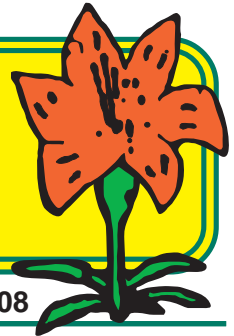


Seniors' Voice



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Eternal Vigilance is the price of Liberty. Power is ever stealing from the many to the few.

VOTING SYSTEMS:

We Do Have Choices!!!

Fortunately, we are not stuck with the system we have. Most established democracies use other voting systems that better represent what voters are saying.

To best understand the choices, we can divide voting systems into three families: 1) winner-take-all, 2) proportional (or fair) representation, and 3) mixed systems.

WINNER-TAKE-ALL: MANY VOTERS LOSE

Canada uses a winner-take-all system (often called first-past-the post or single member plurality). These systems generally elect just one MP from each riding. The candidate with the most votes (plurality system) or a majority of votes (majoritarian system) wins the seat.

These systems divide voters into two groups—those who will have their voices represented in parliament and those who don't. In other words, winner-take-all voting means a huge portion of citizens, sometimes the majority; lose their right to political representation.

These systems usually give a majority of seats to a single party, even when a majority of voters voted against that party. Winner-take-all systems tend to over-represent one point of view (which is usually not even a majority) and significantly under-represent or even eliminate other viewpoints.

Because the votes of many citizens are wasted, not surprisingly, countries using these systems generally have lower voter turnout.

The only other major Western democracies using the Canadian version of winner-take-all (first-past-the-post) for national elections are the United States and Britain. When the new democracies in Eastern Europe chose their voting systems, not one adopted the first-past-the-post voting system used of Canada.

“The present [voting] system creates a wholly false image of the country, based on illusory majorities and exaggerated regionalism, as harmful to the legitimacy of government as it is to nation unity. Surely we can agree: Just about any system would be better than the one we have now.”

Andrew Coyne, National Post Column quoted August 31, 2001

Had the votes on October 14 been cast under a fair and proportional voting system, Fair Vote Canada projected that the seats allocation would have been approximately as follows:

% pop.	Vote	Fair PR Seats	Oct. 14 Dist.
Conserv:	38%	117 seats	Not 143
Liberals	26%	81 seats	Not 75
NDP	18%	57 seats	Not 37
Bloc Q	10%	28 seats	Not 50
Greens	7%	23 seats	Not 0

“The price that good people pay, for their indifference to public affairs, is to be ruled by evil men.” — Plato

PROPORTIONAL SYSTEMS: MAKE EVERY VOTE COUNT

In contrast to winner-take-all systems, 75 democracies have chosen proportional representation (or fair voting) systems – including most long-term democracies, most European countries and most of the major nations of the Americas.

The core principle is to treat all voters equally – to make every vote count. When votes are treated equally, then election results are proportional. Parties get the seats they deserve – no more, no less.

If a party receives 40% of the popular vote, that party receives approximately 40% of the seats (not 50% or 60%). If another party wins 20% of the vote, that party gains 20% of the seats (not 10% or 0%). In other words, the parties' representation reflects the way people voted.

How do these systems work? Countries have been very creative in designing variations to fit their political cultures. However, they all have electoral districts (or ridings) that have more than one representative elected. Ireland uses districts typically with just 3 to 5 representatives. In Belgium, districts vary in size from 5 to 48 representatives. The Netherlands treats the entire nation as one big district with 150 MPs.

The other general characteristic is the use of party lists. When elections are held, each party publishes a list of candidates. Based on the percentage of votes received by a party in a particular region, a certain percentage of candidates from each party's list win seats.

In many countries, each party's list is actually printed on the ballot. That allows voters to vote for the party they support and then vote for individual candidates on the list. Some systems even allow voters to choose and rank candidates in different parties.

In summary, proportional or fair voting systems can be designed in many ways to fit the political culture of the nation. If citizens want to retain elements of local representation, to vote for independent candidates, to rank candidates nominated by the parties, to cross party lines when voting – these and other features can be built into the system.

