

SCHEDULE D

INSTRUCTION LETTER FOR THE CLAIMS PROCEDURE FOR PERSONS WITH CLAIMS AGAINST THE BLOOM LAKE CCAA PARTIES, THE WABUSH CCAA PARTIES AND/OR THEIR DIRECTORS AND OFFICERS

The “**Bloom Lake CCAA Parties**” are:

Bloom Lake General Partner Limited
Quinto Mining Corporation
856839 Canada Limited
Cliffs Quebec Iron Mining ULC
Bloom Lake Railway Company Limited
The Bloom Lake Iron Ore Mine Limited Partnership

The “**Wabush CCAA Parties**” are:

Wabush Iron Co. Limited
Wabush Resources Inc.
Wabush Mines
Arnaud Railway Company
Wabush Lake Railway Company Limited

(The Bloom Lake CCAA Parties and the Wabush CCAA Parties collectively form the “**CCAA Parties**”)

Claims Procedure

By order of the Superior Court of Québec for the district of Montreal (Commercial Division) (the “**Court**”) dated November 5, 2015 and amended on November 16, 2015 (as may be further amended, restated or supplemented from time to time, the “**Claims Procedure Order**”), in the proceedings commenced by the CCAA Parties under the *Companies’ Creditors Arrangement Act*, R.S.C. 1985, c C-36, as amended (the “**CCAA**”) and appointing FTI Consulting Canada Inc. as monitor (the “**Monitor**”) to the CCAA Parties, the Monitor has been authorized to conduct a claims procedure (the “**Claims Procedure**”). Capitalized terms used in this instruction letter which are not defined herein shall have the meaning ascribed to them in the Claims Procedure Order. A copy of the Claims Procedure Order, with all schedules, may be found on the Monitor’s website at: <http://cfcanada.fticonsulting.com/bloomlake>.

The Claims Procedure is intended for any Person asserting a Claim against any of the CCAA Parties and/or any of their Directors and/or Officers.

This letter provides a description of, and instructions for completing, the following forms:

- (i) Proof of Claim (for Claims and Restructuring Claims);
- (ii) Notice of Dispute (for Claims and Restructuring Claims);
- (iii) Directors and Officers (“**D&O**”) Proof of Claim; and
- (iv) D&O Notice of Dispute.

Claims Related to Pension Plans

Please note you are not required to file a Proof of Claim in respect of entitlements under a pension plan and should **not** do so. In accordance with the Claims Procedure Order, such claims will be filed by the Pension Administrator on behalf of all pension beneficiaries.

Claims by USW Employees against the CCAA Parties

A special process has been ordered by the Court to address **certain types** of Claims of any employee, former employee or retiree that is or was a member of the United Steelworks Union (the "USW Employees") instead of the process described further below. Claims you may have related to or arising from employment will be handled on your behalf by the United Steelworkers Union ("USW"). Similarly, Claims with respect to pension entitlements will be filed by the Pension Administrator. Accordingly, you **do not** need to file a Proof of Claim **unless** you wish to make a Claim **not** related to or arising from employment or pension entitlements.

The Monitor has provided USW Counsel with the USW Employee Claimants List (as defined in the Amended Claims Procedure Order, dated November 16, 2015) which includes the amounts the CCAA Parties have calculated as being owed to the USW Employees related to or arising from their employment. USW Counsel, in consultation with the USW, will review the composition of the list, claim calculations, confirm personal information and also address the possible filing of separate claims against the directors and officers of the CCAA Parties.

Should any discrepancies arise between the information presented on the USW Employee Claimants List and the information collected by USW Counsel, a Notice of Dispute will be filed with the Monitor by USW Counsel who will then work with the Monitor and the CCAA parties to resolve the issue. If any issue(s) cannot be resolved consensually they will be referred to a hearing before a Claims Officer or the Court.

Claims of Non-Union Employees and Retirees against the Wabush CCAA Parties

On June 22, 2015, the Québec Superior Court appointed the firm Koskie Minsky LLP (www.kmlaw.ca; Toronto) and Scheib Legal (Montreal) as Representative Counsel to all non-union employees and retirees of the Wabush CCAA Parties (the "Represented Employees"). If you are a non-union employee or retiree with a claim against the Wabush CCAA Parties (separate from claims against the directors or officers of the Wabush CCAA Parties) then you do not need to file an individual Proof of Claim for amounts you claim to be owed by the Wabush CCAA Parties.

