

PAYDAY LOANS PRE-FILED EVIDENCE & EXHIBIT LIST
FILE # PD-07-001

EXHIBIT LIST			
EXHIBIT NO.	DESCRIPTION & DATE FILED	FILED BY	DATE FILED
PD-1	Evidence filed by David Martin - Board Consultant Submission, November 14, 2007	Board Counsel	Nov 14-07
PD-2	Evidence filed by The Cash Store Inc. & Assistive Financial Corp. - Rentcash Inc. Submission, November 14, 2007	Farrar (CSI & AFC)	Nov 14-07 and revised Nov 16-07
PD-2-A	Revised :Attachment "D", November 16, 2007		
PD-3	Evidence filed by The Cash Store Inc. & Assistive Financial Corp - Kevin Clinton Submission, November 14, 2007	Farrar (CSI & AFC)	Nov 14-07
PD-4	Evidence filed by Canadian Payday Loan Association - CPLA Report and Appendices 1, November 14, 2007	Stringer (CPLA)	Nov 14-07
PD-5	Evidence filed by Canadian Payday Loan Association - CPLA Report and Appendices 2, November 14, 2007	Stringer (CPLA)	Nov 14-07
PD-6	Evidence filed by Canadian Payday Loan Association - POLLARA Report, November 14, 2007 DVD - POLLARA Focus Group - November 8, 2007	Stringer (CPLA)	Nov 14-07
PD-7	Evidence filed by Canadian Payday Loan Association - Ernest & Young Report Part I, November 14, 2007	Stringer (CPLA)	Nov 14-07
PD-8	Evidence filed by Canadian Payday Loan Association - Ernest & Young Report Part II, November 14, 2007	Stringer (CPLA)	Nov 14-07
PD-9	Evidence filed by Canadian Payday Loan Association - Deloitte & Touche Report, November 14, 2007	Stringer (CPLA)	Nov 14-07
PD-10	Evidence filed by Canadian Payday Loan Association - Gould Report, November 14, 2007	Stringer (CPLA)	Nov 14-07

PD-11	Evidence filed by 310-LOAN - Evidence pertaining to public hearings before the Manitoba Public Utility Board to determine maximum allowable charges and fees for payday loans, September 17, 2007	Slee (310-LOAN)	Sept 17-07
PD-12	IR Response filed by SNSMR to IR-1 from The Cash Store Inc. and Assistive Financial Corp., December 12, 2007	Fanning (SNSMR)	Dec 12-07
PD-13	IR Response filed by the Canadian Payday Loan Association to IR-1-IR-16 from The Cash Store Inc. and Assistive Financial Corp., December 14, 2007	Stringer (CPLA)	Dec 14-07
PD-14	IR Response filed by the Canadian Payday Loan Association to IR-8 "Attachment" from The Cash Store Inc. and Assistive Financial Corp. , December 14, 2007	Stringer (CPLA)	Dec 14-07
PD-15	IR Response filed by the Canadian Payday Loan Association to IR's from the NSUARB, December 14, 2007	Stringer (CPLA)	Dec 14-07
PD-15-A	IR Response filed by the Canadian Payday Loan Association to IR-2 "Attachment" from the NSUARB, December 14, 2007	Stringer (CPLA)	Dec 14-07
PD-16	IR Response filed by the Canadian Payday Loan Association to IR- 10(e) "Attachment" from the NSUARB, December 14, 2007	Stringer (CPLA)	Dec 14-07
PD-17	IR Response filed by Canadian Payday Loan Association to IR-10(f) "Attachment" from the NSUARB, December 14, 2007	Stringer (CPLA)	Dec 14-07
PD-18	IR Response filed by The Cash Store Inc. and Assistive Financial Corp. to IR's from the Canadian Payday Loan Association, December 14, 2007	Farrar (CSI & AFC)	Dec 14-07
PD-19	IR Response filed by The Cash Store Inc. and Assistive Financial Corp. to IR's from the NSUARB, December 14, 2007	Farrar (CSI & AFC)	Dec 14-07
PD-20	IR Response filed by The Cash Store Inc. and Assistive Financial Corp. to IR's "Attachments" from the Canadian Payday Loan Association and the NSUARB, December 14, 2007	Farrar (CSI & AFC)	Dec 14-07