Partial Listing of countries using proportional voting systems

Argentina, Austria, Belgium, Brazil, Chile, Columbia, Czech Republic, Denmark, Finland, Germany, Greece, Hungary, Iceland, Indonesia, Ireland, Israel, Italy, Luxembourg, Mexico, Netherlands, New Zealand, Nicaragua, Norway, Panama, Paraguay, Peru, Poland, Portugal, Scotland, Serbia, Slovakia, South Africa, Spain, Sweden, Switzerland, Turkey, Uruguay, Venezuela, Wales

MIXED SYSTEMS OFFER MORE OPPORTUNITIES

Not surprisingly, there are many hybrids, where nations have taken characteristics of both winner-take-all systems and merged them with proportional systems.

While still classified as a proportional system (because it produces proportional results), Germany and more recently New Zealand, Scotland and Wales use mixed systems.

On election day, the German voter casts two votes. Each vote determines how half the seats are filled. One vote is for a riding MP, who is elected the same way we fill seats in Canada. Whichever riding candidate wins the most votes wins the local seat. The second vote is cast for a party. Based on the percentage of support for each party, the remaining seats in parliament are filled by party list candidates to ensure that each party has the portion of parliamentary seats that reflects their total voter support.

FAIR VOTING: DEVELOPING A MADE-IN-CANADA SOLUTION

Canadians deserve a fair voting system. We need a citizen-driven process to discuss alternatives and then choose a made-in Canada system that's fair representation and accountable government.

Will a new voting system require constitutional change? Will a fair voting system require an expanded House of Commons? The answer to both questions is no.

Two examples outline systems that could be implemented without constitutional change, while keeping the House at the current size. However, these are just two of many approaches that might be considered. ■

(Note: Fair Vote Canada is developing more detailed examples of alternative voting systems for Canada. info@fairvotecanada.org or 416-410-4034)

"It is striking that a solid majority (64%) of Canadians support the implementation of a PR system of voting".
Ipsos-Reid, July-August, 2001

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The Editorial Board is made up of:

Rev. Bob Gay, Wally Coates, Verda Petry,
Cora Cave, Jack Cave

Comments, suggestions and contributions
are greatly appreciated

Our address is : 116 Chisholm Road
Regina, Sask. S4S 5P1

Ph: (306) 536-0756: Fax 586-8088

Email: wcoates@accesscomm.ca

Notice: Seniors' Voice website
< <http://nonprofits.accesscomm.ca/srvoice/index.html> >

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Since March of 1986, Senior Power of Regina has been providing Advocacy Services, for seniors in Regina and surrounding area. We are incorporated under the Non-Profit Corporations Act of Saskatchewan. We provide two kinds of services:

Individual Advocacy

WE help solve problems with:

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- Disputes with the city or Province
- Problems with contractors, direct sellers, service providers or neighbours
- Letter writing and documents
- Wills and small claims actions

Group Advocacy

We speak out on issues impacting society, seniors, our children and grandchildren;

- Publish the Seniors' Voice newsletter
- Prepare briefs, make presentations
- Appear on TV and radio programs
- Speak to various groups
- Serve on various government boards, commissions and advisory committees
- Emphasize important role seniors play in our society
- Promote intergenerational appreciation and understanding
- Hold regular monthly meetings with guest speakers

The annual Senior Power membership fee is \$10.00, which includes a yearly subscription to the Seniors' Voice newsletter. For more information call (306) 757-4664. Subscriptions, donations, bequests and memorials are gratefully received.

A Reminder – Lest We Forget: Why Tax Cuts Make Us Weak

— By Murray Dobbin — November 1, 2007 (info@thetyee.ca)

TheTyeec.ca

So here we go again, another round of huge tax cuts as the country continues down the road to a neo-con dystopia. Over the next five years the revenue that pays for the things Canadians say they want will drop by \$60 billion. There are cuts to the GST, to personal income taxes and corporate taxes — with the latter dropping by 2012 to 15 per cent (from 21 per cent today), an outrageous corporate giveaway, giving us third world status in the “attract investment” race to the bottom.

