

Brigitte Rivard

From: Claire Demery [REDACTED]
Sent: Tuesday, March 04, 2008 8:52 PM
To: Brigitte Rivard
Subject: line of credit

Hi Brigitte,
I have not heard or seen my Dad in over a month. I have tried numerous times to call him but he does return my calls. I would like you to cancel my Dad's Line Of Credit at the Caisse Populaire D'Elie until further notice.
His account is 2-4. Please notify me if you hear from him. Thank you, Claire Demery

8/3⁰⁸



Bureau administratif
Administrative Office
Case postale 36
10, rue Main Est
Elie (Manitoba) R0H 0H0
Tél./Tel.: (204) 353-2283
Télec./Fax: (204) 353-2101
www.caisse.biz

Succursales / Branches:

- Elie
- Marquette
- Saint-François-Xavier
- Saint-Laurent

March 5, 2008

Mr. Lionel Bouchard
P.O. Box 81
Elie, Manitoba
R0H 0H0

Dear Mr. Bouchard:

Re: Your Line of Credit

As per the notice attached, this letter is to notify you that we have cancelled your Line of Credit with the Caisse Populaire effective today. There is no longer a hold on your insured savings that you have with us.

If you have any questions, please do not hesitate to come and see me.

Yours truly,

Brigitte Rivard

cc to Claire Demery (POA)

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THE COURT: Okay. Okay. Okay. Okay. Thank you.
You can have a seat back there, Ms. Demery.

THE WITNESS: Can I ask one more thing?

THE COURT: Yeah.

THE WITNESS: I was never asked to be power of attorney. I never knew about it.

THE COURT: Yeah.

THE WITNESS: And now I was told that there's a sworn document, affidavit of execution, that is missing. I do not have -- I do not have the original power of attorney. Should I have this, and all the information that goes with it? Where is the sworn affidavit that was saying that somebody was there to witness Dad signing this? Like I said, "never, I never asked for --"

THE COURT: Well, I -- yeah -- unfortunately, you're asking a judge questions that should be asked of a lawyer, and that's what I would do.

THE WITNESS: Okay.

THE COURT: As far as power of attorney is concerned --

THE WITNESS: Like, who --

THE COURT: -- your dad can make one out when he feels like it, if he has, if someone determines that he's still in his right mind to do so, so as far as -- yeah. Like, all of those questions should be asked of a lawyer.

THE WITNESS: Okay.

THE COURT: There is certainly nothing criminal

*

HOOK & SMITH

Barristers, Solicitors and Notaries Public

201 - 3111 Portage Avenue
Winnipeg, Manitoba
CANADA
R3K 0W4
Tel: (204) 885-4520
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E-Mail: general@hookandsmith.com

Dennis A. Smith LL.B.
Bernard Toews B.A. LL.B.
Winston F. Smith Q.C.
Grant W. Davis, B.A. LL.B.
Gordon P. Hook (Retired)
Garry N. Harvey (1944-1998)
File No 11090S

March 28, 2008

Elle Credit Union
10 Main Street East
Elle, Manitoba
R0H 0H0

Via Fax: (204) 353-2101

Attention: Brigitte Rivard

Dear Sirs/Mesdames:

Re: Lionel Bouchard

We are lawyers for Lionel Bouchard and understand that based on the instructions of his daughter, Claire Demery, you have cancelled his Line of Credit.

Please be advised that Claire Demery is not Mr. Bouchard's Power of Attorney and therefore does not have lawful authority over such matters. Kindly advise what document Ms Demery presented to you as evidence of her authority and whether or not it was an original.

Kindly also reinstate the Line of Credit and provide us with a letter confirming what accounts and loan facilities Mr. Bouchard has with your institution.

** Never
Reinstated.*

Yours truly,
Hook & Smith

COPY

Dennis A. Smith
DAS/ceo

CONFIDENTIAL

Fax Cover Sheet

Date : February 19, 2008 Pages : 1
To : Brigitte Rivard From : Lionel Bouchard
Fax: 204-353-2101 Fax: 604-467-5630
Phone : 204-353-2283 Phone : 204-781-6387
Subject : Duplicate bank statements

As per my telephone conversation, I am requesting the following statements, namely December 2005, January 2006, & February 2006, for review with past income tax, as well as am questioning the disbursement of my OAS/ CPP funds as I have been denied receipts for that time period, this despite repeated requests. In addition, my statements went missing when I was abruptly removed from home February 15, 2006, and my attorney would like to ascertain whether there was any misappropriation of my funds during that period of time, hence my request.

In addition, my attorney has also requested the Caisse be reminded and abide by the Privacy of Information Act in not divulging ANY information contained in this request.

