

In the Matter of the Receivership of  
 Creative Homescapes Inc., 1974592 Ontario Inc. and 1646395 Ontario Inc.  
**Amended Notice and Statement of the Receiver**  
 (Subsections 245(1) and 246(1) of the Act)

The Receiver gives notice and declares that:

1. Pursuant to an order (the “**Appointment Order**”) of the Ontario Superior Court of Justice (the “**Court**”) dated October 10, 2024 (the “**Filing Date**”), Albert Gelman Inc. was appointed as receiver (in such capacity, the “**Receiver**”), without security, of all the assets, undertakings and properties (the “**Property**”) of Creative Homescapes Inc. (“**Creative**”), 1974592 Ontario Inc. (“**197**”) and 1646395 Ontario Inc. (“**164**”, and collectively with Creative and 197, the “**Debtors**”) pursuant to section 243(1) of the *Bankruptcy and Insolvency Act*, R.S.C. 1985, c.B-3 (the “**BIA**”) and section 101 of the *Courts of Justice Act*, R.S.O., c.43, as amended.
2. The Appointment Order was granted pursuant to an application to the Court made by The Toronto-Dominion Bank (the “**Applicant**”), pursuant to security held by the Applicant in the Property.
3. On October 18, 2024, the Receiver issued the required notice and statement of receiver pursuant to subsections 245(1) and 246(1) of the BIA in respect of the Debtors (the “**Initial Notice**”). A copy of the Initial Notice is attached hereto as **Appendix “A”**.
4. As noted in the Initial Notice, the Receiver had requested and was, as of the date of the Initial Notice, awaiting information from the Debtors to prepare a list of creditors. The Receiver has now received the requested information and has prepared this amended notice and statement of the receiver under subsection 245(1) and 246(1) of the BIA (the “**Amended Notice**”).
5. The Receiver took possession and control of the Property on October 10, 2024.
6. Based on Creative’s financials as at the date of receivership, the approximate net book values of Creative’s assets are noted as follows (197 and 164 are holding companies with no assets or business operations):

<b>As at October 10, 2024</b>	
<b>(in CAD; unaudited)</b>	
	<b>Net Book Value</b>
Cash	16,246
Accounts receivable	1,110,165
Inventory	1,404,041
Prepaid expenses and other current assets	70,629
PPE, net	917,564
Goodwill	1
<b>Total</b>	<b>3,518,646</b>

(1) The October 10, 2024 financials are not finalized and are subject to adjustment.  
 (2) Realizable values are likely to differ from the book values noted above.

7. The following information relates to the receivership:

(a) Address of Debtors: 1877 Walker Rd., Windsor, ON N8W 3P3

(b) Principal line of business: **Creative** – supplier of landscape, hardscape and ancillary goods and services

**197** – real estate holdings company that owned the real property from which Creative used to operate

**164** – holding company of the late principal of the Debtors, which holds the shares in Creative

(c) Location of business: 1877 Walker Rd., Windsor, ON N8W 3P3

(d) A preliminary list of known creditors of the Debtor is attached hereto as **Appendix “B”**. The Receiver will file a copy of the Amended Notice with the Office of the Superintendent of Bankruptcy and mail a copy to each of the creditors on the creditors list.

(e) The intended plan of action of the Receiver during the receivership is to realize on Creative’s inventory, equipment, vehicles and other assets, including by way of retaining the services of an auctioneer.

(f) Contact person for Receiver:

Terry Scott Tel: 416-504-1650 Ext. 130, Fax: 416-504-1655, Email: [tscott@albertgelman.com](mailto:tscott@albertgelman.com)

Dated at Toronto, this 30<sup>th</sup> day of October 2024

**Albert Gelman Inc., solely in its  
capacity as Receiver of  
Creative Homescapes Inc. 1974592 Ontario Inc. and 1646395 Ontario Inc.  
and not in its personal or any other capacities**

Per:



Adam Zeldin, CPA, CA, CIRP, LIT

# **APPENDIX “A”**

In the Matter of the Receivership of  
 Creative Homescapes Inc., 1974592 Ontario Inc. and 1646395 Ontario Inc.  
**Notice and Statement of the Receiver**  
 (Subsections 245(1) and 246(1) of the Act)

The Receiver gives notice and declares that:

