

## Pensions just fine

Like a driverless freight train speeding toward a washed-out bridge, the Ontario government's provincial pension plan appears unstoppable and headed for disaster. Nothing anyone can say or do will halt it in its tracks. But for the record, let us state our fears as well as our objections to this hare-brained scheme.

To begin, this government has never convinced us a new program of this breadth and magnitude is needed. The Ontario Retirement Pension Plan will cover four million workers in this province who either lack a workplace pension or have one the government deems inadequate. This is necessary, the government maintains, to spare countless Ontarians from a retirement of poverty.

Yet University of Calgary economist Jack Mintz conducted an exhaustive nationwide study of this issue, and in his landmark 2009 report for the federal Department of Finance declared most Canadians were "doing relatively well in ensuring that they have adequate savings for their retirement."

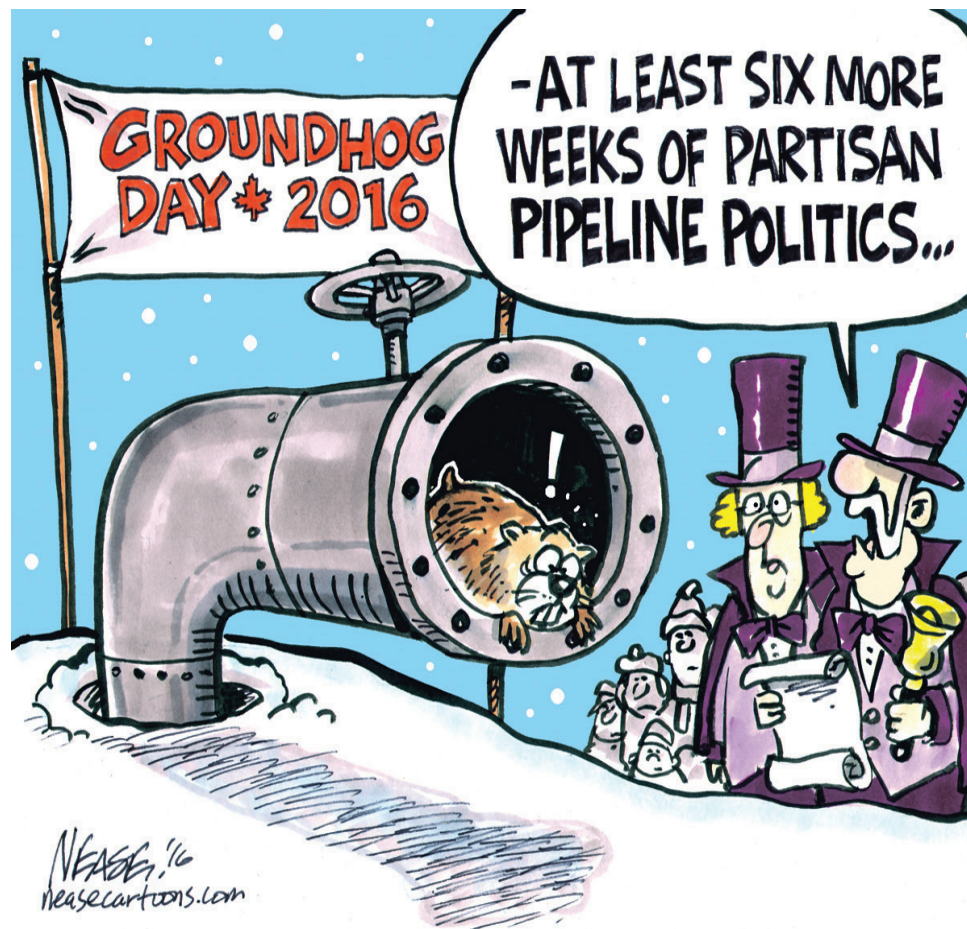
Then, there's the opinion of no less an expert than federal Finance Minister Bill Morneau, co-author of a 2013 book entitled "The Real Retirement." In a conclusion that must be embarrassing to his fellow Liberals in the Ontario government, Morneau wrote there is no retirement crisis in Canada.

If there were a need for an enhanced government pension, it should in the interests of consistency, fairness and efficiency come from the federal government and apply to all Canadians. Initially the Ontario Liberals threatened to move ahead with a provincial pension plan only because the big, bad Conservative government of Stephen Harper refused to act nationwide. If there were a co-operative partner in Ottawa, the Ontario Liberals said they would drop their plan.

Yet since the election of the Justin Trudeau Liberals in Ottawa, the Ontario government has had a kindred spirit at the nation's helm, one willing to enhance the Canada Pension Plan eventually, if not immediately. But Ontario Premier Kathleen Wynne stubbornly says she will move ahead now because some other provinces oppose reforming the Canada Pension Plan at this time. Ontario's timing couldn't be worse. Note that Ontario is the outlier in this issue. No other province is following its lead to go it alone on a new pension plan. We expect to see at least some of the pool that will soon fill with billions of dollars in pension premiums drained into Liberal spending dreams.

### The Independent & Free Press

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## Letters to the editor

### Kinsmen praise Halton residents' honest nature

The Kinsmen Club of Georgetown has been selling Christmas trees since the club's founding in 1958.

It's a project that we like doing, despite the cold and snow.

We do our tree lot shifts after work and weekends, and enjoy meeting both new and return customers.

We very much appreciate the folks who come back year after year to support the club and our community projects.

As the date gets close to Christmas, we are ready to pack up the tree lot and such was the case this year, when we closed six days before Christmas, taking down the lights, the fence and our shelter, leaving eight trees needing a home.

The trees did find their way to brighten someone's Christmas, and a few people demonstrated why living in Georgetown is 'Small Town Living at its Best'.

The day after closing, we received a call from a customer at the lot who want-

ed to pick up and pay for a tree.

She delivered the money and that of another person who was there as well.

We then received a Christmas card in the mail from another resident who went to buy a tree after we closed up shop, took one from the pile, and then sent us a cheque to cover it.

I don't know of many towns where folks are still that honest and want to do the right thing.

One more aspect of living in Halton Hills that we can be proud of.

Chris Haid,  
Kinsmen President

### Tobogganing is allowed in Orangeville

You recently published an article that contains factually inaccurate information.

In fact it misses a big part of the story on toboggans and Orangeville. Our town put this story on the map last year. I'm very proud of the role I played in

raising awareness on this issue. I'm also proud that we worked with our insurer to allow tobogganing. The story ended up going international and brought (finally) our premier into the discussion. The real issue is something called 'severe liability' where a party (like a town) can be found five per cent liable but be on the hook for 100 per cent of the damages. Something the province has ignored for years. It took a little toboggan hill in Orangeville to get this story the attention it needs.

Most unfortunate that your story missed the point, and more importantly incorrectly stated we outlawed tobogganing. In fact we never technically had a bylaw regulating it.

Jeremy D. Williams  
Mayor of Orangeville

### Letters policy

Letters must include the author's name, address and daytime phone number. Anonymous letters will not be published. Letters should not exceed 150 words and may be edited for content and/or length. Publication is not guaranteed. Email: cvernon@metroland.com