It is the continuation of a 20 years process of diminishing the country — a conscious plan implemented by three prime ministers from both the Liberal and Conservative parties. Between 1984 and 2006 the federal government, which is supposed to be looking after the interests of the country, voluntarily gave up over \$250 billion in revenue — an amount that would have made a huge difference in the quality of life of Canada. We can now add \$60 billion more. Provincial governments are equally culpable.

It's not hard to list the things we could now be enjoying as a country had those cuts not been made, especially taking into account the annual revenue we would have: a national child care program, a national pharmacare program, a home care program, social housing, radical cuts in tuition fees, and the elimination of this country's staggering infrastructure deficit, estimated to be between \$60 billion and \$120 billion.

Why business needs taxes

Of course, the conservative voter would say, this is a mostly a left-wing wish list. But look more closely at what could be done with these surpluses and with a return to tax levels of the

fairly recent past. Take the infrastructure deficit: the crumbling of our municipal services like sewer and water, our roads and bridges, and our ports. Spending on these things is hardly a left-wing fantasy. It is business which depends on these things at least as much as ordinary citizens and communities.

We hear ad nauseam about Canada having to be globally “competitive,” but how on earth can we be competitive if our bridges are actually falling down, as they are in Quebec? Does the corporate elite in this country really believe that the only thing governments need to do to remain competitive with other jurisdictions is to cut taxes? We have been cutting taxes on corporations for 15 years to the point where we now tax them considerably less than they do in the U.S. But still we aren't “competitive.”

The role of corporate tax cuts in spurring investment has always been exaggerated by big business. Surveys of CEOs over many years have shown that the income tax rate usually plays a secondary role in investment decisions. The more important issues include the cost of borrowing, availability of trained workers, energy costs, the reliability of transportation infrastructure, access to markets, and land costs. The issue of income tax is only important if you actually make an income.

And what about child care, another purely left wing demand? Hardly, if you take seriously all the corporate hand-wringing about the worsening labour shortage. What do the tax-cutters think will solve the labour shortage? Tens of thousands of Canadians have long since given up even looking for work because child care is so expensive it would absorb most of their take home pay. A major Health Canada study [<http://tinyurl.com/ys39o8>] revealed that deteriorating

conditions in work/life balance was the key factor in Canada's plummeting birth rate. No wonder there's a labour shortage — we aren't making workers any more.

What about a pharmacare program? The lack of such a universal program costs large companies hundreds of millions each year — both in terms of the costs of drugs within medicare and the cost of the health plans they provide their employees. Tuition fees? How is it good for competitiveness if fewer and fewer young people can actually go to university — and those that do are saddled with \$30- 80,000 in debt?

Social housing? Ask the Vancouver Olympic Organizing Committee if they think having thousands of people living on the streets makes us internationally competitive — they are panic stricken about Vancouver's image.

Truly 'competitive' nations

Will yet more tax cuts make us more "competitive" as Finance Minister Flaherty said in his economic update? If the figures of the World Economic Forum — the most elitist, International forum on the planet — are to be, in 1999, the year before Paul Martin introduced his huge tax cuts, **Canada was 5th in the competitiveness sweepstakes. After seven years of tax cuts we are in 16th place.** [<http://tinyurl.com/jz73w>] Who beats us? Amongst others, the Nordic countries, which collect half their GDP in taxes each year. Nine of the 15 countries ahead of us have higher taxes. **This draconian slashing has nothing to do with competitiveness. It is ideology the useful crisis corporate governments need to justify cutting social programs environmental protection and other social roles of government. Keep cutting taxes and revenue and eventually you get deficits.**