1. Pursuant to an order (the “**Appointment Order**”) of the Ontario Superior Court of Justice (the “**Court**”) dated October 10, 2024 (the “**Filing Date**”), Albert Gelman Inc. was appointed as receiver (in such capacity, the “**Receiver**”), without security, of all the assets, undertakings and properties (the “**Property**”) of Creative Homescapes Inc. (“**Creative**”), 1974592 Ontario Inc. (“**197**”) and 1646395 Ontario Inc. (“**164**”, and collectively with Creative and 197, the “**Debtors**”) pursuant to section 243(1) of the *Bankruptcy and Insolvency Act*, R.S.C. 1985, c.B-3 and section 101 of the *Courts of Justice Act*, R.S.O., c.43, as amended.
2. The Appointment Order was granted pursuant to an application to the Court made by The Toronto-Dominion Bank (the “**Applicant**”), pursuant to security held by the Applicant in the Property.
3. The Receiver took possession and control of the Property on October 10, 2024.
4. Based on Creative’s financials as at the date of receivership, the approximate net book values of Creative’s assets are noted as follows (197 and 164 are holdings companies with no assets or business operations):

<b>Creative Homescapes Inc.</b>	
<b>Net Book Value of Assets</b>	
<b>As at October 10, 2024</b>	
<b>(in CAD; unaudited)</b>	
	<b>Net Book Value</b>
Cash	16,246
Accounts receivable	1,110,165
Inventory	1,404,041
Prepaid expenses and other current assets	70,629
PPE, net	917,564
Goodwill	1
<b>Total</b>	<b>3,518,646</b>

(1) The October 10, 2024 financials are not finalized and are subject to adjustment.  
 (2) Realizable values are likely to differ from the book values noted above.

5. The following information relates to the receivership:

(a) Address of Debtors: 1877 Walker Rd., Windsor, ON N8W 3P3

(b) Principal line of business: **Creative** – supplier of landscape, hardscape and ancillary goods and services

**197** – real estate holdings company that owned the real property from which Creative used to operate

**164** – holding company of the late principal of the Debtors, which holds the shares in Creative

(c) Location of business: 1877 Walker Rd., Windsor, ON N8W 3P3

(d) The Receiver has requested and is awaiting information from the Debtors to prepare a list of creditors. The Receiver intends to send this notice to creditors forthwith after receiving the requested information.

(e) The intended plan of action of the Receiver during the receivership is to realize on Creative's inventory, equipment, vehicle and other assets, including by way of retaining the services of an auctioneer.

(f) Contact person for Receiver:

Terry Scott Tel: 416-504-1650 Ext. 130, Fax: 416-504-1655, Email: [tscott@albertgelman.com](mailto:tscott@albertgelman.com)

Dated at Toronto, this 18<sup>th</sup> day of October 2024

**Albert Gelman Inc., solely in its  
capacity as Receiver of  
Creative Homescapes Inc. 1974592 Ontario Inc. and 1646395 Ontario Inc.  
and not in its personal or any other capacities**

Per:



Adam Zeldin, CPA, CA, CIRP, LIT

# **APPENDIX “B”**

## Creditor Mailing List

In the Matter of the Receivership of  
Creative Homescapes Inc.

