

**Form: Request to Speak to Committee of Council  
Submitted on Tuesday, January 30, 2018 – 12:34 pm**

**==Committee Requested==**

**Committee:** Planning Committee

**==Requestor Information==**

**Name of Individual:** Doug Hoyes, CPA, LIT

**Name of Organization:** Hoyes, Michalos & Associates Inc.

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**Reason(s) for delegation request:** Re: February 20 Planning Committee Meeting. I am a Licensed Insolvency Trustee (formerly called a bankruptcy trustee); we are finding that an increasing number of our clients have payday loans, and the high interest rates are a contributing factor in their need to file bankruptcy. I would like to briefly present our most recent statistics, and provide recommendations on the proposed payday loan bylaw.

**Will you be requesting funds from the City?** No

**Will you be submitting a formal presentation?** No