



UPFRONT

with **Mike Wallace, MP**

A Publication of Mike Wallace, Member of Parliament for Burlington

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Credit and Debit Cards: Accountability in the Credit and Debit Card Industry

The Christmas season is over and the credit card bills have begun to arrive. The fact is, Burlington families use debit and credit cards every day, not only during the holidays. Whether it's for buying groceries, gas for the car, or large ticket items, these cards are an essential part of doing business in Canada. Electronic methods of payment are a popular and convenient choice for our busy lifestyles.

Over the years I have heard from many local consumers and businesses, with your important concerns about the practices and accountability of credit and debit card providers. From hidden fees to the constantly changing and confusing rules of the industry, consumers have made it clear that the system could be improved. As a member of both the Finance Committee and Industry Committee, I had the unique opportunity to take part in the review and recommendations of both the debit and credit card industry.

This past year the Finance Committee extensively studied the credit card industry. It is an industry that has many players and complicated customer/supplier relationships. We met with the credit card companies, their intermediaries, the Banks, retail organizations and of course customers. We also looked for advice from academics who have studied the credit card business. It was clear to us that government needed to respond to the concerns expressed during our Committee study.

At Industry Committee, we focused on the debit card issues as new players enter the marketplace of providing debit services at the point of sale. We heard from all of the stakeholders and those affected by any changes in the debit card business.

Both MasterCard and Visa want to offer debit card services at the cash register in competition with Interac. Interac has served Canadians well as a non-profit organization providing a low cost, no frill way for consumers to directly access their accounts. Their concern is that the current laws would not allow them to compete on a level playing field with any new entrants such as MasterCard and Visa.

The Government has listened to Canadians and the testimony from both Finance and Industry Committees and has proposed changes to make the industry more accountable to consumers and businesses. In 2009, we introduced landmark reforms to help ensure fairness for Canadians who use credit and debit cards, and for the businesses that accept these forms of payment. We made sure the changes were user-friendly and for the benefit of all stakeholders.

Building on this action to make the industry more accountable to Canadians, our Government is now



The Burlington Chamber of Commerce hosted a business consultation meeting and invited the Minister of Finance, Mike Wallace MP and local business leaders to attend. L to R: Keith Hoey, Executive Director of the Burlington Chamber of Commerce; the Hon. Jim Flaherty, Minister of Finance; Francis Mackan, Chair of the Burlington Chamber of Commerce; and Mike Wallace MP

introducing a proposed Code of Conduct for the Canadian credit and debit card industry. The Code of Conduct will encourage choice and competition and work to prevent unfair practices in the credit and debit card market. At present, it is voluntary but it has been made clear to the credit card companies and the banks that if they do not follow the Code then a Legislative remedy will follow. The reason to use a voluntary Code instead of a legislative approach from the beginning is simple. The industry is changing rapidly and adaptations to a voluntary code would be much faster and flexible. A legislative approach is more cumbersome, slow and difficult to adapt to the immediate concerns of consumers and businesses.

Until now, many important aspects of doing business with credit and debit card transactions have been unclear. This new action will help make sure businesses are fully aware of the total costs associated with any credit and debit payments. It will allow pricing flexibility with the different kinds of payments, so merchants can encourage customers to use the lowest-cost payment option. This will enable merchants to freely choose which payment options they will accept at their business. We consulted with consumer and merchant associations, debit and credit card networks, payment processors and card issuers across Canada to make sure these important and needed changes were fair for everyone involved. This new Code of Conduct is a more flexible and adaptable solution to the credit and debit card problem – which is just what stakeholders, such as

the Canadian Federation of Independent Business, asked for. It is seen as a better approach than a heavy-handed government intervention.

Burlington entrepreneurs work hard to make their businesses successful. They contribute significantly to our economy and have helped to strengthen it during the global economic recession. Canada's businesses also help generate important jobs for people in our communities. The complicated and constantly changing practices of credit and debit card providers are an unfortunate distraction, especially for small businesses. Our Government's approach will make a real difference for Canadian businesses. Our actions are holding the credit and debit card industry accountable to Canadians, so that we can continue to focus on strengthening the economy for a brighter and better future for Canada.

Sign up to receive Mike Wallace's e-newsletter

Would you like to stay up-to-date on issues concerning the federal government? Sign up to receive Mike's e-newsletter through his website www.mikewallacemp.ca or by contacting his office at 905-639-5757. It contains current information and links to other departments. You can unsubscribe at any time.

Community Group Profiles

Bereaved Families of Ontario – Hamilton/Burlington



When a child dies, grief can devastate a family. Bereaved Families of Ontario (BFO) Hamilton/Burlington helps the bereaved cope with the grief caused by the death of a child.

BFO is the *only* organization in Ontario whose primary mandate is to provide support services to families where a child has died.



Over the last 4 years we have witnessed our tree “leaf out” as the children leave their unique mark on the tree and in our hearts.

Bereaved Families of Ontario began in 1977 when a small group of grieving parents came together at The Hospital for Sick Children to share the pain of the death of their children. It sprang out of a need for a special kind of support that these parents could not find elsewhere. Their mutual support of one another expanded to welcome and include others who were also experiencing a life-altering loss and inconsolable grief.

Today, BFO has affiliate chapters across Ontario—such as our own Hamilton/Burlington chapter, operating since 1988—all working to help grieving families cope with the death that has forever changed their lives. And while BFO focuses mainly on families who have experienced the death of an infant or a child, our broader mandate is to offer non-denominational mutual aid and support for children, teens and young adults who have lost a parent, sibling, or significant person. BFO also engages in outreach activities for the whole community, educating and sensitizing health care professionals, clergy, school social workers, educators, employers, the business community and the general public to the impact of grief in general and to the needs of bereaved children and adults in particular.

