## **BANKING/FINANCE**



## CITY OF DORAL NOTICE OF PUBLIC HEARING

All residents, property owners and other interested parties are hereby notified of a **Council Zoning Hearing** on <u>Wednesday, August 22, 2018, at 6:00 PM</u>, to consider the adoption of the City of Doral Housing Master Plan. This meeting will be held at the **City of Doral, Government Center, Council Chambers located at 8401 NW 53rd Terrace, Doral, Florida, 33166.** 

#### **RESOLUTION No. 18-**

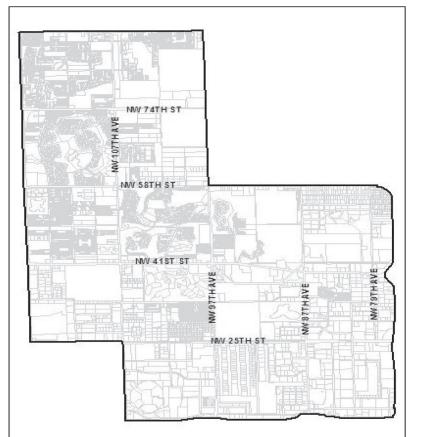
A RESOLUTION OF THE MAYOR AND THE CITY COUNCIL OF THE CITY OF DORAL, FLORIDA, APPROVING THE CITY'S HOUSING MASTER PLAN; PROVIDING FOR RECORDATION; AND PROVIDING FOR AN EFFECTIVE DATE

HEARING NO.: 18-08-DOR-07 APPLICANT: City of Doral

### **PROJECT NAME:** City of Doral Housing Master Plan

**PURPOSE OF THE HOUSING MASTER PLAN:** The purpose of this workshop is to present to Mayor and Council the Housing Master Plan findings and recommendations. The intent of the Housing Master Plan is to evaluate the City's housing stock and needs, analyze existing legislative mandates, and propose policies to address workforce housing and other related local housing issues.

Location Map



Information relating to the subject application is on file and may be examined in the City of Doral, Planning and Zoning Department located at **8401 NW 53rd Terrace, Doral, Fl. 33166.** All persons are invited to appear at this meeting or be represented by an agent, or to express their views in writing addressed to the City Clerk, **8401 NW 53rd Terrace, Doral, FL. 33166.** Maps and other data pertaining to these applications are available for public inspection during normal business hours in City Hall. Any persons wishing to speak at a public hearing should register with the City Clerk prior to that item being heard. Inquiries regarding the item may be directed to the Planning and Zoning Department at 305-59-DORAL.

Pursuant to Section 286.0105, Florida Statutes if a person decides to appeal any decisions made by the City Council with respect to any matter considered at such meeting or hearing, they will need a record of the proceedings and, for such purpose, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. This notice does not constitute consent by the City for introduction or admission of otherwise inadmissible or irrelevant evidence, nor does it authorize challenges or appeals not otherwise allowed by law. In accordance with the Americans with Disabilities Act, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the Planning and Zoning Department at 305-59-DORAL no later than three (3) business days prior to the proceeding.

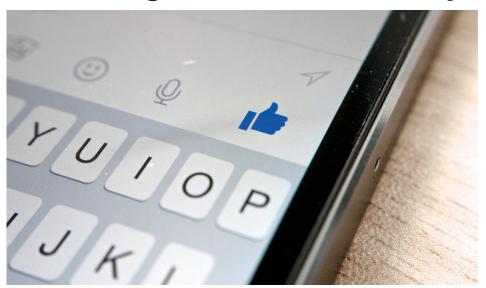
NOTE: If you are not able to communicate, or are not comfortable expressing yourself, in the English language, it is your responsibility to bring with you an English-speaking interpreter when conducting business at the City of Doral during the zoning application process up to, and including, appearance at a hearing. This person may be a friend, relative or someone else. A minor cannot serve as a valid interpreter. The City of Doral DOES NOT provide translation services during the zoning application process or during any quasi-judicial proceeding.

