Robbing Peter to Pay…Peter?

Equalization Inequalities

Don McIver

Senior Fellow, Atlantic Institute for Market Studies

May 2012

Atlantic Institute for Market Studies

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b) investigating and analyzing the full range of options for public and private sector responses to the issues identified and acting as a catalyst for informed debate on those options, with a particular focus on strategies for overcoming Atlantic Canada's economic challenges in terms of regional disparities;
c) communicating the conclusions of its research to a regional and national audience in a clear, non-partisan way; and
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Contents

About the Author

Don McIver is a Halifax-based economist. A former Chief Economist with Sun Life Financial, he provided economic and financial projections in support of the company's global investment operations. Don has filled senior research positions with the Conference Board of Canada and the Canadian Bankers Association.

Don has worked closely with Canadian business organizations. He served two terms on the Board of Directors of the Metropolitan Toronto Board of Trade as well as chairing and serving on numerous policy committees of the Board. He sat on the Economic Policy Committee of the Canadian Chamber of Commerce and provided regular federal budget briefings for the Chamber. He is the former President of both the Toronto and Ottawa chapters of the Canadian Association of Business Economists.

In addition to his Canadian experience, Don has provided development advice to business organizations overseas—serving lengthy stints with Chambers of Commerce in Guyana, South America and in Sri Lanka.

He has published numerous newsletters and articles—including a number published by AIMS, where he served as AIMS' Research Director between 2003 and 2004. Don is the author of END OF THE LINE—a book describing the personalities and circumstances associated with a major train disaster in 1857 in Hamilton, currently in publication.

Executive Summary

In a unitary state, the single government levies taxes proportionately across all citizens and sub-regions and apportions spending according to its policies and priorities. Canada, like other federations, is typically characterized by quite disparate regional/provincial industrial/economic prospects. Half-a-century ago the concept of equalization was introduced in the country in an effort to ensure that jurisdictions whose revenue-raising capacity was sub-par would still be able to offer its residents "reasonably comparable" standards of public services.

The scheme is sometimes loosely described as a transfer of revenues from "Have" to "Have Not" provinces—or alternatively as a transfer from the federal government to recipient provinces. Neither characterization is entirely accurate. Equalization is funded by general tax revenues collected from all federal taxpayers in all provinces. Indeed, since Ontario residents alone account for such a substantial portion of federal revenues collected nationally, so long as that province remains a recipient province it will remain true that by far the largest portion of equalization payments can be viewed as being collected from so-called "have not" provinces.

Equalization introduces a deliberate distortion into the national fiscal equation—it essentially provides for federal taxpayers in recipient provinces to receive a superior level of public service—delivered in each instance by their provincial government—than they would if they resided in a non-recipient province. Moreover, as one of the chief architects of the scheme explicitly recognizes, that inducement deliberately serves to induce individuals to remain in the least-favoured location.

The paper describes several additional distortions. Low income federal taxpayers in "have" provinces indirectly contribute revenues that benefit high income earners in recipient provinces. As AIMS authors, among others, have consistently observed, one of the consequences of revenues collected by federal authorities being routed through provincial budgets is to encourage higher levels of government spending than would otherwise be the case. That phenomenon is especially incongruous since many such public servants will benefit from wages partially subsidized by lower-income taxpayers in non-recipient provinces.

The paper outlines several approaches to remediating some of these distortions—including the reassignment of taxing powers or debt obligations between the federal government and affected provinces. Other suggestions include providing for explicit tax relief for individuals in affected regions—measures that could be targeted towards achieving specific goals such as low income assistance, education allowances or mobility grants.

The author notes that the "enshrinement" of the principles of equalization might create constitutional questions, but argues that the program can, and should, be redesigned to reduce existing distortions.

Introduction

For well over a decade, AIMS' authors have raised serious doubts about whether Canada's equalization program has benefited recipient provinces or whether it, and other government development initiatives, has simply served to perpetuate regional disparities and encourage higher levels of government spending than in other regions.

This paper does NOT extend those discussions. "Equalization" is broadly accepted in Canada—even though it may not be universally understood. Moreover it is widely recognized that the principle of equalization is "enshrined in the constitution"—a phrase that exudes immutability!

