

August 28, 2011,

Dear Minister Flaherty and Finance Committee Chair Rajotte: Re:

Pre-Budget Recommendations

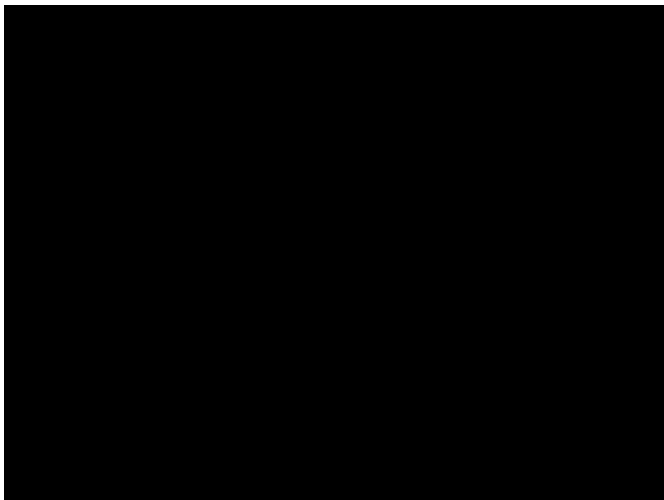
Below are my recommendations to help lower government, taxpayer and individual Canadian costs, and to reduce the government's deficit and - we hope - debt. Having been brought up by family members who had lived through the depression, and knowing the hardship that went into getting Canada's budget situation in the late 1970s and 1980s under control, we must identify ways to save now.

Ways to immediately reduce costs:

1. The \$600 million or so in spending designated for new prisons should be eliminated, delayed or at least halved.
2. No further money should be spent on road, highway or other signs advertising the Canadian Economic Plan at work. As government spending comes from taxpayers and decisions on how to spend are government ones, it seems wasteful, particularly to the extent that the signs cannot be reused and require gas and exhaust to distribute, making them environmentally unfriendly.
3. All Ministers and MPs should reply to letters they receive electronically if at all possible unless hardcopy is requested (e.g., as congratulations for a senior's hundredth birthday). Over time, correspondence has switched to mostly electronic and using hardcopy to respond, especially when only to acknowledge receipt of a letter, is environmentally counterproductive and wasteful in terms of time and physical resources used and the frustration of adjusting printers for labels or envelopes, stuffing, sealing, stamping for administrative staff.

Non-tax ways to raise money:

At 1075 Queen Street East at Winfred Avenue, there is a Canada Post building (presumably government-owned) that may be used for sorting and drop-off, but is not maintained (see photos below: windows are filthy; there is graffiti, the window on the Queen side is covered with several pieces of corrugated cardboard). This is an eyesore in an area developing into a very nice community after years of "transition". The government needs money; whatever it is used for could be managed by the nearby new facility on Commissioners or the nearer one at 969 Eastern. The Canada Post property, by being located in an area where similar square footage properties have been sold for low-level condo facilities, means there are good comparable prices to ensure an appropriate value for the property and an appropriate and more fit use, especially if the ground level can be stores and above dwellings - a live-work option that is consistent with the area and more environment-friendly for those who care about such things.



Longer term ways to reduce costs for government and help Canadians

1. With an aging population, the number of estates that will have to be managed is significant and for the significant majority of people will be very difficult, even for people that have a financial and legal understanding. It would appear logical that the hospital or nursing home where a person passes away, or the funeral home, would be able to e-mail or fax a copy of the decedent's SIN number and death certificate to a central place accessed by federal and provincial governments.

The federal government could stop all CPP of the decedent and take action for other such payments as well as alert all necessary federal government offices. Because the deceased couple for whom I act as executor had a lawyer on vacation, we could not get the confirmed latest versions of the will and ended up being unable to get a hold or freeze on their accounts, meaning the government had to ask for money back and we had to go through quite a process to get the money repaid. We had to fax copies of the death certificate and will three times to the federal government alone: once for CPP, once for a special form of annuity with the government that predated the CPP and once for Revenue Canada to try to get the final tax certificate. This is excess work and paper for the government and for the person or family acting for the estate. Or it has to be done by the tax accountant or lawyer and the estate is charged. As well, the government should be encouraged to make any tax refund payments by automatic credit into an estate account - this would avoid the time and potential delays due to postal strikes.

Ideally, provincial governments and through them municipal governments could also be notified, immediately stopping health care cards from being abused, revoking licenses and terminating unnecessary other ID such as library cards. This would help reduce identity theft to do with these payments.

Finally, the notice of death and SIN should be pushed to regulated financial institutions that could check their records. This would enable them to freeze the personal accounts of the decedent and, as referenced above, reduce identity theft and fraud.

I would be pleased to work pro bono with an group of federal, provincial and volunteer legal people on this effort.

2. The Canada Post strike brought home the uncertainty that exists with this method of post distribution. It is also not secure. And it is not in an easily accessible, file-able and retrievable form. As a minimum, the government could reduce mailing costs by e-mailing relevant information to - at least to start - those who wish to receive their tax statements and other information electronically.

I hope that you find these comments helpful and that these measures will be implemented.

Yours truly,

B. Jean White
Toronto, ON