PD-21	IR Response filed by Board Consultant David Martin to IR's from The Cash Store Inc. and Assistive Financial Corp., December 14, 2007	Board Counsel	Dec 14-07
PD-22	IR Response filed by 310-LOAN to IR's from Board Counsel, December 31, 2007	Slee (310-LOAN)	Dec 31-07
PD-23	Rebuttal Evidence filed by The Cash Store Inc. and The Assistive Financial Corp. , January 9, 2008	Farrar (CSI & AFC)	Jan 9-08
PD-24	Rebuttal Evidence filed by the Canadian Payday Loan Association - Appendix 1 - Manitoba POLLARA Survey, January 10, 2008	Stringer (CPLA)	Jan 10-08
PD-25	Rebuttal Evidence filed by the Canadian Payday Loan Association - Appendix 2 - British Columbia POLLARA Survey, January 10, 2008	Stringer (CPLA)	Jan 10-08
PD-26	Rebuttal Evidence filed by the Canadian Payday Loan Association - Appendix 3 - Ontario POLLARA Survey, January 10, 2008	Stringer (CPLA)	Jan 10-08
PD-27	Rebuttal Evidence filed by Board Consultant - Michael Casey - HWC Payday Report, January 14, 2008	Board Counsel	Jan 14-08
PD-27-A	Revised Schedule A - amended Pre-Filed Evidence summary filed by Board Consultant - Michael Casey	Board Counsel	Jan 25-08
PD-28	Rebuttal Evidence filed by Board Consultant - David Martin , January 14, 2008	Board Counsel	Jan 14-08
PD-29	Public Submission filed by the Canadian Centre for Policy Alternatives , January 10, 2008	CCPA	Jan 10-08
PD-30	Public Submission filed by Credit Counselling Services , January 16, 2008	CCS	Jan 16-08

Day 1 EXHIBITS FILED AT THE HEARING. January 21, 2008			
PD-31	Opening Statement by John Stringer, Q.C. for Canadian Payday Loans Association- January 21, 2008	Stringer (CPLA)	Jan 21-08
PD-32	CV of Hon. Stan Keyes, January 21, 2008	Stringer (CPLA)	Jan 21-08
PD-33	CV of Norman Bishop, January 21, 2008	Stringer (CPLA)	Jan 21-08
PD-34	Opening Statement of Hon. Stan Keyes, January 21, 2008	Stringer (CPLA)	Jan 21-08
PD-35	Opening Statement of Norman Bishop, January 21, 2008	Stringer (CPLA)	Jan 21-08
Day 2 January 22, 2008			
PD-36	CV of Dr. Lawrence Gould, January 22, 2008	Stringer (CPLA)	Jan 22-08
PD-37	Opening Statement of Dr. Lawrence Gould (Power Point presentation - January 22, 2008)	Stringer (CPLA)	Jan 22-08
PD-38	Consumer Protection Act Payday Lenders Regulations, Schedule "A" approved (with attached email), by Board Counsel Richard Melanson, January 22, 2008	Board Counsel	Jan-22-08
Day 3 January 23, 2008			
PD-39	Consolidated List of POLLARA Survey Questions, submitted by John Stringer, Q.C. for Canadian Payday Loans Association- January 23, 2008	Stringer (CPLA)	Jan 23-08
PD-40	CV of Dean Schinkel, CA, CBV, January 23, 2008	Stringer (CPLA)	Jan 23-08
PD-41	Opening Statement of Dean Schinkel, January 23, 2008	Stringer (CPLA)	Jan 23-08
PD-42	Opening Statement of Nathan Slee, January 23, 2008	Slee (310-LOAN)	Jan 23-08
PD-43	Article Entitled " Consumer credit regulation as 'The third way?' " written by Professor Iain Ramsay (presented by Nathan Slee), January 23, 2008	Slee (310-LOAN)	Jan 23-08