Even if the concept is entrenched, it is still fair to ask if there exists an alternative delivery method that would better meet the needs of individual Canadians living in less prosperous regions. This paper will demonstrate that delivering the benefits directly to individuals could eliminate several inequitable distortions inherent in the present federal-provincial transfer system. With the current system scheduled for regular periodic review between now and 2014, this is an opportune time to consider other options.

Equalization: The Purpose

Canada is unquestionably a varied economic entity. Given its geographic extent and diversity it could hardly be otherwise. At any given point in time it is easy to understand how one region or another could enjoy some comparative advantage based on endowments, resources and markets.

More than a century-and-a-half ago, Atlantic Canada—notably New Brunswick and Nova Scotia—was an important North American manufacturing centre, rich in mineral and forestry resources and, prior to the advent of railways, with a seaboard transportation/communication advantage along with a resultant shipbuilding industry. The region also enjoyed an obvious wealth of marine resources.

At a later date, the development of the railway network and the opening of the American Midwest provided a strategic advantage to Central Canada. The population of Upper Canada exploded by an astounding ten-fold during the middle 1800s. Only in the wake of the latest global financial crisis has Ontario's manufacturing pre-eminence shown signs of cracking.

In western Canada, the expansion of Asian markets have provided opportunities for British Columbia to diversify commercially beyond the solid base of resource endowment. Alberta has obviously experienced an elevation to economic super-status as a result of oil and energy-related development. Saskatchewan has been converted from "have not" status by similar oil resources along with huge potash reserves.

Perhaps a rational argument can be made that national policies should recognize that, in a country so large, there will always be regions/sectors in ascendancy while others are in decline—and one of the benefits of nationhood is to facilitate adjustment to these realities.

Of course, these shifting regional prospects are not simply short-run disruptions, but rather probably-irreversible trends. Indeed, recently released census data showing that, for the first time, more of the country's population lives west of Ontario than lives east of that province—serves to illustrate that drift. It is that reality that has caused some (the present author included) to question the wisdom of regional development policies that attempt to resist or even reverse such economic momentum—policies that attempt to artificially encourage job creation in "disadvantaged" regions, rather than encouraging labour mobility and industrial rationalization. The equalization program may appear to have similar goals—i.e. to compensate for diverse economic fortunes, no matter how they may have arisen.

It may be somewhat nuanced, but equalization has a more specific and focussed objective—to provide provincial governments with a similar capacity to raise revenues without regard to the prevailing economic circumstances. In essence, the program evaluates a number of tax resources (33) available to each provincial government and assesses their ability to raise revenues relative to a ten-province average. If a province falls short of that 10-province standard it receives a direct transfer from the federal government (subject to several other adjustments). The objective is to: "*enable less prosperous provincial governments to provide their residents with public services that are reasonably comparable to those in other provinces, at reasonably comparable levels of taxation.*"[1]

The reason for suggesting the distinction between equalization and other development strategies is nuanced is simple—<u>the reason why a province might be unable to match the fiscal capacity of other provinces is precisely because it is economically less well off</u>. It is because personal incomes or resource incomes etc. are lower that fiscal capacity is diminished. Hence, although directly focussed on ensuring comparable levels of public services, equalization necessarily compensates for below-average economic circumstances.

The principle of equalization introduces a fiscal distortion. Residents of recipient provinces receive a larger basket of public goods for their tax contributions than do those in other provinces. (For reasons that will become clear later, the phrase "larger basket of public goods" was chosen deliberately—to differentiate from "more services" or "greater public program value.")