The continuing savaging of government revenue is the throwing down of the gauntlet by the right to all those who support activist, social

democratic government. **The problem is that no one in the constellation of Canadian progressive groups, including national unions, seems willing to take up that gauntlet. While these groups are making admirable efforts to keep medicare public, to lower tuition fees, to establish universal child care, to create social housing and increase foreign aid, none of them have yet taken on the critical, national task of fighting tax cuts. Yet all of these things depend on government revenue. Without that revenue any political victories on these issues will be very minor ones.**

It is long past time that civil society organizations, especially national unions, take up the challenge presented by massive reductions in government revenue. Let's mobilize Canadians around the conviction that taxes are the price we pay for a civilized society. ■

Fair progressive taxes are the price of a civilized society. (Not loaves for the rich and crumbs for the poor, tax policies.)

Fate Of Capitalism

Capitalism did not arise because capitalists stole the land or the workmen's tools, but because it was more efficient than feudalism.

It will perish because it is not merely less efficient than socialism but actually self-destructive.

J.B.S. Haldane, British scientist in "I believe"

Water Privatization Has Been a Complete Failure

Almost twenty years of documented cases of the failure of privatization and growing opposition to the World Bank and the water service companies in every corner of the globe have revealed a legacy of corruption, sky-high water rates, cutoffs of water to millions, reduced water quality, nepotism, pollution, worker layoffs and broken promises. The reality is that for-profit companies, even if operating honestly, cannot practice desperately needed water conservation and source protection. In fact, to stay competitive, water companies are relying on deteriorating water quality around the world.

Nor can competitive corporations supply water to the poor. This is and will remain the role of governments. The ultimate goal of private companies is to make a profit, not to fulfill socially responsible objectives such as universal access to water. In countries where most of the population earns less than two dollars a day, notes Sara Grusky of Food and Water Watch, private companies cannot meet shareholder obligations to provide a market rate of return. Nor can they expand their services to a population that cannot pay. The only way that the private sector can stay competitive in such a situation is to have access to public subsidies, the very thing they were supposedly brought in to relieve. In fact, in most cases, the promise that the private sector would bring needed efficiencies, expertise and new investments never materialized.

In ***Pipe Dreams: The Failure of the Private Sector to Invest in Water Services in Developing Countries***, a groundbreaking report published in 2006 by Public Services International and World Development Movement, authors David Hall and Emanuele Lobina clearly demonstrate that the investment argument of the World Bank is a myth. In all of sub-Saharan Africa, South Asia and East Asia (excluding

China), only about six hundred thousand new connections to households were made as a result of investment by private sector operators since 1990, extending services to only around three million people, a mere fraction of the numbers targeted by the UN. Even this small number must be offset, say the authors, by the number of households who have been cut off due to non-payment of water bills and the fact that most of these hookups were also state-subsidized. As well, even most of these “success” stories failed to deliver the investment and extensions promised when the contracts were originally set-up. The only part of the world where the private sector has contributed more to the extension of water connections is Latin America, and research shows that these achievements were no better than those of the public sector in general, and worse in several important cases

Perhaps even more damning is the fact that, anticipating the private sector would be bringing in new infusions of money, the World Bank, regional banks and First World country donors actually *decreased* their funding of water services in the global South. Between 1998 and 2002, investments in water infrastructure in developing countries by donors and development banks fell from US \$15 billion to US \$8 billion. At the same time, World Bank policies themselves discouraged poor countries from investing in services such as water. “The net contribution of 15 years of privatization has thus been to significantly reduce the funds available to poor countries for investment in water,” says the report. “The focus on private sector development has contributed to a reduction in the level of aid and development finance from donor which is far greater than the actual investment made by the private sector.” Further, the World Bank punished countries that resisted privatization with reduced support. Perhaps most disturbingly, the authors

contend, is that the big water corporations have become so powerful, they actually influence which countries, regions and cities will receive investments funds from the global North. Because those decisions are based on where the corporations can make a profit, the most

desperate communities have not received their share of funding. ■

Source: Maude Barlow's book:
The Global Water Crisis and the coming battle for the right to water. (2007)

Gordon Brown, British Prime Minister: Solution to the Economic Meltdown

According to the Globe and Mail, Oct 18, 2008, p A18, Brown has proposed the establishment of a new international organization as a more permanent solution to the global economic meltdown.