A special process has been ordered by the Court to address claims of the Represented Employees, against the Wabush CCAA Parties instead of the process described further below. The Monitor has provided Representative Counsel with the Wabush Represented Employee Claimants List (as defined in the Claims Procedure Order) which includes the amounts the CCAA Parties have calculated as being owed to the Represented Employees. Representative Counsel, in consultation with the Represented Employees, will review the composition of the list, claim calculations, confirm personal information and also address the possible filing of separate claims against the directors and officers of the Wabush CCAA Parties.

Should any discrepancies arise between the information presented on the Wabush Represented Employee Claimants List and the information collected by Representative Counsel, a Notice of

Dispute will be filed with the Monitor by Representative Counsel who will then work with the Monitor and the CCAA parties to resolve the issue. If any issue(s) cannot be resolved consensually they will be referred to a hearing before a Claims Officer or the Court.

General: Particulars of Creditor

In all forms (e.g. Proof of Claim, D&O Proof of Claim and Notices of Dispute) you must provide the “Particulars of Creditor” information which will be used for all correspondence regarding your claim(s). An example of the information requested in the Particulars of the Creditor section is shown in the table below. The legal name of the Creditor should be the name of the person or company doing business with the CCAA Parties, including for example, the name indicated on invoices, purchase orders, contracts and/or agreements with the CCAA Parties. If the Creditor uses a trade name in its business with the CCAA Parties, that name should be indicated in the “Doing Business As” line in the Particulars of the Creditor.

Legal Name of Creditor:	
Doing Business As:	
Legal Counsel or Representative (if applicable):	
Address:	
Number and Street (line 1)	
Number and Street (line 2)	
City	
Province / State	
Postal / Zip Code	
Country	
Telephone Number (including area code):	
E-mail address:	
Attention (Contact Person):	

(i) Instructions for Completing a Proof of Claim (generally, other than a Restructuring Claim)

What is a Claim (other than a Restructuring Claim)?

Generally, a Claim (other than a Restructuring Claim, which is explained further on in this Instruction Letter) is a claim against the CCAA Parties in connection with any indebtedness, liability or obligation of the CCAA Parties as a result of non-payment for goods or services, or a breach of a contract, lease or other agreement **AND** which arose or occurred prior to January 27, 2015 in respect of Claims against the Bloom Lake CCAA Parties, or which arose or occurred prior to May 20, 2015 in respect of Claims against the Wabush CCAA Parties. Please refer to the definitions section of the Claims Procedure Order for a complete definition of “Claim.”

Proof of Claim

A Proof of Claim is the document in which a Creditor provides the Monitor with information and support for a Claim against the CCAA Parties. The Proof of Claim commences with a certification section in which you must indicate whether the person preparing the claim form is the Creditor, or a representative of the Creditor. If you are a representative of the Creditor, you must indicate your position or title at the Creditor. Only representatives with knowledge of the circumstances connected with the claim should complete the Proof of Claim form. If the Creditor is a corporation or other legal entity (i.e. not a living person), then the Proof of Claim **MUST** be completed and signed by an authorized representative of the Creditor.

Amount of Claim(s)

Your proof of claim must include the amount of your claim and certain other information in respect of your claim. A blank table has been provided in the Proof Claim form indicating the information required to process your claim including: the name of the CCAA Party against which you are asserting your claim, the amount of claim, the currency in which the claim is denominated, and whether the claim is unsecured or secured. In the case of secured claims, please provide a brief description in the table of the type of security held, e.g. general security agreement, hypothec, etc. Please note, unless you have security under an agreement with the CCAA Parties, or pursuant to a statutory right, your Claim is an unsecured claim.

Please note that all claims denominated in a foreign currency will be converted into Canadian Dollars at the noon spot rate of the Bank of Canada as at the applicable Determination Date (i.e. January 27, 2015 for claims against the Bloom Lake CCAA Parties, and May 20, 2015 for claims against the Wabush CCAA Parties).

Particulars of Claim(s)

The Proof of Claim includes a section in which you must provide the “particulars” or information supporting your claim, including for example, a description of the goods or services provided, or other transaction(s) giving rise to your claim. Please indicate the name of any guarantor which has guaranteed the claim, and a description of security held, if applicable. If you require additional space to provide information regarding your claim, please attach a separate sheet to your proof of claim form with the heading, “Particulars of Claim(s) – Continued.”

