

G. Chan & Associates Inc. - EDM - South  
201, 9426 51 Ave NW  
Edmonton, AB T6E 5A6

EDM - South  
####NOTIFICATION###

BankEx: 20/21355

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-3301173  
Estate No. 24-3301173

FORM 01.1  
General Sender Identification for: Copies of all Prescribed Forms  
Sent to Creditor(s) Electronically

Dated at the city of Edmonton in the Province of Alberta, this 24th day of November 2025.

Responsible Individual (Sender): Garrett Chan  
(Trustee)

Corporate Name : G. Chan & Associates Inc.

Address: 201, 9426 51 Ave NW  
Edmonton AB T6E 5A6

Telephone: (780) 900-4823  
Fax: (780) 306-4986  
E-mail: [creditors@gcalit.ca](mailto:creditors@gcalit.ca)

NOTICE

Please be advised that the above-noted individual is required to retain the signed original  
of the document as part of the official records of this proceeding.

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-3301173  
Estate No. 24-3301173

Memo To Creditors

In the Matter of the Notice of Intention to Make a Proposal of  
Morning Glory Daycare Ltd. (the "Company")

TAKE NOTICE THAT:

On November 21, 2025, the above named Company filed a Notice of Intention to Make a Proposal ("NOI") under s. 50.4(1) of the Bankruptcy and Insolvency Act ("BIA"). The Company is contemplating restructuring by way of a proposal to creditors under the BIA and is not bankrupt. Management of the Company remains in control of day to day operations.

G.Chan & Associates Inc. has been appointed to act as Proposal Trustee (the "Proposal Trustee") in the proceedings. The Proposal Trustee is an independent Court Officer responsible for monitoring the affairs of the Company while it is subject to the NOI proceedings and advises and participates in the preparation of a proposal.

Upon the filing of a NOI, a stay of proceedings is imposed pursuant to s. 69(1) of the BIA. No creditor has any remedy against the Company or the Company's property, nor shall any creditor commence or continue any action, execution, or other proceeding for the recovery of a claim provable in bankruptcy, except as otherwise provided under the BIA.

The Company is granted an initial period of 30 days to file a proposal and may, before the expiry of the 30-day period, apply to the Court for an extension of up to 45 days. Further extensions may be granted, on application to the Court, to the extent of 45 days for each individual extension, but the aggregate of all extensions cannot exceed 5 months.

No proofs of claim are required from creditors until such time that a proposal has been filed, except as may be requested by the Proposal Trustee.

Dated at the city of Edmonton in the Province of Alberta, this 24th day of November 2025.

G. Chan & Associates Inc. - Licensed Insolvency Trustee

201, 9426 51 Ave NW  
Edmonton AB T6E 5A6  
Phone: (780) 900-4823 Fax: (780) 306-4986

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-3301173  
Estate No. 24-3301173

FORM 33  
Notice of Intention To Make a Proposal  
(Subsection 50.4(1) of the Act)

Take notice that:

1. I, Morning Glory Daycare Ltd., an insolvent person, state, pursuant to subsection 50.4(1) of the Act, that I intend to make a proposal to my creditors.
2. G. Chan & Associates Inc. of 201, 9426 51 Ave NW, Edmonton, AB, T6E 5A6, a licensed trustee, has consented to act as trustee under the proposal. A copy of the consent is attached.
3. A list of the names of the known creditors with claims of \$250 or more and the amounts of their claims is also attached.
4. Pursuant to section 69 of the Act, all proceedings against me are stayed as of the date of filing of this notice with the official receiver in my locality.

Dated at the city of Edmonton in the Province of Alberta, this 20th day of November 2025.

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Morning Glory Daycare Ltd.  
Insolvent Person

To be completed by Official Receiver:

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Filing Date

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Official Receiver

District of: Alberta  
Division No. 01 - Edmonton  
Court No. 24-3301173  
Estate No. 24-3301173

FORM 33  
Notice of Intention To Make a Proposal  
(Subsection 50.4(1) of the Act)

<b>List of Creditors with claims of \$250 or more.</b>			
Creditor	Address	Account#	Claim Amount
1962623 Alberta Ltd Justin Rudyk	14127 23 Ave NW, Edmonton AB T6R 0G4		10,700.00
ATB Financial - Mastercard Recoveries	Mastercard Recoveries - Tr 911 PO Box 6050 STN Central Calgary AB T2A 6M3		17,368.00
BDC - Business Development Bank of Canada Graham Eastham	#250, 6700, Macleod Trail SE Calgary AB T2H 0L3	5288152	91,666.30
FDR TD Canada Trust Overdraft c/o Omega Three Connie Dunford	Box 292 Mississauga ON L5M 2B8	82505288152	19,902.82
TD Canada Trust - Hypothèque C/O FCT Default Solutions	PO Box 2514, Station B London ON N6A 4G9	82509288152-03	251,064.76
TD Canada Trust Visa C/O FCT Default Solutions	PO Box 2514, Station B London ON N6A 4G9	4520 71***** 0103	9,983.06
<b>Total</b>			400,684.94

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Morning Glory Daycare Ltd.  
Insolvent Person

Proposal Consent

To whom it may concern,

This is to advise that we hereby consent to act as trustee under the Bankruptcy and Insolvency Act for the proposal of Morning Glory Daycare Ltd..

Dated at the city of Edmonton in the Province of Alberta, this 20th day of November 2025.

G. Chan & Associates Inc. - Licensed Insolvency Trustee

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Edmonton AB T6E 5A6  
Phone: (780) 900-4823 Fax: (780) 306-4986