

Standing Committee on Finance (FINA)

Pre-budget consultations 2012

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Responses

1. Economic Recovery and Growth

Given the current climate of federal and global fiscal restraint, what specific federal measures do you feel are needed for a sustained economic recovery and enhanced economic growth in Canada?

Canada should become the leader in design, development, and manufacturing of environmentally sustainable technology. We should become the leader in retrofitting buildings, transportation systems, and energy production/delivery systems here in Canada and around the world. From clean cars and solar fields to wind turbines and advanced urban planning/restructuring, Canada can and should lead the world in sustainable living. We need to replace the outdated and highly-destructive consumption models that we have relied upon in the past with forward-thinking models that consider more than just pure profit for a wealthy few in our society. It is motivating to know how much thought, money, and energy can be generated when we all get behind a major cause like defending our nation. Imagine what we could accomplish if we put the same amount of energy into the restructuring of our cities and towns for sustainable living.

2. Job Creation

As Canadian companies face pressures resulting from such factors as uncertainty about the U.S. economic recovery, a sovereign debt crisis in Europe, and competition from a number of developed and developing countries, what specific federal actions do you believe should be taken to promote job creation in Canada, including that which occurs as a result of enhanced internal and international trade?

This relates to my suggestions in question 1. By becoming the world leader in the design/development of sustainable technology and retrofit restructuring, thousands of jobs would be created as the demand for these innovations grows in the years to come.

3. Demographic Change

What specific federal measures do you think should be implemented to help the country address the consequences of, and challenges associated with, the aging of the Canadian population and of skills shortages?

To address the "skills shortage", we need to drastically improve our educational system. We need to make universities, colleges, and trade schools more accessible to hard-working students who maintain high averages in secondary and post-secondary courses. Education should be FREE for those who have achieved a decent average in high school and maintain a decent average in post-secondary courses. The lack of financial support for students is STILL a major barrier to many talented students that are ready to learn and gain skills. Replace all loans (that are set up to benefit the banks) with grants that benefit only the students. If full educational grants for deserving students don't replace the loans, then at least make the loans interest-free. Banks should not be profiting in any way from lending money designated for student support. Why are the banks in the business of providing these loans anyway? This money should come to students directly from the government. As well, make the payback of these loans flexible and fair. The payback could be prorated based upon a worker's income after graduation. In other words, a server at a coffee shop should not have to pay back their loans at the same level or rate of payment as a doctor who makes a six-figure income. Again, we need to level the playing field for all, not just the wealthy and advantaged. Educating/training more students will produce a larger number of

highly-skilled workers for the near future. We also need to reform Old Age Security and Canada Pension. Individuals should only get these payments on a prorated basis based upon the number of years they have been a Canadian Citizen. As well, Old Age Security and Canada Pension should only be available for Canadians in need. In other words, extremely wealthy Canadians should not need to draw on the system for support. These changes should ensure that billions of dollars can be saved on the expenses side of the budget. At the very least, it will provide more funds to ensure hard-working retirees who have earned these payments will get the support they need.

4. Productivity

With labour market challenges arising in part as a result of the aging of Canada's population and an ongoing focus on the actions needed for competitiveness, what specific federal initiatives are needed in order to increase productivity in Canada?

If you want to improve productivity, we need to improve working conditions and the quality of jobs for Canadian citizens. Please stop using the "employment rate" as an indicator of how well we are doing economically. It is a deceptive percentage. It says nothing about the quality of work that Canadians are involved with. The employment rate may appear to be stable, but the quality of jobs has clearly deteriorated over the last 20 years in Canada. For example, a person may lose his/her high-paying job and pension at a company they have worked at for 25 years and then get rehired at one-third of the wage with no pension at a new company just to survive. Using the limited employment rate, the major change in this person's life is not reflected in the statistic. As well, we need to eliminate the "let's get the most out of them for the absolute least we can give them" mentality that many employers have with regard to their employees. Instead of paying front-line workers minimally while top executives rake in millions, we should restructure the business model of many organizations so that everyone feels like part of a team. I believe that workers at all levels of an organization need to feel highly respected and highly motivated. They need to have hope that their "input" or labour effort will have a positive "output" for not only their employer and the customers they serve, but their own family as well. These employees should be highly-skilled with continual access to ongoing training and professional development to keep them at the "cutting edge" of their field. Creativity, efficiency, and major technological innovations rarely come about when workers are underpaid, undervalued, fearful, and unsupported. To keep employers in line, a law should be created where employees are surveyed by a third-party organization every quarter. Employees could rate their employers and workplace environments. The federal government could offer high-scoring companies financial rewards for excellent performance, creativity, productivity, and innovation. As well, a task-force could be set up to investigate organizations where employees are treated poorly.

5. Other Challenges

With some Canadian individuals, businesses and communities facing particular challenges at this time, in your view, who is facing the most challenges, what are the challenges that are being faced and what specific federal actions are needed to address these challenges?

We hear it said often, but it is true. The rich keep getting richer, and poor keep getting poorer. If we are going to be competitive as a nation, we need to lead the world in addressing the growing income inequality here in Canada. I am supportive of people prospering as a result of their hard work, good decisions, and luck, but we need to level the playing field. I am not talking about Robin Hood here. We have heard so much lately about how we all have to do our part in this time of "fiscal restraint". Most lower/middle-class families step up and do their part through the enormous portion of their income that goes to taxes. The same can't be said for the ultra-wealthy. On paper, it may "appear" that they do their share, but we know it is not the case. If you don't believe me, set up a task force to find out. The money is out there, the government just needs access to it. We need to call on all levels of government

to reform tax laws. We need to eliminate "legal" and illegal tax shelters and methods of avoidance employed by the ultra-wealthy. This will generate billions in extra revenue. As well, we need to have the ultra-wealthy pay a higher percentage on their income tax (especially if the income that is declared is only a small fraction of what they truly make). Maybe we even need to redefine income. If an individual manages to hide their income by placing it in off-shore accounts, is it still considered income? In my opinion, it is income and should be taxed. Finally, we need to remove all of the tax breaks and payouts to companies that do not treat their employees well. We have seen cases where companies use those government dollars to pay their top executives bonuses while killing pensions just before they pack up and leave the country. All pensions should be secured even if a company leaves or declares bankruptcy. It should be the cost of doing business in our great nation.