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Time for a New Canadian Party

By Gary Whittaker

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It is time for a change. A change in philosophy, a change in the 3 party system. A change in politicians not being held accountable for promises they had no intention of delivering. It is time for a new political party to emerge from the sham that is the Canadian so-called democratic system. Here are some of the changes I propose a new party based on the following positions:

On the Armed Forces

The Canadian Army, Navy and Air Force should follow the examples set in the corporate world. With our ties to the U.S, Canada should streamline its military divisions into one entity. This new Armed Forces would be split into 3 sub-groups Special Forces: Trained to deal with specialized situations; reconnaissance, minefield clearance, chemical attack manoeuvres, etc National Guard: For both sea and land protection. Force would have to be big enough to fend off those pesky Indians. Reserves: As a means to provide a paid education to all the under-privileged young Canadian adults.

On Abortion

Despite the fact that a woman chooses to accept the risk when engaging in sexual intercourse and that she should be made accountable for the consequences of her actions, a woman has a legal right to choose whether or not to carry a baby to term. Since politics should be based on legality, and not morality (which can be highly subjective), the right to choice must be upheld. I would direct all the efforts made by the Pro-Life movement into resources that can truly benefit today's woman. More effort must be made on improving a young woman's self esteem, so that sex is never done out of obligation, or in trying to keep their partners. If women decide to engage in sexual intercourse, it is for their own reasons, and not to influence others.

On Marijuana

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This issue should be solely in the hands of the Canadian Medical Association, before the government should decide on permitting its legal use for the general consumer market. It must be noted that there is a huge difference between the acceptance of alcohol and tobacco, with the acceptance of drugs. Prohibition did not work because the people of that era were already regular users. Had prohibition been enforced over a few generations, the effects of alcohol on society would be greatly reduced. Both alcohol and marijuana can be considered 'gateways' for harsher chemicals or just plain abuse, so its legality must be based on its medicinal value. Just because alcohol is available for general consumption of adults, does not mean that we need to add to the amount of perception altering substances out on the free market.

On Income Taxes

Providing tax relief for those that have the ability to divert a portion of their income to tax shelters does not help those that do not have enough funds to be diverted. Middle or Upper Class People are used to

the taxes they pay, so as long as they are not increased, they should be accepted as part of a way to pay for services needed at both Federal and Provincial levels. We also have to realize that while the poor may be taxed less on their bi-weekly pay check, they will pay the same amount of taxes as the rich when purchasing any taxable item at a store. The rich, however, continue to maintain an advantage by re-arranging their taxable earnings so as to appear to be making less than they actually are. Stores also provide them with extra discounts due to the amount of money being spent at one time. We need to put more money back into the poor family. To assist them, would be to assist various produce or retail industries that would benefit from the increased buying power of the poor.

On Corporate Outsourcing

A new accord must be reached with the United Nations. We cannot allow companies to send jobs to the 3rd world, while still expecting that same country to purchase their product. Companies that wish to continue to do business in Canada must agree to maintain a Canadian presence. This initiative should be reviewed by some of the better economists so as to see how best to apply corporate tax credits to help ease the burden on costs and maintain shareholder value. A good way to start would be to initiate a basic cost of minimum wage. In countries where the cost of an employee is below that wage line, the company would have to be additional benefits to the government for their own social programs. If we are truly heading toward a global village, then a global pay scale will have to come with it

On Cleaning Up the Environment

We pay salesmen commission based on what they sell, why not offer similar incentives to a new government department that will fine (pre-determined amounts) to companies found polluting the environment. There are certain industries and companies that are well-known to be actively polluting the environment, but what, other than political "funding" is stopping the government from acting? Canada needs to aggressively take the lead, not only on its own soil, but worldwide. The destruction of the rainforest affects us all. The rapid extinction of more and more animals is hurting our ecological balance. Government must be there to keep businesses honest.

On Health Care

Canada is not now, nor should it ever be a communist society. Assuming that we can get qualified medical staff in our hospitals, there should not be any reason not to have a 2 level health care system. No life saving treatment should ever be denied to a person on the basis of money, so all treatment of that nature must be covered for all. That being said, regular check-ups, certain tests, non-life threatening treatments can be divided between those that can pay for special care, and those that cannot. By 2010, the Baby Boomer generation will start to reach the official age of retirement. The state of our hospitals will be a growing concern. There is no reason why people who have been able to establish a certain level of wealth, not be able to receive priority for non-emergency care, over those of lesser financial ability.

Gary Whittaker is editor of T.E.N Magazine. For more articles on various social issues, go check out

Canadian Mortgage Rates

By Carl Graeber

In today's market, renters and even homeowners in Canada are seized by the desire to save enough funds for down payments. The reason is simple. Canadian mortgage rates are going down and real estate prices are in full swing.

To cover the heavy demand for more mortgages, lenders have adapted flexible techniques, like lowering down their Canadian mortgage rates and coming up with new products all the time.

A traditional Canadian mortgage rate would be a loan requiring the buyer to put down 20 per cent of the property's value in cash. Such a Canadian mortgage rate requires a big amount of money but the benefits are great.

Look around for low Canadian mortgage rates

Shopping around the Canadian mortgage rate market can cut down your down payment costs. With a little research, buyers can even access the posted Canadian mortgage rates and interest rates of large banks and get them for less, about one percentage point or sometimes more.

For instance, the Canadian brokering company in Montreal, Multi-Prets Hypotheques is currently offering their customers a five-year Canadian mortgage rate of 5.1 per cent. This is low compared to other banks posted Canadian mortgage rate of 6.5 per cent. This allows consumers to save thousands of dollars in Canadian mortgage rates and interest rates alone over the life of their loan.

Lower down Canadian mortgage rate with CMHC loans

Another way to lower down Canadian mortgage rates and minimize the amount of cash you put down is to get a Canada Mortgage and Housing Corporation (CMHC) insured mortgage. A CMHC-insured mortgage can reduce the Canadian mortgage rate and down payment to 5 per cent. That Canadian

mortgage rate is 20 per cent lower than traditional mortgage loans.

With a CMHC-insured mortgage, you get a loan that is like most other loans except that you get insurance from CMHC on the additional loan amount, which is the difference between the traditional 25 per cent Canadian mortgage rate and the actual payment you put down. Getting a CMHC insurance involves only a one-time payment with Canadian mortgage rates varying between 1 per cent and 3.25 per cent of the total loan, depending on the amount of cash put down.

Low Canadian mortgage rates with non-standard mortgages

Reducing your Canadian mortgage rate can also be achieved by opting for non-standard mortgages. Aggressive financial market players like Toronto's Xceed Mortgage Corporation offer incredibly low Canadian mortgage rates and minimum down payments.

Getting a non-standard mortgage is perfect for people who have large earning powers but few capital resources. Because they have few assets to back them up, lenders might up their Canadian mortgage rates when they apply for loans. For instance, an entrepreneur whose assets are mainly invested in her

business wants to apply for a loan. Her chances of getting a low Canadian mortgage rate for a traditional loan is less compared to getting a reduced Canadian mortgage rate from a non-standard mortgage.

Lenders of non-standard loans will cover the entire purchase price of your house, leaving you to save a lot on high Canadian mortgage rates and a large down payment. However, lenders will only provide financial backing if your total monthly financial commitments (debt, interest, taxes, etc.) are no higher than 40 per cent of your monthly income.

To find out more about mortgages just visit the Info-Portal:

or for more individual help:

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