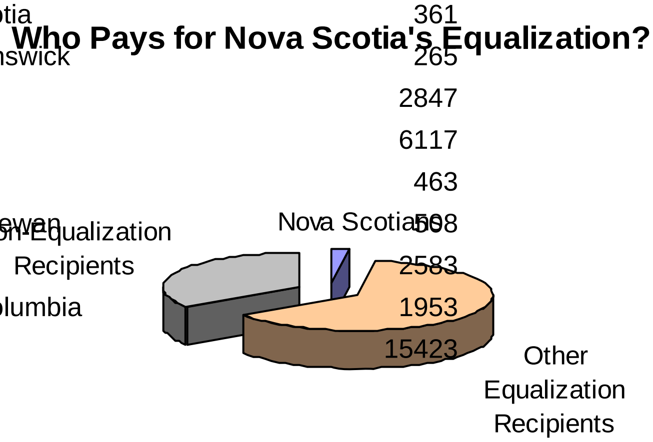
Equalization does introduce a distortion—but that is deliberate. The program is intended to place a higher fiscal burden on better-off provinces and partially compensate residents of recipient provinces for their lesser ability to raise revenues. The recognized "father of equalization", Nobel Prize Winning economist James Buchanan has gone so far as to identify the intent as being to provide at least a partial inducement to deter labour mobility: *…"in effect this scheme* [equalization] *becomes a net tax on all those who hold membership in the relatively high-income communities, with revenues devoted to the subsidization of fiscal activities in the relatively low-income communities. In effect, citizens-taxpayers in the relatively high-income communities are offering fiscal inducements to those who remain in the relatively low-income communities — inducements for the latter group to remain in the less-favoured locations."*[2]

How it Works

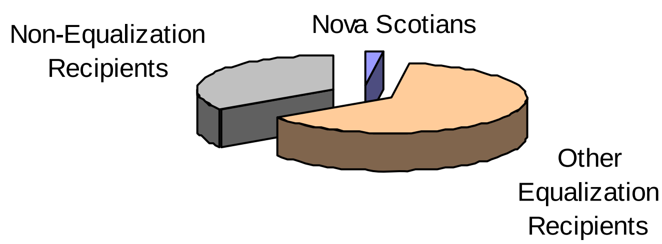
Equalization payments are funded out of the general revenues of the federal government. In consequence some portion of the revenues remitted to recipient provinces has been collected from individual residents of those provinces. To use a concrete example: based on their proportionate contribution to federal revenues in 2009, individual Nova Scotians will contribute $361 million to the equalization program in fiscal year 2012-13—and these funds will be redistributed directly to the Nova Scotia government. The Nova Scotia government will receive a total of $1.3 billion in equalization this year. In addition to the $361 million collected from its own citizens, $801 million will come from taxpayers living in other recipient provinces and $437 million will come from non-recipient provinces.

WHO PAYS WHOM?[3]

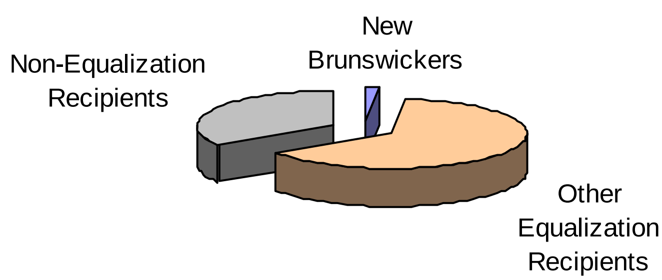
	Contribution to Equalization	Equalization Benefits	Net Position
Newfoundland and Labrador	273		-273
Prince Edward Island	53	337	284
Nova Scotia	361	1268	907
New Brunswick	265	1495	1230
Quebec	2847	7391	4544
Ontario	6117	3261	-2856
Manitoba	463	1671	1208
Saskatchewan	508		-508
Alberta	2583		-2583
British Columbia	1953		-1953
Canada	15423		



Who Pays for Nova Scotia's Equalization?



Who Pays for New Brunswick's Equalization?



Who Pays for Ontario's Equalization?

We can't draw that chart! Ontarians pay every dollar of the $2.9 billion the province will receive this year…plus contributes an extra $4.5 billion that is shared among other equalization recipients.

Who are the Equalization Winners?

All too often in public policy it is easy to confuse political jurisdictions with the individuals who reside within them. Poor policy can appear to favour the collective well-being of a province or region while simultaneously impacting individual interests.

As noted, the principle of equalization introduces a fiscal distortion. The practice of equalization establishes other distortions—ones that seem to contradict basic tenets of fairness.

- The supposed beneficiaries of equalization are in fact its primary contributors.
- The less well off taxpayers in contributor provinces pay higher taxes so that well-off residents of recipient provinces can benefit.
- The less well off taxpayers in recipient provinces are supporting their higher-earning fellow residents.

