

“Federal Pre-Budget presentation 2021”

A report presented to

The Standing Committee on Finance

By

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Executive Summary

As Canada seeks to modernize its economy and secure growth, there is a need to look beyond deregulation and program delivery improvements to the issues of people and mobility and the physical and mental health of all.

Key to this is a balanced connected transportation system that considers industry, the travelling public and the environment. Such a system is achievable and enunciated in the report "Connecting the Southwest". A successful transportation outcome must include expansion of VIA rail.

Efforts must be supported by businesses liberated from red tape and balanced budgets. Additional assistance could be dedicated to health care, transit, education and other areas with the elimination of federal and provincial interest on debt.

We believe the best way to make improvements in all facets of government is for ministers to review all planned initiatives with business persons before implementation.

Canadians are also focused on:¹

- Having integrity, ethics and trust in government
- Reducing hospital and surgery wait times
- Increasing access to post-secondary education
- Making it easier to find a family doctor
- Giving young adults valuable work experience
- Helping their businesses grow
- Investing in new schools and hospitals
- Building transit to reduce congestion
- Connecting communities

¹ Abacus Data September 16, 2011

1. A vibrant economy through health care

Natalie Mehra, Ontario Health Coalition, states “we need a clear commitment to protect small & rural hospitals from the continual erosion of services and/or closure....there should be a plan to establish a basket of services for small & rural hospitals and a clear commitment to keep them open (sic)”.

Recommendation 1: Focus on health care professionals. With a more efficient system, health care professionals will significantly improve patient health and mitigate the increasing cost of health care.

In order to reduce costs to the health care system, improve health outcomes and mitigate the demand for doctors, the medical community should work with massage therapists and physiotherapists. These professionals are successfully assisting patients with reduction in stress and pain and with improved mobility while reducing staffing and cost pressures on the health care system.

Recommendation 2: Charge patients that reside outside Canada rates similar to those charged to Canadian users accessing the US system. A base fee for non-Canadian residents of \$300 plus \$500 per day for hospital stays is in order.

Recommendation 3: Insurance companies should be assessed the same amounts in recommendation # 2 for all motor vehicle accident victims plus a medical building facility fee equal to 15% of the amount charged.

Recommendation 4: Those charged and convicted of spousal abuse, where hospitalization or other medical assistance is required, should be assessed the fees for residents from outside Canada.

Recommendation 5: Adapt the current US testing system for the proper diagnosis and treatment for those affected by Lyme disease.

Canada is expending valuable health care through potential misdiagnosis of Lyme. Because of inadequate and incorrect testing, many patients in Canada that have Lyme disease are incorrectly being diagnosed with MS, Crohn's, Alzheimer's, Depression, Chronic Fatigue Syndrome and Fibromyalgia.

Provide added resources for the treatment of Chronic Fatigue Syndrome, “CFS”. CFS is a serious issue that requires more attention; the Canadian Institutes of Health Research estimates 580,000 Canadians with CFS.

2. Generating economic growth

a) Education

Recommendation 6: Provide young adults and immigrants valuable work experience with the expansion of co-op education. Offer additional programs and provide business sponsors a credit of up to 50% of the cost of hiring a co-op student or immigrant. Training programs, such as these, will ensure greater levels of youth employment, job skill development and economic growth. The German concept of awarding bachelor's degrees to those qualifying for the highest trades journeyman accreditation has merit and it would assist in solving the skills gap and mitigate "blue collar/white collar" discrimination.

b) Transportation

Recommendation 7: Fulfil the commitment made at most recent first minister's conference, **"we are serious about climate change"**. Adding additional VIA schedules is a must.

Improving VIA rail service on the North Mail Line, "NML", from Union Station through Malton, Brampton, Georgetown, Guelph, Kitchener, Stratford, St. Marys, London, Strathroy, Wyoming and Sarnia is critical to post-secondary students. The importance of moving university and college students must be an important consideration when establishing added schedules.

Congestion, particularly, in the GTHA, is costly. A CD Howe Institute study by Benjamin Dachis, senior policy adviser, estimates congestion costs in the Greater Toronto/Hamilton Area, "GTHA", at between \$7.5 and \$11 billion annually. According to Desrosiers Consultants, there are 10 million more vehicles on the road today than there were in 2000, from 17 million to 27 million, a 58% increase! With a possible increase of a further 3 % per year, congestion will worsen without action.

Congestion is greatly reduced by rail service. According to Southwest Lynx report, (available on City of Woodstock web site), double rail track can handle the equivalent of 16 lanes of highway traffic!

Studies by the US Department of Commerce and others have shown economic growth along rail lines equal to three times the investment in passenger rail.

In addition, the expansion of VIA rail would mitigate the \$37 billion yearly cost to the health care system.