In the Particulars of Claim(s) section, please list all documentation that will be attached separately to your claim form and which supports the amount or the details of your claim, for example, “Attachment 1: invoice number(s) x through y”, and so on.

Signature and Date

Please sign and date your Proof of Claim, indicating the name and title of the authorized representative, if applicable.

(ii) Instructions for Completing a Proof of Claim with respect to a Restructuring Claim

What is a Restructuring Claim?

Generally, a Restructuring Claim is a claim against the CCAA Parties in connection with any indebtedness, liability or obligation owed by the CCAA Parties arising out of the cancellation, termination, or restructuring of any contract, agreement, lease or other arrangement **ON or AFTER** January 27, 2015, in respect of Restructuring Claims against the Bloom Lake CCAA Parties, and **ON or AFTER** May 20, 2015, in respect of Restructuring Claims against the Wabush CCAA Parties. Please refer to the definitions section of the Claims Procedure Order for the complete definition of “Restructuring Claim.”

Proof of Claim with respect to a Restructuring Claim

Creditors wishing to assert a Restructuring Claim must use the Proof of Claim form.

A Proof of Claim with respect to a Restructuring Claim is a document in which a Creditor provides the Monitor with information and support for a Restructuring Claim against the CCAA Parties. The Proof of Claim commences with a certification section in which you must indicate whether the person preparing the claim form is the Creditor, or a representative of the Creditor. If you are a representative of the Creditor, you must indicate your position or title at the Creditor. Only representatives with knowledge of the circumstances connected with the Restructuring Claim should complete the Proof of Claim form. If the Creditor is a corporation or other legal entity (i.e. not a living person), then the Proof of Claim **MUST** be completed and signed by an authorized representative of the Creditor.

Amount of Restructuring Claim

Your proof of claim must include the amount and particulars of your Restructuring Claim. A blank table has been provided in the Proof Claim form indicating the information required to process your Restructuring Claim including: the name of the CCAA Party against which you are asserting your claim, the amount of the claim, the currency in which the claim is denominated, and a brief description of the event(s) giving rise to the Restructuring Claim.

Please note that all claims will be converted into Canadian Dollars at the noon spot rate of the Bank of Canada as at the applicable Determination Date (i.e. January 27, 2015 for claims against the Bloom Lake CCAA Parties, and May 20, 2015 for claims against the Wabush CCAA Parties).

Particulars and Calculation of Restructuring Claim(s)

The Proof of Claim includes a section in which you must provide the “particulars” or information supporting your Restructuring Claim as well as the method of calculating the amount of the claim. If you require additional space to provide information regarding your claim, please attach a separate sheet to your claim with the heading, “Particulars of Restructuring Claim(s) – Continued.”

In the Particulars and Calculation of Restructuring Claim(s) section, please list all documentation that will be attached separately to your claim form and which supports the amount or the details of your Restructuring Claim.

Signature and Date

Please sign and date your Proof of Claim, indicating the name and title of the authorized representative, if applicable.

Filing Your Proof of Claim (including with respect to a Restructuring Claim)

Please note the following deadlines for filing your Proof of Claim (whether for a Claim or a Restructuring Claim):

A **Proof of Claim (other than a Restructuring Claim)** must be delivered to the Monitor such that it is received by the Monitor no later than 5:00 p.m. Eastern time on December 18, 2015, or such later date as may be ordered by the Court (the “**Claims Bar Date**”).

A **Proof of Claim with respect to a Restructuring Claim** must be received by the Monitor by the later of: **(a)** the Claims Bar Date, and **(b)** by 5:00 p.m. on the day which is 21 days after any of (i) the date of the applicable Notice of Disclaimer or Resiliation becomes effective, (ii) the Court Order settling a contestation against such Notice of Disclaimer or Resiliation brought pursuant to Section 32(5)(b) of the CCAA, or (iii) the date of the event giving rise to the Restructuring Claim, or **(c)** such later date as may be ordered by the Court (the “**Restructuring Claims Bar Date**”).

Your Proof of Claim must be delivered by email to the Monitor at the applicable email address shown below.