Creditor Type	Name	Attention	Address	Claim \$
Secured	1646395 ONTARIO INC.		2619 COUNTY ROAD 42 Windsor ON N9A 6J3	
	Amfar Holdings Inc.	Darren Wood	85 Mill Street Tilbury ON N0P 2L0 darren.wood@andrelanoue.com	
	Business Development Bank of Canada - Toronto	Marla Gold	3700 - 81 Bay St Toronto ON M5J 0E7 marla.gold@bdc.ca	
	Caisse Desjardins Ontario Credit Union (formerly Caisse populaire d'Alfred Ltée)		2489 Saint-Dominique Jonquiere QC G7X 6K4 CSP.Recouvrement@desjardins.com	
	CERTAINTTEED CANADA INC.		61 ROYAL GROUP CRESCENT Woodbridge ON L4H 1X9	
	CWB National Leasing Inc./ (formerly National Leasing Group Inc)	Bankruptcy Designate	1525 Buffalo Pl Winnipeg MB R3T 1L9 debtenforcement@cwbnationalleasing.co m	
	CWB National Leasing Inc./ (formerly National Leasing Group Inc)	Bankruptcy Designate	1525 Buffalo Pl Winnipeg MB R3T 1L9 debtenforcement@cwbnationalleasing.co m	
	DE LAGE LANDEN FINANCIAL SERVICES CANADA INC.		5046 MAINWAY, UNIT 1 Burlington ON L7L 5Z1 corporateca@dllgroup.com	
	FLETCHER'S AUTO SERVICE LTD.	BRENDA FLETCHER	3755 SIXTH CONCESSION ROAD Windsor ON N8W 5W5 BRENDA@FLETCHERSAUTOSERVIC E.COM	
	Ford Credit Canada Limited	Bankruptcy Department	Box 8651, Stn Main Concord ON L4K 0N8 bbankrup@ford.com	
	GM Financial Canada Leasing Ltd. c/o BankruptcyHighway.com	Mike Timko	PO Box 57100 Etobicoke ON M8Y 3Y2 bankruptcydocuments@asset.net	
	Kubota Canada Ltd.	Tara Benson	1155 Kubota Dr Pickering ON L1X 0H4 tara.benson@kubota.com	
	LALLY CHEVROLET LTD.	Jocelyn De Silva	BOX 340 - 85 MILL ST. W. Tilbury ON N0P 2L0 jocelyn@lallychev.com	
	Meridian Onecap Credit Corporation (formerly Roynat Lease Finance - Toronto)		PO Box 30597 RPO Madison Burnaby BC V5C 6J5 collections@meridianonecap.ca	
	Mitsubishi HC Capital Canada Leasing, Inc. (formerly CLE Capital inc)		401 - 1100 Burloak Dr Burlington ON L7L 6B2 adminsuptccs@mhcena.com	
	PNC VENDOR FINANCE CORPORATION CANADA		2-4145 NORTH SERVICE ROAD Burlington ON L7L 6A3	
	Royal Bank of Canada (formerly GMAC Leaseco Corporation)	Bankruptcy Department	PO Box 57100 Etobicoke ON M8Y 3Y2 bankruptcydocuments@asset.net	
	TD	Amanda Bezner	3140 Dufferin Street Toronto ON amanda.bezner@td.com	

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Creative Homescapes Inc.

Creditor Type	Name	Attention	Address	Claim \$
Secured	TFG FINANCIAL CORPORATION	Patrick Jakubowski	400 4180 LOUGHEED HIGHWAY Burnaby BC V5C 6A7 info@tfgfinancial.com	
	Tricor Lease & Finance Corp.	Roy Watters	PO Box 397 Burlington ON L7R 3Y3 tricorremarketing@iftsolutions.com	
	Vault Credit Corporation		5 - 41 Scarsdale Rd Toronto ON M3B 2R2 support@vaultcredit.ca	
	Wells Fargo Equipment Finance Company	Kristin Pereira	1100 - 1290 Central Parkway West Mississauga ON L5C 4R3 kirstin.pereira@wellsfargo.com	
	Windsor Family Credit Union - Credit Solutions		3000 Marentette Ave Windsor ON N8X 4G2 creditsolutions@wfcu.ca	
Unsecured	Advance Business Systems	Darlene May	3290 Jefferson Blvd. Windsor ON N8T 2W8 darlenem@advancebusiness.net	1,730.96
	Alicia Tymec	Alicia Tymec	200-525 Windsor Ave. Windsor ON N9A 1J4 alicia.76@live.ca	52,141.90
	All-Wayz Concrete		1812 Randolph Windsor ON N9B 2W3 alwaysconcrete@gmail.com	1,695.00
	Alpine Products Inc.		15791 Rockfield Blvd. Suite D Irvine CA 92618 USA	10.00
	Aquiform	Becku Richards	3230 Mainway Burlington ON L7M 1A5 becky.richards@aquiform.com	3,506.55
	Artesian Spas	Teresa Bell	4720 N. Lamb Blvd. Las Vegas NV 89115 USA tbell@artesiasspas.com	1,354.25
	Baker Tilly	Peter Savoni	325 Devonshire Rd., Suite 200 Windsor ON N8Y 2L3 windsor@bakertilly.ca	45,200.00
	Barrette Outdoor Living	Cindy Santos	545 Tilton Rd. Egg Harbor NJ 8215 USA cindy.santos@barretteoutdoorliving.com	110,723.90
	Bell Canada - Residential C/O FCT Default Solutions		PO Box 2514, Stn B London ON N6A 4G9 dsinsolvency@collectlink.com	64.22
	Bobcat of Windsor	Yadunauth Lall	241 Deerhurst Dr. Brampton ON L6T 5K3 ylall@bobcattoronto.com	11,474.08
	Bri-Don	John	2650 Temple Ddr. Windsor ON N8W 5E5 john@bri-donservices.com	14,493.67
	Bullfrog Spas	Shay Camp	7017 W 11800 S Heriman UT 84096 USA	18,757.74
	Challenger Designs	Shane Snider	24785 US HWY 6 Napanee IN 44560 USA ssnider@challengerdesignsllc.com	445.60
	Chris Siefker	Chris Siefker	585 Rosedale Ave. Windsor ON N9C 2N5 chris@siefker.com	3,729.00