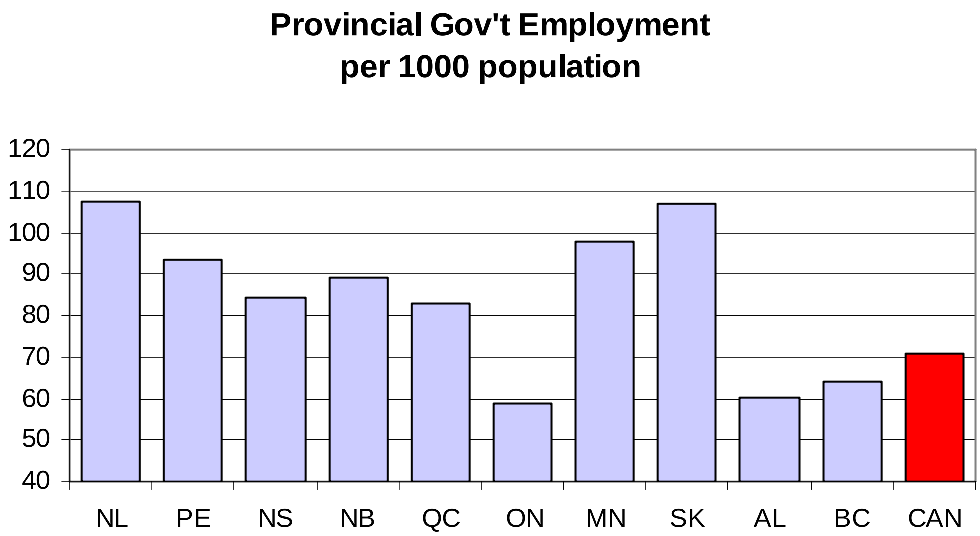
Consider those millions collected by the federal government within equalization- receiving provinces. In essence, the arrangement mandates, for example, that Nova Scotians contribute $361 million dollars to provincial authorities—without those administrators being accountable to those taxpayers. In New Brunswick, $265 million of the federal tax collections in the province are turned over to the provincial government. In Prince Edward Island the figure is $53 million. Those are not "gifts" from Ottawa—those are taxes levied directly on local residents and transferred to provincial authorities without condition.

Another substantial portion of federal tax revenues is collected within other recipient provinces and transferred directly to provincial administrations. Far from the notional concept of transferring resources from "rich" provinces to the "poor", equalization largely works by collecting funds from federal taxpayers in the group of recipient provinces and reallocating them to their own, and other, provincial governments within that category.

Indeed, so long as Ontario remains a recipient, the majority of equalization transfers will be funded within the block of recipient provinces. That is inevitable—given the foremost share of national GDP represented by Ontario.

One of the more perverse outcomes of equalization is that low-income federal taxpayers in either contributor or recipient provinces pay for the scheme from which all residents of recipient provinces benefit. For example there are nearly 1 million Alberta tax-filers who report incomes of $50,000 or less. There are more than 150,000 Nova Scotians earning in excess of $50,000 and another 110,000 New Brunswickers.

It is beyond the scope of this paper to identify the intra-provincial beneficiaries of equalization transfers. Certain government programs are aimed specifically at low-income and needy individuals—others have more broad-based incidence for the public-at-large. In one particular regard, however, there is evidence of a perverse and inequitable redistribution.



Source: Don McIver, "Sticky Fingers" AIMS 2011[4]

Higher levels of equalization broadly correlate with higher public sector employment. A considerable international literature has been developed that suggests that transfers like equalization reduce the accountability of recipient governments and inflate provincial public sector wages and number of employed.

The accompanying chart demonstrates the phenomenon—particularly for the traditionally recipient provinces of Atlantic Canada. Provincial civil service wages in Canada average around $50,000. This, in combination with generous health and pension benefits along with a propensity for early retirement, places many civil servants in an enviable position compared to those many less-well-off residents who pay their share of federal taxes which fund the programs for which they work. Those 1 million Alberta tax filers reporting less that $50,000 income are subsidizing higher-paid public servants in Atlantic Canada.

