7692	29-Jun-19	Sobey's Liquor	\$54.14	Regina, SK

FACILITY	DATE	DESCRIPTION	AMOUNT	LOCATION
CIBC 7692	1-Jul-19	The Home Depot	\$24.40	Regina, SK
CIBC 7692	2-Jul-19	Real Canadian Superstore	\$115.95	Regina, SK
MBNA 7665	2-Jul-19	ADT	\$87.83	n/a
MBNA 7665	2-Jul-19	Payment	\$109.49	n/a
AMEX 85017	2-Jul-19	Payment from TD Canada Trust	\$195.62	n/a
TD 4611	2-Jul-19	Payment	\$354.00	n/a
AMEX 51001	3-Jul-19	Payment	\$212.35	n/a
CIBC 7692	4-Jul-19	Sask Liquor & Gaming	\$172.49	Regina, SK
CIBC 7692	4-Jul-19	Masterfeeds Cowtown	\$16.64	Regina, SK
CIBC 7692	4-Jul-19	Sherwood CO-OP	\$65.06	Regina, SK
Scotia LOC	4-Jul-19	Payment	\$278.15	Coquitlam, BC
MBNA 7665	5-Jul-19	Lakeview Dental	\$515.00	Regina, SK
TD 4611	6-Jul-19	SQ Our Spot Coffee Shop	\$34.45	Regina, SK
TD 4611	6-Jul-19	Giant Tiger	\$16.65	Regina, SK
MBNA 7665	7-Jul-19	Husky 70th and Marine	\$71.01	Vancouver, BC