Brown's plan would create a new 'international financial architecture for the global age' to provide an early warning system to prevent future financial crises. Specifically the plan calls for a new set of organizations that will:

- determine global standards of regulation
- supervise international corporations in their cross-border activities
- protect markets from excessive activities of speculators
- stamp out major conflicts of interest and set standards for pay and bonuses
- internationalize accounting standards, and
- provide transparency in complex financial transactions

Jose Manuel Barroso, President of the European Union Commission will fly to Camp David to sit down with Pres. Bush and try to persuade him to

support these proposals. Aides to Mr. Bush said last night he is not interested in a new international organization.

What is most interesting about the components of the Brown plan is that taken together the six points repudiate the Washington consensus and a large part of the neo-liberal economic agenda of the past 25 years.

Brown said, "We now have global financial markets, global corporations, global financial flows." "But what we do not have is anything other than national and regional regulation and supervision. We need a global way of supervising our financial system."

We also need a powerful global social forum that can consolidate progressive national and regional organizations and bring sufficient pressure to ensure a new global financial organization is established and one that will govern for the benefit of all human kind. ■

From: - Canadian Centre for Policy Alternatives
[ccpa.sask@sasktel.net]

If you would like to acquire a reputation for being eccentric, do a lot of thinking and say what you think.

"Selfishness, greed and lust for power, are the enemies of a civilized society."



MEMO

Leave a “Memo” to your Family and Friends

Many of us are pretty good about looking after the “big picture” in estate planning: who gets the house, the cottage, the term deposits, etc. But we’re often not so good at looking after the “small picture”: who gets the pictures, the china, the silverware, etc. And an experienced estate lawyer or planner can tell you that when it comes to estate administration, “the devil is in the details”. It is often disagreement over who gets the smaller, sentimental personal effects that cause the greatest strife among our heirs.

The reason these issues are often overlooked is simply because the “details” are so extensive. It is not unusual for us to accumulate hundreds of items over a lifetime that need to be distributed at death and the prospect of putting hundreds of little bequests in one’s Will just seems ridiculous. Of course, you could tape a little “sticky note” to each item to note who you want to receive it (your son, daughter, niece, friend, etc.) but this would not be legally binding and would not guarantee that your wishes would be carried out.

There is a simple alternative: a *Memorandum*. A memorandum is simply a list of your assets (usually just personal items like china, silverware, furniture, artworks, etc.) with the name of the intended recipient noted beside each item. The Memorandum instructs your executor, and lets your heirs know, about your wishes with regard to your personal effects.

A Memorandum that is referred to in the Will and was executed prior to, or at the same

time as the will is called a *legal Memorandum* and is binding on the executor and the heirs of the estate. It has the same status as if it had been written into the will itself.

A Memorandum that is not referred to in the Will is not legally binding upon the executor or the heirs of the estate. It is merely an expression of the wishes of the author as to how items referred to in the Memorandum are to be distributed after death. In law such a document is called a *precatory Memorandum*. If practical, of course, the executor usually tries to carry out the wishes of the testator, but this may not be possible if the terms of the Memorandum are at odds with the terms of the will; in which case the Will must be followed. Or if one or more of the heirs do not agree to the distribution set out in a precatory Memorandum the executor may be forced to sell the items in question and distribute the cash according to the terms of the will, instead.

So don’t leave it up to chance to see that your most precious personal effects are distributed properly among friends and family, leave your heirs a Memorandum.

This article is for informational purposes only and is not intended to promote a specific product, nor is it intended to provide financial, legal, accounting or tax advice.

Submitted compliments of Donna St. Onge, Certified Senior Advisor, Conexus Credit Union, 780-1584.