Is There a Better Way?

A redesign of the delivery mechanism of equalization can reduce and possibly eliminate the perverse incentives and inequities in the present system. Among alternatives that should be considered are ways of improving the accountability of recipient provinces by ensuring that taxpayers recognize which level of government is actually collecting the revenues,

This could be accomplished by ceding "tax points" from the federal government to recipient provinces (this procedure has the advantage of historical precedence—at various times Quebec has been able to negotiate such concession in lieu of transfers). An alternative might be for the federal government to absorb a portion of provincial debt sufficient to restore fiscal capacity.

One important possibility would be to shift towards making equalization payments more directly beneficial to persons:

Federal Tax Relief

What if the federal government instead of taxing residents in fiscally disadvantaged provinces and passing the revenues to the provincial administration—simply forgave the tax? That would provide something in the order of $360 per person in Nova Scotia, New Brunswick and PEI. In addition the federal government could reduce tax rates in the affected provinces so as to leave in the hands of taxpayers an amount similar to the per-capita equalization transfer (that might bump the per-capita relief up to around $1.5 thousand in the three provinces).

Of course, that would effectively establish differential federal tax rates across the provinces, but the distortion would be explicit and no more complex than the fiscal distortion inherent in equalization. In essence, it would be tantamount to a tax subsidy based on geography. One disadvantage to such a scheme is that it would perpetuate regional differences, just as the current transfer system already does.

A variant of this approach might be to make the relief income relative—something along the lines of a reverse surcharge—or, perhaps focussed on overcoming the income hurdle between dependency and labour force participation (a Working Income Tax Benefit) The relief could be disproportionately available to lower-income recipients. Given the generally higher propensity to consume of that group, the simulative effect would likely be more pronounced and both the federal and provincial governments would recoup a portion of the foregone revenue through the Harmonized Sales Tax.

Direct payments to Individuals.

Rather than transferring fund payments to the provincial government, the federal government could make direct payments to individuals according to the formula. Payments could be made either taxable or tax-free. If the former, the existing progressivity in the tax system would serve to dampen income inequities inherent in the current system as well as provide partial revenue recovery for both the federal and provincial authorities through income taxes as well as sales taxes. Even greater progressivity could be introduced similar to the claw-backs attached to old age security payments.

The system could be refined further so as to provide targeted support to more needy individuals or incentives to encourage remedial measures that address the fundamental causes of regional disparities. Although the author is generally dubious respecting such interventionist policies, the list might include: an augmented child tax benefit; intra-provincial regional allowances; regionally-based training allowances or even a labour mobility provision to encourage relocation of surplus labour to other regions/provinces.