Bloom Lake CCAA Parties’ Creditors
bloomlake@fticonsulting.com

Wabush CCAA Parties’ Creditors
wabush@fticonsulting.com

The subject line of your email should read “Proof of Claim – [legal name of creditor]” and the following naming protocol must be used for any attachments included in the email:

For a Proof of Claim: **Proof_of_Claim_[legal name of creditor].pdf**

For support schedules (if not already included in the Proof of Claim file):
Proof_of_Claim_[legal name of creditor]_schedule [x of y].pdf

In the event that you are unable or unwilling to submit your Proof of Claim by email, you may deliver your Proof of Claim by prepaid registered mail, personal delivery or courier to the following address:

FTI Consulting Canada Inc., in its capacity as Monitor of the [Bloom Lake or Wabush] CCAA Parties

79 Wellington Street West
TD Waterhouse Tower, Suite 2010
PO Box 104
Toronto, Ontario M5K 1G8
Attention: Steven Bissell

PLEASE NOTE, IF YOUR PROOF OF CLAIM (INCLUDING PROOF OF CLAIM WITH RESPECT TO A RESTRUCTURING CLAIM) IS NOT RECEIVED BY THE MONITOR BY THE APPLICABLE CLAIMS BAR DATE:

(A) YOUR CLAIM SHALL BE FOREVER BARRED AND EXTINGUISHED AND YOU WILL BE PROHIBITED FROM MAKING OR ENFORCING A CLAIM AGAINST ANY OF THE CCAA PARTIES;

(B) YOU SHALL NOT BE PERMITTED TO VOTE ON A PLAN, IF ANY, OR ENTITLED TO ANY FURTHER NOTICE OR DISTRIBUTION UNDER THE PLAN, IF ANY;

(C) YOU SHALL NOT BE ENTITLED TO ANY PROCEEDS OF SALE OF ANY OF THE CCAA PARTIES' ASSETS; AND

(D) YOU SHALL NOT BE ENTITLED TO PARTICIPATE AS A CREDITOR IN THE CCAA PROCEEDINGS OF THE CCAA PARTIES.

(iii) Instructions for Filing a Notice of Dispute (in respect of a Claim or Restructuring Claim)

What is a Notice of Dispute?

The Monitor, in consultation with the CCAA Parties, will review all Proofs of Claim (including with respect to Restructuring Claims) received on or before the Claims Bar Date or the Restructuring Claims Bar Date, as applicable. If the Monitor, in consultation with the CCAA Parties, determines it necessary to revise or disallow your claim, the Monitor will send you a Notice of Revision or Disallowance advising you of the reasons why, and to what extent your claim has been revised or disallowed. Please refer to Schedule G of the Claims Procedure Order for an example of a Notice of Revision or Disallowance. If the Monitor, in consultation with the CCAA Parties, determines that the claim should be allowed as submitted, a Notice of Allowance will be sent to you by the Monitor.

If you receive a Notice of Revision or Disallowance, and you disagree with the revision or disallowance and you wish to claim a different amount, you must send the Monitor a Notice of Dispute. A Notice of Dispute is a form in which you present supporting documentation and arguments disputing the Monitor's revision or disallowance of your claim. A blank form of Notice of Dispute will be included in any Notice of Revision or Disallowance sent to you by

the Monitor. Please refer to Schedule F of the Claims Procedure Order for an example of a Notice of Dispute.

Disputed Amount of Claim(s)

A Notice of Dispute must include the amount by which you dispute the Monitor's revised or disallowed claim(s). A blank table has been provided in the form of Notice of Dispute indicating the information required to process your Notice of Dispute.

Reasons for Dispute

The Notice of Dispute includes a section in which you must provide reasons and any supporting documentation supporting the disputed amount. If you require additional space to provide information regarding your Notice of Dispute, please attach a separate sheet to your Notice of Dispute with the heading, "Reason for Dispute – Continued."

Signature and Date

Please sign and date your Notice of Dispute, indicating the name and title of the authorized representative, if applicable.

Filing your Notice of Dispute

If you receive a Notice of Revision or Disallowance, and you wish to dispute it, your Notice of Dispute and any supporting documentation must be received by the Monitor within fourteen (14) days after the receipt (as provided in the Claims Procedure Order) of the Notice of Revision or Disallowance, or such other date as may be ordered by the Court.

