

I am writing to you as an accountant and a financial planner.

FREEDOM FLOWS IN BOTH DIRECTIONS

With the COVID-19 Pandemic, Canada is going through the most expensive medical emergency in its history.

Neither privately NOR publicly can we afford more non-essential services such as gender transition therapy with all the associated surgery, hormones and drugs. You might ask, what about the mental health of those who seek gender transition?

Mental and physical health are inter-related. We want to improve mental health, not destroy it. We need to look at the full picture. Gender transition is a high risk process. It costs from \$50,000 to over \$100,000 (Note 1 and Note 2). Costs are borne by persons directly, by (some) insurance companies and by the public purse. By promoting a conversion therapy ban the Government of Canada is being irresponsible and unwise:

Promotion of a high-risk practice during financial weakness. The suicide rate by those who have converted is higher than among the general populace. After the operations, sooner or later, 40% attempt suicide. In Sweden, where culture is strongly supportive of the transgendered, the suicide rate of those who had undergone sex-reassignment surgery rose to 19 times that of comparable peers. One of the contributing factors to this is the long-term financial pressure due to ongoing drugs, hormone blockers, surgeries and other treatments used to suppress biological realities. These surgeries are unnatural, and the drugs used are environmentally unfriendly. The financial costs of reversing what has been hard-wired into the human body right down to the DNA level, are unending. They are unending to the point of death! For those who must borrow to pay for their medical costs, the AVERAGE lending rate among eight different lenders who will take on such debt is a whopping 32% per annum! By the way, many lenders, including the big banks, WILL NOT lend funds for these procedures because of the risks associated, including the risk of not being repaid on the loan.

I close with a quote from Claire, from an article in *The Business Insider* magazine entitled, 'Transgender Medical Care Surgery Expensive.'

The most expensive thing for a trans woman is hair removal," Claire said. "You have to go every week," she said. "It's about \$75 to \$100 every session. That's just for your face. And you could be doing this for anywhere from three to seven years. It comes to the point where you can drown in debt from these expenses," Claire said. "It just adds up," she said, "but you do it because it's what you need to do." (Note 2)

Claire was trapped. Don't keep her trapped.

Please DO NOT support Bill 6.

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Note 1 – In Canada, Transitioning Can Cost as Much as a New House.

<https://www.yummymummyclub.ca/life/in-the-news/20160712/in-canada-transitioning-can-cost-as-much-as-a-new-house?page=1&q=newest+and+trending+tabs=0> Accessed 29 November 2020.

Note 2 - The staggering costs of being transgender in the US, where even patients with health insurance can face six-figure bills.

<https://www.businessinsider.com/transgender-medical-care-surgery-expensive-2019-6> Accessed 29 November 2020.

Note 3 - UK moves to ban children transitioning

<https://thepostmillennial.com/uk-moves-to-ban-children-transitioning> Accessed 29 April 2020