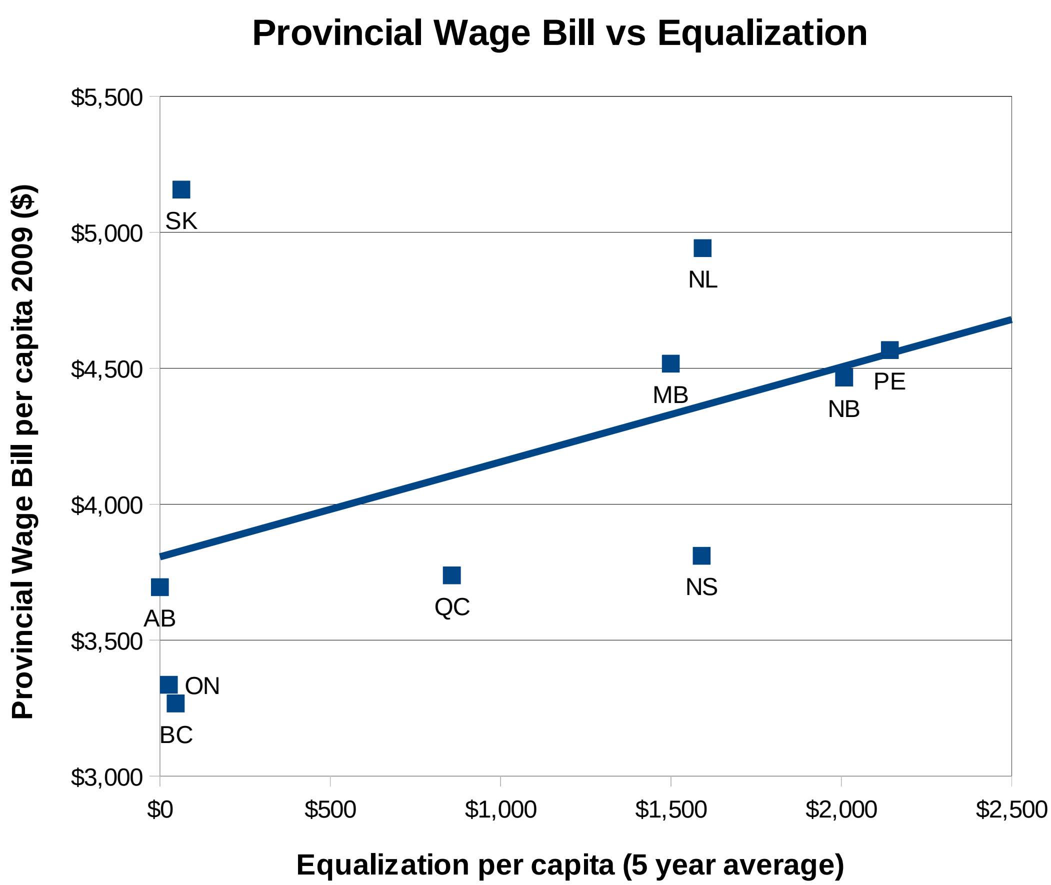
The later variations might have an interesting resonance in provinces like Nova Scotia that continue to experience their own internal population displacements. In recent years only Halifax Country has shown any real population growth—as the other regions of the province are depopulating. IF there is an argument to make in favour of reallocations between provinces—would it not equally apply to intra-provincial equalization. Regions like Cape Breton have experienced serious economic erosion for decades—with concomitant pressure on local governments attempting to sustain municipal services. Targeting federal support to the neediest localities by making direct transfers to individuals in those communities might make more sense than placing funds in the hands of a higher level of government that doesn't have direct responsibilities for providing those services. It may be that, while Nova Scotia as a province should be an equalization recipient—it may not necessarily make sense that Halifax with an unemployment rate substantially below the national average should equally benefit. For that matter do residents of Moncton—one of the fastest growing cities in the region have the same fiscal challenges as other parts of New Brunswick?

Placing funds at the disposal of individuals, whether by federal tax relief/forgiveness or by direct payment provide a substantially more focussed mechanism for dealing with regional fiscal imbalances. They can eliminate existing income inequities, strengthen sub-provincial administrations and provide greater choice to people—rather than bureaucrats.

You Can't Do That!

By now perceptive readers will be asking themselves—isn't a crucial point being overlooked? Wonderful as it may be to give individuals increased spending power or target more focussed stimulus…wouldn't provincial revenues be depleted by an equivalent amount and wouldn't that have to be made up either by provincial governments impounding the payments or instituting new taxes. Half right!

One of the fundamental themes of transfer analysis is that recipient governments tend to expand staffing above levels that would pertain if they funded services solely out of their own revenues. It was suggested earlier that one of the consequences of equalization is that residents of recipient provinces receive a larger basket of public goods for their tax contributions than do those in other provinces. That "larger basket" doesn't necessarily translate into more or better services. In fact, there is evidence that it is simply manifest in "more government" (see chart)



Source: Don McIver, "Sticky Fingers" AIMS 2011[5]

Some analysis does point to higher provisions of selected program deliveries. The Ontario Chamber of Commerce, for example, calculates that recipient provinces typically have proportionately higher numbers of registered nurses, day care spaces and long-term seniors residential care spaces.[6] The Province of Nova Scotia frequently promotes the high number of universities in the province (although why that metric should be meaningful is unclear—given that in theory all institutions could be collapsed into a single university).

While measuring the beneficial output of government services is problematic, there is little evidence to suggest that recipient provinces have been notable beneficiaries of higher staffing levels. Neither education scores as estimated through OECD standard measures nor health outcomes suggest that higher levels of government staffing correspond to improved living standards in those provinces.