PD-44	Statement at Public Session, Becky Kent, MLA, January 23, 2008	Kent (MLA)	Jan 23-08
Day 4		January 24, 2008	
PD-45	Opening Statements of Nancy Bland and Gordon J. Reykdal	Fraser (CSI & AFC)	Jan 24-08
PD-46	CV of Nancy Bland	Fraser (CSI & AFC)	Jan 24-08
PD-47	CV of Gordon J. Reykdal	Fraser (CSI & AFC)	Jan 24-08
PD-48	Power Point Presentation from Rentcash - Roth Capital Partners 2007 New York Conference - Cash Store Inc.	Fraser (CSI & AFC)	Jan 24-08
PD-49	List of Payday Lenders Holding Permits in N.S. under the Consumer Protection Act, including additional locations by Service Nova Scotia and Municipal Relations	Shaffner (SNSMR)	Jan 24-08
Day 5		January 25, 2008	
PD-50	CV of Dr. Kevin Clinton	Farrar (CSI& AFC)	Jan 25-08
PD-51	Qualification Statement for Dr. Clinton	Farrar (CSI & AFC)	Jan 25-08
PD-52	Survey entitled "Public Experience with Financial Services and Awareness of the FCAC"	Cameron (Consumer Advocate)	Jan 25-08
PD-53	Compilation of Payday Lenders' Rates in Nova Scotia compiled by Dr. Clinton	Stringer (CPLA)	Jan 25-08
PD-54	CV of Michael D. Casey, CA, CBV	Board Counsel	Jan 25-08
Post-Hearing Submissions		February / March 2008	
PD-55	Payday Lender Information	SNSMR	Feb 07-08
PD-56	Written Submission filed by SNSMR	SNSMR	Mar 3-08
PD-57	Written submission filed by The Cash Store Inc. & Assistive Financial Corp	Farrar (CSI & AFC)	Mar 3-08
PD-58	Written Submission filed by CPLA	CPLA	Mar 3-08

PD-59	Written Submission filed by the Consumer Advocate	Consumer Advocate	Mar 3-08
PD-59 A	Book of Authorities filed by the Consumer Advocate (filed in separate folder)	Consumer Advocate	Mar 6-08
PD-60	Written Submissions filed by 310-LOAN	Slee - 310	Mar 3-08
PD-61	Written Submission filed by Board Counsel	Board Counsel	Mar 3-08
PD-62	Appendix I filed by Board Counsel - Nova Scotia (Minister of Community Services) v. B.F.	Board Counsel	Mar 3-08
PD-63	Appendix II filed by Board Counsel- Excerpts Sullivan and Driedger	Board Counsel	Mar 3-08
PD-64	Rebuttal submission filed by The Cash Store Inc. & Assistive Financial Corp	Farrar (CSI & AFC)	Mar 10-08
PD-65	Rebuttal Submission filed by CPLA	CPLA	Mar 10-08
PD-66	Written Submission regarding the Draft Regulations, filed by the Consumer Advocate	Consumer Advocate	Mar 17-08
PD-67	Written Submission regarding the Draft Regulations, filed by SNSMR	SNSMR	Mar 17-08
PD-68	Written Submission regarding the Draft Regulations, filed by The Cash Store Inc. & Assistive Financial Corp	Fraser (CSI & AFC)	Mar 18-08
PD-69	Written Submission regarding Manitoba PUB Decision filed by SNSMR	SNSMR	Apr 23-08
PD-70	Written Submission regarding Manitoba PUB Decision filed by CPLA	Stringer	Apr 23-08
PD-71	Written Submission regarding Manitoba PUB Decision filed The Cash Store Inc. & Assistive Financial Corp	Farrar (CSI & AFC)	Apr 23-08
PD-72	Written Submission regarding Manitoba PUB Decision filed the Consumer Advocate	Consumer Advocate	Apr 23-08
PD-73	Written Submission regarding Manitoba PUB Decision filed 310-Loan	Slee-310	Apr 24-08
PD-74	Submission regarding Manitoba PUB Decision filed by CPLA	Stringer	May 28--08

PD-75	Submission regarding Manitoba PUB Decision filed by The Cash Store Inc. & Assistive Financial Corp	Farrar (CSI & AFC)	May 29--08
PD-76	Submission regarding Manitoba PUB Decision filed by the Consumer Advocate	Consumer Advocate	May 29--08
PD-77	Decision: Maximum Charges for Payday Loans, Board Order No. 39/08, Manitoba Public Utilities Board, April 4, 2008	Board Counsel	April 10-08
PD-78	Application for Reconsideration of Certain Portions of Manitoba Public Utilities Board Order 39/08, CPLA, May 2, 2008	Board Counsel	May 22-08
PD-79	Notice of Motion for Leave to Appeal of Manitoba Public Utilities Board Decision, The Cash Store Inc. & Assistive Financial Corp, May 2, 2008	Board Counsel	May 22-08
PD-80	Decision: Reconsideration of Board Order 39/08 Maximum Charges for Payday Loans, Manitoba Public Utilities Board, Board Order No. 89/08, June 27, 2008	Board Counsel	Jul-8-08
PD-81	Submission regarding Manitoba PUB Decision Reconsideration of Board Order 39/08 filed by CPLA, July 14, 2008	Stringer	Jul-14-08
PD-82	Submission regarding Manitoba PUB Decision Reconsideration of Board Order 39/08 filed by the Consumer Advocate, July 14, 2008	Consumer Advocate	Jul-14-08
PD-83	Submission regarding Manitoba PUB Decision Reconsideration of Board Order 39/08 filed by The Cash Store Inc. & Assistive Financial Corp, July 14, 2008	Farrar (CSI & AFC)	Jul-14-08

