

I understand that the delay in payment is not the City of Hamilton's fault.

I am appreciative of the good faith the City has given me after reviewing my good payment history.

Below is the payments made including payment in advance for the last 2 installments showing good faith on my end (exhibit 1)

Although I do appreciate the concessions made by the City I am asking for them to reflect on the following circumstances:

1. Canada post failed to deliver both July 28/2017 invoices to my mailing address. This is not my fault nor the City's.
2. In turn, I did not receive the option to make payment plan. This would be helpful to me as the magnitude was quite large and would impact my personal cash flow situation.
3. After receiving the mail in late 2017 I was able to make full payment for one of the 2 outstanding invoices that I received.
4. I was made are of the other invoice with more arrears in February 2018 at which time I made arrangements with the City to pay and have the remaining amount assessed with respect to a potential rebate on interest.
5. I paid \$137.38 in Interest on the payment made in February.
6. Not receiving the option to enter into a payment plan was significant due to the magnitude of the amount vs. my planned budgeted cash outflows compounded by the fact that I knew my employer, Hamilton Specialty Bar was experiencing financial difficulty and ultimately filed for receivership January 8, 2018 and I was subsequently temporarily laid off on February 5, 2018.

I am kindly asking the City to help me on this matter. I appreciate the approximate \$100 of credits given to me and understand the City is not obligated to give me anything. But I am appealing to consider the points above, along with the \$137.38 already paid in interest, my good past and future payment history, and general good faith.

Thank you for your time and see exhibit 2 as a reference for the reconciliation of payments.

Regards,

Zack Waxman

Exhibit 1

Payment History

[Help](#)

View

HAMILTON (CITY OF) TAXES -



Go

To Payee ↕	From Account ↕	Frequency ↕	Status ↕	Amount	Payment Date ↕	Action
HAM TAXES -	TD ALL-INCLUSIVE BANKING PLAN	Once	Paid - R9H4J9	\$2,565.39	Apr 04, 2018	
HAM TAXES -	TD ALL-INCLUSIVE BANKING PLAN	Once	Paid - Q3K6L8	\$6,866.32	Feb 16, 2018	
HAM TAXES -	TD ALL-INCLUSIVE BANKING PLAN	Once	Paid - J2U3R9	\$6,270.98	Dec 28, 2017	
HAM TAXES -	TD ALL-INCLUSIVE BANKING PLAN	Once	Paid - R4A3X2	\$952.98	Sep 28, 2017	

Exhibit 2

Billing Date	Due Date	Amount	Paid	Owing	Paid Date
01/02/2017	28/02/2017	1,042.00	1,042.00	-	28/02/2017
01/02/2017	28/04/2017	1,041.82	1,041.82	-	27/04/2017
01/06/2017	30/06/2017	953.00	953.00	-	29/06/2017
01/06/2017	29/09/2017	952.98	952.98	-	28/09/2017
28/07/2017	31/08/2017	3,135.49	3,135.49	-	28/12/2017 Invoice not received until December
28/07/2017	29/09/2017	3,135.49	3,135.49	-	28/12/2017 Invoice not received until December
28/07/2017	31/08/2017	2,082.02		2,082.02	Invoice not received until December
28/07/2017	29/09/2017	2,082.02		2,082.02	Invoice not received until December
01/02/2018	28/02/2018	2,565.00		2,565.00	
PAYMENT			6,866.32	(6,866.32)	16/02/2018 Based on \$438.66 Interest as per discussion with City of Hamilton Note A
01/02/2018	30/04/2018	2,565.39	2,565.39	-	04/04/2018
		19,555.21	19,692.49	(137.28)	

Note A

1st Installment due as per Feb 1/2018 invoice	7,304.98
Interest implied as per City of Hamilton	438.66
Payment 2/16/2018	6,866.32

1st installment of 2018	2,565.00
Past due per invoice	4,739.98
	7,304.98

Total Past due as per Mar 8/2018 Statement	447.09
Interest paid as per above	137.38
Total Interest	584.47

Interest related to time of pending matter	8.43
--	------