More to the point, the reality is that public sector retrenchment is the new norm. Certainly global competition is playing a role—serving to dampen prospects of middle class earning power that has supported rising public sector engagement. Undoubtedly the aging population is playing a role—highlighting the essential unsutainability of healthcare consuming more than 85 percent of own-source revenue (i.e. excluding transfers from the federal government) in Nova Scotia and close to 75 percent in New Brunswick. On top of those factors it has become glaringly evident that the persistent reliance on deficits to finance government consumption in virtually all western economies is reaching its last gasps.

The question is not whether government spending will have to be cut—but how it can be cut. Without doubt, healthcare must shoulder a large portion of the retrenchment—whether by the harsh realities of rationing or by increased co-payments or, perhaps serendipitously, through medical efficiencies arising from genome-based personalized medicine.

The Ontario Government grappling with an accelerating fiscal crisis that has been exacerbated by recent shifts in the viability of the province’s economic base recently appointed a Commission charged with identifying appropriate measures to reduce the growth of public spending to a trajectory that would allow fiscal balance by 2017-18.

The recommendations of the Drummond Report[7] are nothing short of riveting. They do not recommend that all programs be cut by a similar amount—recognizing, for example, the intense upward pressure on health costs. Their prescription is for <u>annual</u> constraints through 2017-18 as follows:

- Health care — plus 2.5 per cent;
- Education — plus 1.0 per cent;
- Post-secondary education (excluding training) — plus 1.5 per cent;
- Social programs — plus 0.5 per cent; and
- All other programs — minus 2.4 per cent.

Those percentages are in nominal terms—i.e. NOT adjusted for inflation, which is expected to be running in the 2 percent annual rate.
The reality of government spending restraint of that magnitude is what makes shifting equalization payments to a more effective individual-recipient basis a viable alternative that does NOT necessitate income replace for provincial governments.

Moreover, to the extent that targeted payments to individuals are crafted so as to encourage public policy objectives—such as regional development; income support; tertiary education choice etc.—there should be an offsetting decline in the budgets of departments such as Economic and Rural Development; social assistance and education.

Why Do It?

Economic efficiency and individual fairness highly favour shifting from traditional paternalistic government-to-government transfers. Evidence strongly supports the notion that simply transferring funds from the federal to provincial governments without condition or accountability has served to inflate recipient spending without delivering the levelling of fiscal capacity that it is "supposed" to—even less the convergence of economic and fiscal outcomes that regional policies might be expected to target.

Placing equalization funds in the hands of individuals offers the possibility of ensuring that they are employed where they can most effectively promote public policy objectives—such as improved education/training; targeted income support; regional priorities and labour mobility.

Instituting direct transfers to individuals could help overcome inequities in the current system whereby all taxpayers—regardless of their income—pay to support better-off beneficiaries in other parts of the country, or even within their own province.

But Can It Be Done?

As noted earlier the principle of equalization has been built into the Canadian Constitution. Does tampering with the delivery mechanism erode that obligation?

The wording of the clause is: **"Parliament and the government of Canada are committed to the principle of making equalization payments to ensure that provincial governments have sufficient revenues to provide reasonably comparable levels of public services at reasonably comparable levels of taxation." *(Subsection 36(2) of the Constitution Act, 1982)***

Just arguably, that objective could be satisfied without making the payments directly to the provincial government—transfers to individuals still "ensure" the provision of reasonably comparable service levels. Undoubtedly there would be some agitation towards obtaining a Supreme Court ruling—but the purpose of this paper is simply to raise the concepts and its advantages.

References

[1] [1] Finance Canada: http://www.fin.gc.ca/fedprov/eqp-eng.asp

[2] James Buchanan; Fiscal Equalization Revisited; Equalization: Welfare Trap or Helping Hand? Atlantic Institute for Market Studies; April 2002

[3] Provincial contributions to equalization are calculated according to the 2009 share of federal tax filers in each province relative to the ten-province total. That ratio is then multiplied by the total cost of equalization in the current year.

[4] Don McIver; "Sticky Fingers: How governments cling to transfer payments" AIMS November 2011 http://www.aims.ca/en/home/library/details.aspx/3223?dp=

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