From: Charles Howatt <[redacted]
Sent: January 5, 2026 3:32 PM
To: Penney, Nicole <Nicole.Penney@novascotia.ca>
Cc: Kelly Mason <kelly.mason@nspower.ca>; Wallace, Lisa <Lisa.Wallace@novascotia.ca>; Nakhatovych, Maryna <Maryna.Nakhatovych@novascotia.ca>; Kathleen Murray <kathleen.murray@nspower.ca>; Blake WIlliams <blake.williams@nspower.ca>; Chris Lanteigne <chris.lanteigne@nspower.ca>; Jennifer <Jennifer.Ross@nspower.ca>; Lisa <Lisa.Forsey@nspower.ca>; Sonia Liao <sonia.liao@nspower.ca>
Subject: Re: M12633 - Secure Submit from: Kelly Mason

As NSP has informed you that they were informed multiple times about the bankruptcy. Yet they continue to this day in violation of federal bankruptcy law. They have admitted to you to this violation by sending the amount to collections which then spam called me. Bankruptcy documents are public record therefore/ if NSP needed them for some internal reason they have access to those documents as much as anyone else. I also provided contact information to NSP for my trustee. Nsp also claims that not disconnecting the power acts as me providing consent, I have said numerous times i did not as per their own documents. you can see nervous times when I told them i didn't live there. Bankruptcy law requires that I provide new consent to which, have nsp prove i did this.

This is a monopoly bullying customers as they have always done, they should be fined by the board for violation of federal law.

once a creditor has been informed about a ban

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AI Overview

No, once a creditor has been informed about a bankruptcy filing, they cannot legally continue to try and collect on the debt, due to a legal protection called an "automatic stay" (in the US) or "stay of proceedings" (in Canada). This legal injunction immediately halts most collection activities.

What the Creditor Must Stop Doing

The automatic stay or stay of proceedings requires creditors to stop most collection actions immediately, including:

- Making collection calls, sending emails, or sending letters.
- Initiating or continuing lawsuits.
- Garnishing wages (with some exceptions like child support).
- Repossessing property (e.g., cars) or foreclosing on homes without court approval.
- Enforcing court orders or judgments.

Exceptions to the Rule

Some types of debts and situations are generally **not** covered by the automatic stay, and collection efforts for these may continue:

- **Secured debts** if you want to keep the collateral (e.g., you must continue paying your mortgage or car loan if you want to keep the house or car).
- **Child or spousal support** payments and related enforcement actions.
- **Certain tax obligations** (though some actions may be paused).
- **Court fines** and criminal restitution orders.
- **Student loans** (in Canada, generally only if you have not been a student in the last seven years).

What to Do If a Creditor Continues to Contact You

If a creditor continues collection efforts after you have filed for bankruptcy and they have been notified, you should take the following steps:

1. **Inform Them Again:** Politely tell the creditor or collection agency that you have filed for bankruptcy. Provide them with your case number and the contact information for your bankruptcy attorney or Licensed Insolvency Trustee (LIT).
2. **Document Everything:** Keep a record of all contact, including the date, time, and content of calls or letters. This evidence is crucial if further action is needed.
3. **Notify Your Attorney/Trustee:** Immediately report the continued contact to your bankruptcy attorney or LIT. They will communicate directly with the creditor and provide the necessary documentation to ensure compliance.
4. **Legal Action:** If a creditor willfully violates the automatic stay after being notified, they can be held in contempt of court and may face penalties, including paying damages, your attorney fees, and punitive damages.

In general, the law provides strong protection against most creditor actions once bankruptcy has been filed, offering essential breathing room to resolve your financial situation.

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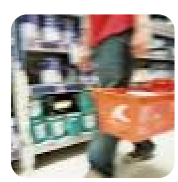

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