3. As time is of the essence to resolve the ongoing conflict between myself and my son, am requesting that these duplicate statements - especially of negotiated cheques by way of power of attorney (which was immediately revoked) as I have absolutely no recollection of having signed this document, at a time when I was recovering in the hospital.

4. Please fax these documents at your earliest convenience to # 604-467-5630 and debit my account for the cost.

This is your release from me to the Caisse in order to facilitate this transaction.

6. As I intend to be away until this situation is resolved once and for all, and in order to avoid any further family pressure, as recommended by my attorney, I find myself wanting to avail myself with access to online banking in order that I may meet my monthly commitments. My current banking card # is 501 7931 7610 087213 and request to be set up with an Access Code and P.I.N. # in order to facilitate this end. Also would like to view my ongoing Visa Desjardins transactions which I assume can be viewed under the same Access & P.I.N. #'s?

7. As I have made this request to you personally over the telephone, there should be no question as to my identity. Again, I cannot stress enough that my communication and any information contained in this fax be treated with utmost confidentiality as afforded under the Privacy Act.

3. I trust this request is in good order.

9. I appreciate your prompt attention to this matter and would like to thank you in advance for your cooperation in this delicate matter as I do not wish to involve any community members, hence retaining an attorney to enforce my rights.

Sincerely,

Lionel Bouchard

Lionel Bouchard
204-781-6387

Att. (2)
cc Attorney
cc MLA

URGENT

Date : March 16, 2008
To : Board of Directors
Company : Federation des caisses populaires
Fax : 204-233-6405
Phone : 204-237-8988
Pages : 9
From : Marlene Légaré, CFP
Company: TaxTimeSolutionS
Fax: 604-467-5630
Phone : 604-467-5640
Subject : Unauthorized Revocation of Line of Credit

1. I am voicing grave concern over the professional and unethical, (if not illegal) conduct of a representative at the Elie Branch of the Caisse Populaire!
2. My father - Lionel Bouchard - spoke to Brigitte Rivard February 19, 2008, followed by a fax, to request certain banking information which he is legally entitled to and to date this information has not been forthcoming.
3. In addition, this was followed up with a new Power of Attorney dated February 2008 as well as copies of two caveats in order to inform the caisse of what was transpiring so nothing of this nature would occur.
4. Lionel Bouchard has been the longest standing member, Account 2-4, a fact that, until now, he was very proud of. My father has shown his loyalty to the Elie branch over the years and this is the reward he gets for all the years of faithfulness?
5. Is this also how the Caisse treats its most senior loyal members? If this is the case, this is thoroughly disgusting - closing down a line of credit because one is away from the harsh winters of Manitoba, on holidays, pending the relocation back into his home, as per attached agreements, which have to date not been honoured, and now, sadly, necessitating legal intervention.
6. As far as family members, is this Biblical conduct referencing one of the "Ten Commandments" to "honour thy father" or does this show a darker side to these family members? It appears the caisse knowingly corroborated in this senior abuse!
7. The reply to the caveats came by way of this email from one daughter Claire Demery (one of several siblings who, February 2006, evicted her very own father from his home of 50 years despite agreements to the contrary) directed the credit union to close our father's line of credit, fully knowing he relies on this while on holidays... Claire Demery has never had the original second power of attorney which was issued January 27, 2006, when the first power of attorney which my father was tricked into signing while in the hospital by son Andre Bouchard was revoked. I paid for and have had the original in my possession. Did the Caisse accept a photocopy (incorrect procedure) of the power of attorney that Andy stole from my briefcase and was returned to me by the RCMP - theft charges from both my father and myself that ended up being stayed, as apparently, the justice system in Manitoba encourages family members to steal citing as defence "family dispute"!!!!
5. Another sister who was involved in kicking her father out of his home, Lynda Staub, left a message on his cellular threatening to call the RCMP if her father did not report to her and disclose his whereabouts! (Does she advise her father of all her actions and whereabouts at all times?)
5. I am demanding a full investigation in this very wrong-doing to one of your most loyal and senior members to ensure that, in future employees follow proper protocol in order that this not occur to any other members, all the while following procedures!
6. My father, Lionel Bouchard, is entitled to a written apology and compensation for this grief and aggravation from the Board with respect to the improper judgement call of one of it's employee who was totally out of line in her unilateral action, not even going to the courtesy of contacting Mr. Bouchard by telephone to advise him of what she was contemplating doing!
6. The expedient and satisfactory investigation in this employee's actions and the Board's response will determine whether or not we take this complaint to the media. I am sure other members will no longer feel secure in doing their banking with the Caisse once the truth of this matter is exposed!

Sincerely,
Marlene Légaré
Marlene Legaré, CFP
12345 - 234th Street,
Maple Ridge, B.C.
V2X ON7

Revoked JAN. 29/2006
1st Power of Attorney
IN FAVOUR OF
ANDRE BOUCHARD
& Lynda
Staub