NOTA: Si usted no está en capacidad de comunicarse, o no se siente cómodo al expresarse en inglés, es de su responsabilidad traer un intérprete del idioma inglés cuando trate asuntos públicos o de negocios con la Ciudad de Doral durante el proceso de solicitudes de zonificación, incluyendo su comparecencia a una audiencia. Esta persona puede ser un amigo, familiar o alguien que le haga la traducción durante su comparecencia a la audiencia. Un menor de edad no puede ser intérprete. La Ciudad de Doral NO suministra servicio de traducción durante ningún procedimiento o durante el proceso de solicitudes de zonificación.

Connie Diaz, CMC City Clerk City of Doral 8/8

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# Facebook Shares Rise on Optimism for Banking Customer Relationships



Facebook has for years worked to make Messenger a natural place for consumers to communicate with businesses, aiming to replace email.

#### by Sarah Frier and Jenny Surane

Facebook Inc.'s shares rose on optimism that the company is forging deeper relationships with banks to offer customer-service products via its Messenger chat application, a business that could boost engagement as growth slows on its main social network.

Facebook has for years worked to make Messenger a natural place for consumers to communicate with businesses, aiming to replace email. Customers who opt in can already receive some airline boarding passes and receipts from PayPal transactions on Messenger. To do the same with major banks, Facebook has been trying to convince them that the conversations will be secure and customers' personal data won't be used in advertising.

"Account linking enables people to receive real-time updates in Facebook Messenger where people can keep track of their transaction data like account balances, receipts, and shipping updates," Facebook said Monday in a statement. "We're not using this information beyond enabling these types of experiences — not for advertising or anything else."

A Wall Street Journal report earlier Monday said the talks with banks are ongoing, sending shares up as much as 4 percent. The company has started to feel more urgency to make money from its properties beyond the Facebook social network since saying last month that sales growth will slow and expenses will climb in the next few years, a forecast that sent the stock tumbling 19 percent in one day. The company has also faced questions about its ability to safeguard data following a series of scandals, including a third-party app that mishandled private user information. Some users may be wary of sharing especially sensitive financial details.

Still, Facebook has been building up user comfort with sharing financial information through its site for years. It already allows money transfer between friends and e-commerce transactions with businesses through Messenger. It also lets people buy and sell items through Marketplace, its version of Craigslist. And those on Facebook have become more comfortable using their credit cards in the news feed because of a product that enables people to ask their friends to donate to charitable causes. Four years ago, Facebook recruited then-PayPal Holdings Inc. President David Marcus to run its Messenger platform. Marcus, who in May was re-assigned to lead Facebook's blockchain efforts, had been focused on forging deals with major banks and payment companies to bring financial services to Messenger.

Facebook reached out to JPMorgan Chase & Co., Wells Fargo & Co., Citigroup Inc. and U.S. Bancorp in the past year about partnering, the Wall Street Journal reported, citing people familiar with the matter. A spokeswoman for Wells Fargo declined to comment on the report.

"We haven't shared any customer information or data with Facebook or any other technology platform," Dana Ripley, a spokesman for U.S. Bancorp, said in an emailed statement. "Protecting our customers' privacy and personal information is our highest priority." JPMorgan declined to comment be-

JPMorgan declined to comment beyond a statement it provided the Journal, in which the bank said it isn't sharing customers' "off-platform transaction data with these platforms, and have had to say no to some things as a result."

Citigroup spokeswoman Elizabeth Fogarty said while the bank regularly has "conversations about potential partnerships, safeguarding the security and privacy of our customers' data and providing customer choice are paramount in everything we do."

The social media giant partnered with American Express Co. in 2016 to enable customers to see past purchases, check card balances and learn about benefits and rewards through Messenger. Last year, Wells Fargo said its chatbot on Messenger could enable customers to see how much they spent on certain items in a specific time period or find the location of the nearest ATM.

Facebook's person-to-person payments capability inside Messenger ranked below similar offerings from Square Inc., Apple Inc. and PayPal in a review from Consumer Reports on Monday. Facebook's payments product was given lower than average marks on data privacy, which measures data control, collection, retention and deletion. However, Facebook received good marks for "offering detailed terms of service and end-user agreements that explain how they use consumers' data," Consumer Reports said.

Sarah Frier and Jenny Surane report for Bloomberg News.