

Northwest Territories ballot



CANADIAN FEDERATION OF INDEPENDENT BUSINESS

MANDATE 174 (2/95)

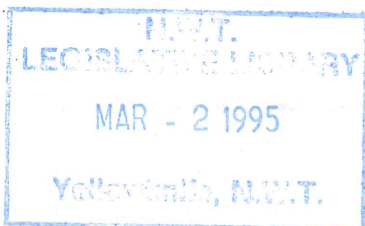
1. Should the WCB create a contingency fund in order to cushion future rate increases?

Background: The Workers' Compensation Board has returned to a fully funded position. At this point the choice is to keep premiums at the same level and build a contingency fund, or to lower premiums, options which are under consideration.

Supporters say that such a fund would ensure that any drastic increases in WCB rates could be moderated if a portion of the rate was provided by a permanent fund. They contend that the rate shock that occurs when premiums increase dramatically is more harmful than the cost of gradually financing the fund through a portion of the rate structure.

Opponents say that a fund would be financed by present day employers for the benefit of future employers. They also say that reducing premiums now would have a more beneficial impact on employers than setting up a contingency fund which, when the time comes, may not be used to cushion future rate increases.

Yes No
 Undecided No interest in issue



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Vote
Counts**



**Please
Vote
Each
Issue**

2. Should the federal government introduce a new program of student loans to replace existing cash transfers to the provinces?

Background: Federal Post-Secondary Education (PSE) transfers to the provinces amount to about \$6 billion. This total is a combination of tax point transfers, providing provincial and territorial governments with a portion of income taxes that would otherwise go to the federal government, and cash transfers. Under current arrangements the cash portion (about \$2.4 billion) is declining and likely to be eliminated in about ten years. The government is considering replacing cash transfers to PSE institutions via the provinces with an enhanced loan program for students.

Supporters say it means federal spending would be locked in at the current level. It would preserve and broaden access to PSE through a long-term, stable

source of funding and ensure the federal money is actually spent on education whereas current cash transfers to provinces are unconditional. The loans, to be repaid out of future income, would enable students to shop around, and the resulting competition between PSE institutions would improve the quality of education.

Opponents say it means the provinces would have no control over how the federal dollars are spent despite the fact education is a provincial responsibility. The result will be that some post-secondary institutions will be forced to either close their doors or make severe cutbacks. It would lead to massive hikes in tuition fees, which could put higher education out of the question for some lower income students or those who do not want to take on a heavy debt.

Yes No
 Undecided No interest in issue

3. Should UI benefits levels be geared to family income, not individual entitlements?

Background: At present, UI benefits are based largely on an individual's past earnings. The federal government has put forward a family entitlement option as part of its social security reform discussions. About 31 per cent of all UI benefits flow to families in the \$50,000-to-\$75,000 income range, while only 14 per cent of the money

Questions continue

goes to families in the \$15,000-to-\$25,000 income range.

Supporters say UI claimants who are members of medium-to-high income families are not as needy as those in low income groups. Individuals should have to use some of their own resources to deal with unemployment before turning to government assistance. This measure would provide further incentive for well-off individuals to try much harder to find new employment, reducing demands on the UI system.

Opponents say this measure would be unfair and excessively complex. Employees and employers pay premiums based on individual earnings so benefits should be as well, like any normal insurance plan. High-income families often have high expenses, so temporary UI assistance based on former earnings is justified. Because the income tax system is not geared to family income, UI should not be either.

Yes	No
Undecided	No interest in issue

4. Should banks, trust companies and credit unions be allowed to sell insurance from their branch networks?

Background: The Bank Act, which regulates the kinds of services chartered banks can offer to the public, is scheduled for review. At present, banks are

not allowed to offer property and casualty insurance services from their branch networks. They are, however, allowed to own insurance companies and offer creditor insurance on their own products.

Supporters say the public would be well served by bank-offered insurance. Using bank branches would reduce costs and premiums because they would be more efficient than brokers. Branches would become one-stop financial services centres capable of providing a full range of banking, investment and insurance services. To be world-class competitors, Canadian banks need to be in all types of financial markets.

Opponents say letting banks sell insurance would lead to concentration and reduction in choice, and job losses in the insurance sector, particularly outside major cities. It could lead to tied-selling practices where banking customers, for example, might be forced to buy bank-offered insurance to get a loan approved. The insurance field is highly complex, well served by expert independent brokers. Canadian banks are already highly profitable and there is no evidence of true price competition in the products they sell.

Yes	No
Undecided	No interest in issue

Mandate 173 Results

1. Should the legislature adopt a system enabling voters to recall their MLA?

	N.W.T.
Yes	63%
No	29%
Undecided	8%
No interest in issue	0%

2. Should the federal government implement rigid spending cuts to bring the deficit down to three percent of GDP?

	N.W.T.*	Canada
Yes	83%	88%
No	13%	6%
Undecided	4%	6%
No interest in issue	0%	0%

3. Should business owners be allowed to borrow from their RRSPs for use as business equity or to cover business losses?

	N.W.T.*	Canada
Yes	46%	47%
No	37%	39%
Undecided	17%	12%
No interest in issue	0%	2%

4. Should governments generate revenues by selling their goods and services?

	N.W.T.*	Canada
Yes	0%	13%
No	92%	80%
Undecided	8%	6%
No interest in issue	0%	1%

* Significant variations from the Canadian average may be caused by a small sample size.

Mailing instructions: Detach and keep the questions for a record of your voting. Put the bottom portion of the ballot in the enclosed return envelope and mail as soon as possible. **Mandate ballots are valid at all times.** Mandate ballot envelopes are return-addressed to a tabulation centre where summaries of the voting are compiled. Mandate results go to every member of the federal and provincial parliaments, senior civil servants and senators. A special mailing of Mandate results also goes to the Prime Minister and each of the Premiers.