**UNDERTAKINGS FILED AT THE HEARING
PD-07-001 Payday Loans**

UNDERTAKING LIST				
DATE	U#	DESCRIPTION	TO BE PROVIDED BY	DUE DATE
Jan 21 2008	U-1	To provide a copy of the Letter of Engagement and Retainer between the CPLA and POLLARA to conduct the August 2007 poll	Mr. Stringer CPLA	Letter does not exist. Confirmed in January 23/08 transcript
“	U-2	To provide a copy of the Letter of Engagement and Retainer between the CPLA and Deloitte & Touche to prepare a Report for the Manitoba Public Utilities Board in August of 2007	“	Received January 22/08 <u>CONFIDENTIAL</u>
“	U-2B	To provide a copy of the Letter of Engagement and Retainer between the CPLA and Deloitte & Touche to prepare a Report for the NSUARB (was also submitted along with U-2)	“	Received January 22/08 <u>CONFIDENTIAL</u>
“	U-3	To provide the location (address) of the additional Money Mart franchise located in Nova Scotia	“	Received January 22/08
“	U-4	To provide the a copy of the Payday Lender Regulations Consultation Paper circulated by Service Nova Scotia Municipal Relations for input in advance of drafting regulations to the Act	Mr. Shaffner SNSMR	Received January 23/08
Jan 24 2008	U-5	a) To provide the number and location of Cash Store outlets opened for one year or less and b) the outlets opened at least three years and their locations.	The Cash Store Inc.	Received January 24/08
	U-6	a) To provide the number of “bricks and mortar” competitors in Bridgewater, Amherst, New Glasgow, Truro and New Minas. b) And provide when the store opened by year, date and names of people who operate them.	The Cash Store Inc.	Received January 24/08
	U-7	To provide the number of Cash Store Inc. outlets in Nova Scotia that have ATM machines	The Cash Store Inc.	Verbal confirmation Received January 24/08

	U-8	To provide the amount of the \$50.00 NSF charge on a returned cheque the Cash Store pays and how much the bank receives in Nova Scotia locations.	“	Verbal confirmation Received January 24/08
	U-9	To provide a copy of the insurance policy the Cash Store offers to its customers	“	Received January 24/08
Jan 25 08	U-10	To provide a compilation of survey results of payday lenders and to provide the average of each of the five surveys (on an individual basis) and to identify them.	“	Received January 30/08
Mar 3 08	U-11 see PD-56	To provide the list of loan agreements and rates filed with SNSMR by payday lenders Filed as PD-56	Shaffner SNSMR	Received March 3/08

WITNESS LIST

DATE	W-#	WITNESS	ON BEHALF OF
Jan. 21 2008	W-1	Hon. Stan Keyes	CPLA
	W-2	Norman Bishop	"
Jan. 22 2008	W-3	Dr. Lawrence Gould	"
Jan. 23 2008	W-4	Michael Marzolini	"
"	W-5	Dean Schinkel	"
	W-6	Nathan Slee	310 – Loan
Jan 23 2008	<u>Public Evening Session</u>		
		<u>Presentations by:</u>	
		Linda Wilkie, Credit Counselling Services John Eisnor, Credit Counselling Services Becky Kent, MLA	
Jan 24 2008	W-7	Nancy Bland	Cash Store Inc. & Assistive Financial Corp.
"	W-8	Gordon J. Reykdal	"
Jan 25 2008	W-9	Dr. Kevin James Clinton	"
"	W-10	Michael David Casey	Board Consultant
"	W-11	David Gilmore Martin	"