2. Generating economic growth (continued)

Recommendation 8: To generate income and improve environment and safety:

- encourage recycling of unused and/or unplatd vehicles by requiring all vehicles registered be assessed yearly vehicle registration fees.
- Bicycles operated in urban areas with bicycle lanes should be registered and assessed fees and be required to have head and tail lights similar to passenger motor vehicles.
- Licence fees should be increased by 5% per year. (CD Howe report indicates \$8.5 billion per year of highway costs subsidized)
- A yearly safety inspection completed through certified auto dealers performed by a certified technician should be required at the owner's cost to facilitate increased road safety and mitigation of accidents, insurance and health care costs.
- To further improve road safety and mitigation of insurance and health costs, curbsiders (unlicensed vehicle sellers) that are convicted should have all of the proceeds from illegal sales confiscated, should be assessed a minimum fine of \$100,000 and should be jailed for a minimum of 2 years less a day.
- Vehicles without automatic head and tail lamps should be assessed an additional 10% on the insurance premium for the vehicle. (vehicles without tail lights activated at times of darkness are dangerous)
- Vehicles with Bluetooth should be provided a discount of 10% on the insurance premium for the Bluetooth equipped vehicle.
- Vehicle insurance should only be put in place when the vehicle being insured is purchased or leased from or, in the case of private sales, through a registered dealer. For private sales, provincial tax paid should remain based on appropriate value data at licence offices.
- Utilize the Quebec and like models of capping auto insurance claims so that insurance premiums can be more affordable for Canadians. Cap liability claims against medical staff to reduce the liability costs of hospitals and/or medical staff.
- Maintain the current policy of allowing insurance companies to set rates based on the owner's postal code. Since there is some commitment in Canada to regulation-reduction, it should not interfere in this important and evidence-based industry for the sake of political gain at the expense of owners residing in elevated accident risk areas.

4.Improving business efficiency

Recommendation 9: As of 2018, direct automotive employment numbered 843,000 in Canada. Canada needs to fully support increasing automotive employment in Canada. Each job created by an automotive manufacturer in Canada generates a multiplier of approximately 10 jobs. Canadians need these jobs. Promote Canadian made goods. Vehicle source is easy to identify. The first digit in a vehicle's vehicle identification number, "VIN", indicates country or region of origin (Canada 2; Mexico 3; USA 1, 4, 5; overseas alphabetic)

Recommendation 10: Cap the amount an employee can receive as a result of dismissal. Alternatively, establish mandatory mediation and arbitration for employees not satisfied with termination allowance. The results of employee dismissal, regardless of reason or cause, are extremely punitive. Non-union employees and union employees should be treated the same. Despite what government legislation dictates, non-union employees leaving companies are, through the courts, receiving in excess of what is prescribed under employment legislation (union employees are governed by union agreements). The settlements, legal costs and court costs are prohibitive for employers. This punitive action needs to be addressed so as not to drive more companies and more manufacturing jobs out of Canada.

Recommendation 11: Make business more efficient so that businesses can hire more Canadians. Provincial and federal regulation is currently more onerous than taxes. Reduce regulation to help preserve business and jobs. Businesses are currently penalized when they hire added staff; ridiculous! Following are some of the regulations of automotive retailing in Ontario in a small business environment for staffs of less than 20; equally ridiculous!

<i>Competition Act</i>	<i>Motor Vehicle Dealers Act</i>
<i>Consumer Protection Act</i>	<i>Highway Traffic Act</i>
<i>Occupational Health and Safety Act</i>	<i>PIPEDA</i>
<i>Employment Standards Act</i>	<i>Personal Property Security Act</i>
<i>Environmental Protection Act</i>	<i>Retail Sales Tax Act</i>
<i>Excise Tax Act</i>	<i>Retail Business Holidays Act</i>
<i>Sale of Goods Act</i>	<i>Repair and Storage Liens Act</i>
<i>Accessibility for Ontarians with Disabilities Act</i>	

Promote hiring not regulation. Provide a rebate for 3 years of 11.5% of the cost of hiring new employees to any companies hiring full time people with minimum 30 hours per week work schedule.

5.Fairness through finance and economics

It is unfair that any Canadian escapes paying income tax when other income earners are fully taxed.

Recommendation 12: Set a minimum provincial/federal tax for all residents and businesses operating in Canada. So that there is fairness, the minimum tax must apply to all; those working, those retired, those incarcerated and those not employed. The tax should be equivalent to or lower than the lowest business tax, at 11.5%.

In addition and with the goal of reducing the federal deficit, allow taxpayers to pay a one-time amount of \$40,000 to pay down the federal debt and in return be exempt from tax on any capital gains in their lifetime and upon transferring assets in their subsequent wills, if any exist.

Alternatively and with the goal of reducing the federal deficit, allow taxpayers to pay amounts, once per year, in multiples of \$1000 to pay down the federal debt. In return, the taxpayer would receive a tax credit of 10% in years 1 through 4, 35% year five, 10% in years 6 through 9 and 35% in year 10.

Recommendation 13: Exempt Canadian automotive manufacturers, namely Fiat Chrysler Automobiles, "FCA", Ford, GM, Toyota and Honda and their dealers from cap and trade and/or carbon tax plans. To improve environmental incomes and satisfy the federal government requirements, assess a cap and trade fee of 4% on vehicles imported into North America.

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