A Notice of Dispute must be delivered by email to the Monitor at the applicable email address shown below.

Bloom Lake CCAA Parties' Creditors
bloomlake@fticonsulting.com

Wabush CCAA Parties' Creditors
wabush@fticonsulting.com

The subject line of your email should read "Notice of Dispute – [legal name of creditor]" and the following naming protocol must be used for any attachments included in the email:

For the Notice of Dispute: **Notice_of_Dispute_[legal name of creditor].pdf**

For support schedules (if not already included in Notice of Dispute):

Notice_of_Dispute_[legal name of creditor]_schedule_[x of y].pdf

In the event that you are unable or unwilling to submit your Notice of Dispute by email, you may deliver your Notice of Dispute by prepaid registered mail, personal delivery or courier to the following address:

FTI Consulting Canada Inc., in its capacity as Monitor of the **[Bloom Lake or Wabush]**
CCAA Parties

79 Wellington Street West
TD Waterhouse Tower, Suite 2010
PO Box 104
Toronto, Ontario M5K 1G8
Attention: Steven Bissell

(iv) Instructions for Completing a D&O Proof of Claim

What is a D&O Claim?

Generally, a D&O Claim is a claim against one or more of the Directors and/or Officers of the CCAA Parties for which Directors and/or Officers are **BY STATUTE** liable to pay in their capacity as Directors and/or Officers. Please refer to the definitions section of the Claims Procedure Order for a complete definition of “D&O Claim.”

D&O Proof of Claim

The D&O Proof of Claim is the document in which a D&O Claimant provides the Monitor with information and support for a Claim against the Directors and/or Officers of the CCAA Parties. The D&O Proof of Claim commences with a certification section in which you must indicate whether the person preparing the claim form is the D&O Claimant, or a representative of the D&O Claimant. If you are a representative of the D&O Claimant, you must indicate your position or title at the D&O Claimant. Only representatives with knowledge of the circumstances connected with the claim should complete the D&O Proof of Claim form.

Amount of D&O Claim

Your D&O Proof of Claim must include the amount and basis for your claim. A blank table has been provided in the D&O Proof Claim form indicating the information required to process your claim including: the name of the CCAA Party against whose Directors and/or Officers you are asserting your claim, the amount of the claim, the currency in which the claim is denominated, and the basis of the claim being against the Directors and/or Officers.

Please note that all claims will be converted into Canadian Dollars at the noon spot rate of the Bank of Canada as at the applicable Determination Date (i.e. January 27, 2015 for claims against Directors and/or Officers of the Bloom Lake CCAA Parties, and May 20, 2015 for claims against Directors and/or Officers of the Wabush CCAA Parties).

Particulars and Basis of D&O Claim(s)

The D&O Proof of Claim includes a section in which you must provide the “particulars” or information supporting your claim. If you require additional space to provide information regarding your claim, please attach a separate sheet to your proof of claim form with the heading, “Particulars and Basis of D&O Claim(s) – Continued.”

In the Particulars and Basis of D&O Claim(s) section, please list all documentation that will be attached separately to your claim form and which supports the amount or the details of your claim.

Signature and Date

Please sign and date your D&O Proof of Claim, indicating the name and title of the authorized representative, if applicable.

Filing of D&O Claims:

Your D&O Proof of Claim must be received by the Monitor by no later than 5:00 p.m. (prevailing Eastern time) on December 18, 2015, or such later date as may be ordered by the Court (the “**D&O Claims Bar Date**”).

D&O Proofs of Claim must be delivered by email to the Monitor at the applicable email address shown below.

Bloom Lake CCAA Parties’ Creditors
bloomlake@fticonsulting.com

Wabush CCAA Parties’ Creditors
wabush@fticonsulting.com

The subject line of your email should read “D&O Proof of Claim – [legal name of D&O Claimant]” and the following naming protocol must be used for any attachments included in the email:

For a D&O Proof of Claim: **D&O_Proof_of_Claim_[legal name of D&O Claimant].pdf**

For support schedules (if not already included in the D&O Proof of Claim file):
D&O_Proof_of_Claim_[legal name of D&O Claimant]_schedule [x of y].pdf

In the event that you are unable or unwilling to submit your D&O Proof of Claim by email, you may deliver your D&O Proof of Claim by prepaid registered mail, personal delivery or courier to the following address:

FTI Consulting Canada Inc., in its capacity as Monitor of the [**Bloom Lake** or **Wabush**]
CCAA Parties

79 Wellington Street West
TD Waterhouse Tower, Suite 2010
PO Box 104
Toronto, Ontario M5K 1G8
Attention: Steven Bissell

FAILURE TO FILE YOUR D&O PROOF OF CLAIM BY THE D&O CLAIMS BAR DATE WILL RESULT IN YOUR D&O CLAIM BEING FOREVER BARRED AND EXTINGUISHED, AND YOU WILL BE PROHIBITED FROM MAKING OR ENFORCING A D&O CLAIM AGAINST ANY OF THE DIRECTORS AND/OR OFFICERS OF THE CCAA PARTIES.

(v) Instructions for Completing a D&O Notice of Dispute

What is a D&O Notice of Dispute?

The Monitor, in consultation with legal counsel to the Directors and Officers of the CCAA Parties (“**D&O Counsel**”), will review all D&O Proofs of Claim, received on or before the D&O Claims Bar Date. If the Monitor, in consultation with D&O Counsel, determines it necessary to revise or disallow a D&O Claim, the Monitor will send the claimant a D&O Notice of Revision or Disallowance indicating the reasons why and to what extent a D&O Claim has been revised or disallowed. Please refer to Schedule B of the Claims Procedure Order for an example of a D&O Notice of Revision or Disallowance. If the Monitor, in consultation with D&O Counsel, determines that the D&O Claim should be allowed as submitted, a D&O Notice of Allowance will be sent to you by the Monitor.

If you receive a D&O Notice of Revision or Disallowance, and you disagree with the revision or disallowance, you must send the Monitor a D&O Notice of Dispute. A D&O Notice of Dispute is a form in which you present supporting documentation and arguments disputing the Monitor’s revision or disallowance of your D&O Claim as submitted. A blank form of D&O Notice of Dispute will be included in any D&O Notice of Revision or Disallowance sent to you by the Monitor. Please refer to Schedule C of the Claims Procedure Order for an example of a D&O Notice of Dispute.

Disputed Amount of D&O Claim(s)

A D&O Notice of Dispute must include the amount that you dispute of the Monitor’s revised or disallowed D&O Claim(s). A blank table has been provided in the form of D&O Notice of Dispute indicating the information required to process your D&O Notice of Dispute.

Reasons for Dispute

The D&O Notice of Dispute includes a section in which you must provide reasons and any supporting documentation supporting the disputed amount. If you require additional space to provide information regarding your D&O Notice of Dispute, please attach a separate sheet to your D&O Notice of Dispute with the heading, “Reason for Dispute – Continued.”

Signature and Date

Please sign and date your D&O Notice of Dispute, indicating the name and title of the authorized representative, if applicable.

Filing your D&O Notice of Dispute

If you receive a D&O Notice of Revision or Disallowance, and you wish to dispute it, your D&O Notice of Dispute and any supporting documentation must be received by the Monitor within fourteen (14) days after the receipt (as provided in the Claims Procedure Order) of the D&O Notice of Revision or Disallowance, or such other date as may be ordered to by the Court.

A D&O Notice of Dispute must be delivered by email to the Monitor at the applicable email address shown below.

Bloom Lake CCAA Parties' Creditors
bloomlake@fticonsulting.com

Wabush CCAA Parties' Creditors
wabush@fticonsulting.com

The subject line of your email should read "D&O Notice of Dispute – [legal name of D&O Claimant]" and the following naming protocol must be used for any attachments included in the email:

For the Notice of Dispute: **D&O_Notice_of_Dispute_[legal name of D&O Claimant].pdf**

For support schedules (if not already included in Notice of Dispute):
D&O_Notice_of_Dispute_[legal name of D&O Claimant]schedule_[x of y].pdf

In the event that you are unable or unwilling to submit your D&O Notice of Dispute by email, you may deliver your D&O Notice of Dispute by prepaid registered mail, personal delivery or courier to the following address:

FTI Consulting Canada Inc., in its capacity as Monitor of the [**Bloom Lake or Wabush**]
CCAA Parties

79 Wellington Street West
TD Waterhouse Tower, Suite 2010
PO Box 104
Toronto, Ontario M5K 1G8
Attention: Steven Bissell