

**From:** Brenda Wood  
**To:** insolvency-Insolvabilite: IC  
**Subject:** Amendments  
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**Attachments:** image001.png

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*We are the professionals that have the privilege of meeting with consumer debtors face to face. We have the privilege of helping them through one of the most difficult times of their lives. This is not just about money. We will continue to help people in financial distress because that is what we do. It is our nature.*

*However, to be expected to continue to work for the same income as we did 25 years ago is completely unacceptable not to mention horribly unfair.*

*The tariff for summary administrations should be amended to provide the trustee with 100% of the first \$3,000.00; and 35% of the next \$3,000.00 and 50% of the remaining receipts no greater than \$25,000.00.*

*Circular 2R2 should be amended to \$25,000.00 from the current \$15,000.00.*

*The costs of counseling should be increased as the Counselor's course is currently in the process of being amended which amendments will require more time being spent in each counseling session and enhanced material being prepared and presented. Each counseling session should be \$150.00 plus applicable taxes.*

*The lump sum for administrative disbursements should be increased to \$200.00.*

*In light of the significant decrease in the number of consumer filings whether it be bankruptcy assignments or consumer proposals the trustee community continues to have the financial obligation to maintain sufficient staff to manage the additional administrative work required with the amendments of Nov 1992, April 1998, 2005, 2007 and September 2009.*

*Take note that I agree with the additional administrative requirements to*

*effectively administer summary bankruptcy estates as a result of the legislative amendments.*

*However, parliament must consider the following costs of the trustee since the tariff was last amended:*

- Leasing costs for the premises of the trustee have increased*
- Due to legislative changes in 1998 and 2009 more staff are required*
- Cost of living increases paid to staff each year since last tariff changes has resulted in significant increased costs*
- Here in Ontario we now suffer paying an additional 8% for the HST*
- Historical Ontario Tax credits are now being provided directly to the bankrupt by way of the Trillium Benefit, reducing the receipts into the estate from which we can draw a fee.*

*In conclusion, the trustee has significantly higher costs of administering the BIA with less and less income with which to operate.*

**AN AMENDMENT TO THE TARIFF IS ABSOLUTELY NECESSARY!**

*Respectfully submitted,*

*Brenda*

**Brenda M. Wood CIRP**

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