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Creditor Type	Name	Attention	Address	Claim \$
Unsecured	Colbro	Daena Boscariol	2861 Walker Road Windsor ON N8W 3R2 apcolbro@gmail.com	2,535.47
	Connon Nurseries	Ted Tigchelaar	656 Robson Rd. Waterdown ON L8B 1H1 ted@connon.ca	11,676.82
	CRA - Tax - Ontario		Shawinigan-Sud National Verification and Collection Centre 4695 Shawinigan-Sud Blvd Shawinigan-Sud QC G9P 5H9	
	CRA - Tax - Ontario		Shawinigan-Sud National Verification and Collection Centre 4695 Shawinigan-Sud Blvd Shawinigan-Sud QC G9P 5H9	
	DeLage Landen Financial	Michelle Hoo-Hing	5046 Mainway, Unit 1 Burlington ON L7L 5Z1 mhoo@leasedirect.com	8,548.68
	Desjardins Visa Card Balances		PO Box 8601 STN Centre-Ville Montreal QC H3C 3V2	41,057.13
	Dowler-Karn Limited	Sara	5475 Dicocco Court Windsor ON N0R 1L0 sara@dowlerkarn.com	130.82
	DSV Air & Sea Inc.	Wendy D'Souza	2200 Yukon Court Milton ON L9E 1N5 wendy.dsouza@cs.dsv.com	134.49
	Empire Business	Lisa Murtagh	5155 Halford Dr. Oldcastle ON N9G 0B8 ccaccounting@empire-team.com	413.58
	Empire Financial	Chris Clark	2676 Jefferson Blvd., Unit 200 Windsor ON N8T 3C7	3,800.00
	Enbridge		P.O. Box 644 Scarborough ON M1K 5H1 customercare@enbridgegas.com	5,262.39
	Enlover Canada		2239 Winston Park Dr. Oakville ON L6H 5R1 enlover@enlover.ca	1,031.25
	Enwin		4545 Rhodes Dr. Windsor ON N8W 5T1 info@enwin.com	722.99
	Erie Sand & Gravel		6260 Westar Dr. Lasalle ON N9J 0B5 esg_receivables@eriesand.com	50.85
	Esses-Windsor Solid Waste Authority	Melissa Asschert	360 Fairview Ave. W., Suite 211 Essex ON N8M 3G4 masschert@ewswa.org	295.11
	Fibramulch	Peter Etherington	8711 Keele St. Concord ON L4K 2N1 info@fibramulch.com/maria@fibramulch	20,422.45
	FLETCHER'S AUTO SERVICE LTD.	BRENDA FLETCHER	3755 SIXTH CONCESSION ROAD Windsor ON N8W 5W5 BRENDA@FLETCHERSAUTOSERVIC E.COM	1.00
	General Seed Company	Simone or Christian	648 Alberton Road Alberton ON L0R 1A0 generalseedcompany@gmail.com	11,695.50

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Creditor Type	Name	Attention	Address	Claim \$
Unsecured	GFL Environmental Inc.	Peter Chow	2700 Deziel Dr. Windsor ON N8W 5H8 pchow@gflenv.com	7,088.10
	Goodfellow Inc.	Donna Lupien	9184 Twiss Rd., P.O. Box 460 Campbellville ON L0P 1B0 mmaskalet@goodfellowinc.com	40,281.72
	Grand River Natural Stone Ltd.	MaryAnn	3593 White Oak Rd. London ON N6E 3A1 maryann@grandriverstone.com	18,950.99
	Great Lakes Safety	Michelle	3545 Walker Rd. Windsor ON michelle@glspi.com	3,179.84
	Home Depot - Citi Cards Canada		PO Box 2052 Station "B" Mississauga ON L4Y 0B5	3,391.68
	Hotham Building Materials	Andrea	680 North Service Rd. Windsor ON N8X 3J3 andrea@hothambuilding.com	16.90
	J. Santarossa	Robin De Angelis	5115 Rhodes Dr. Windsor ON N8N 2M1 santaros@mnsi.net	3,861.92
	Jobin Farms	Jen	4780 11th Concession Maidstone ON N0R 1K0 jenjobin31@gmail.com	717.55
	Ladybug Pest Control	Jen	182 Spring St. Belle River ON N8L 1A0 ladybugpestcontrolinc@gmail.com	1,265.60
	Landgraaf Forestry Ltd.		5975 North Service Rd.E. Windsor ON N8T 3P2 info@landgraaffreeservice.com	395.50
	Linde Canada Inc.		P.O. Box 400, Station D Scarborough ON MIR 5M1	1,545.83
	Linzel Distributing	Melanie Di Tomasso	417 Winona Rd. Hamilton ON accounting@linzel.ca	5,762.73
	Livingston International Inc.	William Stacey	795 Main St., suite 205 Moncton NB E1C 1E9 CFS_EMAIL@livingstonpayments.com; wistacey@livingston.com	4,738.21
	Lucier Glove & Safety Products	Jessica	1701 Provincial Rd., Unit 1 Windsor ON N8W 5V7 jessica@lucierglove.com	332.19
	Majors McGuire Inc.		3215 Jefferson Blvd. Windsor ON N8T 2W7	203.40
	Master Halco	Michelle	PO Box 15071 Station A BUS #883002925 Toronto ON M5W 1C1 accountsreceivable@masterhalco.com	200,267.48
	Meridian Onecap Credit Corporation (formerly Roynat Lease Finance - Toronto)		PO Box 30597 RPO Madison Burnaby BC V5C 6J5 collections@meridianonecap.ca	1.00
	OUTEDGE Media	Shahid	377 Horner Ave. Toronto ON M8W 1Z6 shahid.mirza@outedge.ca	3,988.90
	Pattison Outdoor Advertising		500 - 2700 Matheson Boulevard East West Tower Mississauga ON L4W 4V9 info@pattisonoutdoor.com	5,763.00

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Unsecured	Perrri-Med	Kirsten	2277 Howard Ave. Windsor ON N8X 3V2 info@perrimed.com	570.00
	Protégé Casual	Marisol	100 Four Valley Dr., Unit A Concord ON L4K 4T9 marisol@protegecasual.com	1,158.25
	RBC Insurance Benefits	Derek Kelly	8677 Anchor Dr. PO Box 1600 Windsor ON N9A 0B3 uniquebenefitsolutions@gmail.com	8,797.78
	RPS Relax Pools & Spas Service	Eugene	216 Patillo Rd. Tecumseh ON N8N 2L9 eugene@relaxpoolsandspas.com	1,548.10
	Rymar East Ltd.	Pat Ferraro	3615 Laird Rd., Unit 5 Mississauga ON L5L 5Z8 pat@rymar.ca	17,183.55
	Sauve's Home Centre		581 Railway St. P.O. Box 339 Belle River ON N0R 1A0 sauvesrona@gmail.com	544.74
	SCP Distributors Canada		4056 North Service Rd.E. Windsor ON N8W 5X2	67,956.18
	Shawn Kelly			240,000.00
	Siefco	Sonia Seguin	328 Talbot St. N. Essex ON N8M 2W4 sonia@siefkergroup.com	4,834.71
	Staples Canada		6 Staples Ave. Richmond Hill ON L4B 4W3 customer_service@commercial.staples.ca	68.88
	Stefani Pool & Spa Service	John	1846 Chilver Rd. Windsor ON N8W 2T8 john@stefanipool.com	615.84
	STOBAG North America	Gabriela-Hartan Anca	1445 Norjohn Court, Unit 7 Burlington ON L7L 0E6 anca.hartan@stobag.com	46,516.65
	Sunwing Structures NB Ltd.	Ally	1398 Cypress Ave. Windsor ON N8P 0E2 info@sunwingb.com	452.00
	Super Pass Petro Canada	Korine Edwards	koedwards@suncor.com	
	Urban Hearth	Darlene Donnelly	6154 Lanark County Rd. 43 Perth ON K7H 3C7 odoo@urbanhearth.ca	10,861.75
	Vinyl Yard Solutions	Michelle	4311 Graham Side Road Cottam (Kingsville) ON N0R 1B0 lincmich@hotmail.com	157.87
	Wausau Tile	Mary	P.O. Box 1520 Wausau WI 54402-1520 USA msechafer@wausautile.com	30,192.58