BFO – Hamilton/Burlington’s support programs offer bereaved individuals and families an opportunity to explore the reality of their loss, to encourage and enable the bereaved to

reduce their sense of isolation, and to begin to reinvest in life. The BFO program model is distinctive in that all group facilitators are bereaved individuals who have participated in a BFO support group, have received professional training to become group facilitators, and volunteer their time. *We are the bereaved helping the bereaved.* One of the greatest strengths of the organization rests on the drive and commitment of our compassionate and dedicated volunteers.

At Bereaved Families of Ontario – Hamilton/Burlington we know the reality of living with grief and we are here in your community to help. All bereavement programs and support services are offered *free of charge*. For more information on this not for profit organization please visit our website at www.bfo-hamiltonburlington.on.ca or call the office at 905-318-0070.

BFO will be hosting their annual Walk in Remembrance and Butterfly Release, Sunday, June 6th at Hidden Valley Park in Burlington. You are invited to this fun-filled day for the entire family. There will be face painting, a fish pond and a clown for the kids and fantastic prizes. The Walk will conclude with a beautiful monarch butterfly release that you won’t want to miss. To release a butterfly in honour of a loved one, orders must be received no later than April 15, 2010. For more information, please email bfo-hb@waveii.com or call BFO’s office.

Sew on Fire - Bags of Love from Burlington

Wendy Hagar of Burlington, Ontario, is “sew” busy giving! Some say it’s the best kept secret in Burlington, but for ten years, Wendy has been working long hours to help the less privileged and orphaned in Canada and around the world.

Since Wendy launched Sew on Fire Ministries on February 6, 2000, hundreds of groups and volunteers across Canada have joined her to sew, crochet and knit gift items, baby blankets, overalls, mittens, nightgowns, skirts and t-shirts. She combines these items in bags with school supplies, treats and personal care items, and

gives them free of charge to mission teams that hand-deliver to those in need.

How did it start? When Wendy heard a missionary at her church, compassion for the poor whose plight he described, overwhelmed her. Longing to make a difference in their lives, she decided to knit 100 mittens, sew 100 pajamas and 100 drawstring bags, and fill them with gifts for children in a Russian orphanage. The decision was nerve wracking. She hated sewing!

But an amazing thing happened. When she

made the commitment, “Passion spread everywhere. People asked me why I was buying so much fabric, toys and school supplies. Right away they got involved. Our house became a manufacturing plant!”

Four months later, instead of 100 gift bags, 1,725 went to Kyrgyzstan. Since then schools, Brownies, kids clubs, Rotary, hockey teams, women’s groups and church groups have become involved. Companies, like Werthers, Colgate, Trebor Allen and Irwin Toys donate skids of products. Cash donations come from individuals, companies, and fundraising events. One company contributed \$30,000 in shoes. Friends gave sergers and sewing machines. Even the Canadian Air Force volunteered and flew 6,000 bags to Nicaragua.

Wendy’s bustling warehouse is at 975 Fraser Drive, Unit 4. She has sent 150,000 bags of God’s love to refugees, orphans, widows, single moms, children who scavenge garbage dumps and the homeless. Shipments have gone to 90 countries and 30 Canadian cities. Sew on Fire also helps other groups fill and ship containers with bikes, blankets, shoes, books, clothing, wheel chairs, crutches, medical supplies, fabric and sewing machines.

A 10-year celebration will be held in April 2010. For more information or to find out how you can help, please visit www.sewonfire.com email whagar@cogeco.ca or call 905-333-5722.

Submission provided by Daina Doucet. She is a writer and editor based in Hamilton, Ontario. She edits The Evangelical Fellowship of Canada’s website, www.Christianity.ca



Bags of toys and other items are delivered to a group of children in Nicaragua

How Government Works: Private Member's Bills

Our office is contacted often regarding various Private Members' Bills. Due to the controversial nature of some of them, people are concerned they may become law quickly. The Private Members' Bill process is a long and complicated one, with only a handful actually making it to the legislative process. From that point, even fewer pass all of the legislative stages.

Any eligible Member needs to give 48 hours notice to the Journals Branch of the House of Commons of their intention to table a Private Members' Bill. Those Members not eligible to table a Private Members' Bill are the Speaker, the Deputy Speaker, Ministers, and Parliamentary Secretaries. Introducing a Bill at First Reading, only allows for the Bill to be printed. Members may table as many Bills at First Reading as they like. There is a NDP Member with 24 Private Members' Bills tabled at First Reading currently.

At the start of a Parliamentary session, the Speaker and the Deputy Speaker hold an event where they draw the names of all eligible Members to form the List for the Consideration of Private Members' Business. This list is the order in which 238 eligible Members will be allowed to participate in Private Members' Business. In the event of a by-election, any new Member of Parliament will be placed at the end of the list.

The first 30 names are then placed on the Order of Precedence, with name number 1 going first with Private Members' Business. You must have at least one item tabled when your name is moved to the Order of Precedence. If a Member has more than one item introduced at First Reading, they must select only one to move forward with. The Order of Precedence is replenished when necessary by adding the next 15 Members from the List for the Consideration of Private Members' Business.

The House of Commons deals with approximately 20 Private Members' Bill per year. Since I am at 169th out of 238 Members, I do not anticipate having an opportunity during this Parliament.

As you can see, the fact that a Member has introduced a Bill at First Reading does not necessarily mean that a Member will have an opportunity at Private Members' Business during this Parliament. As well, if they do, it may not be selected by the Member should they have more than one tabled. And finally, if their turn comes up and they select one of their Bills, this only begins the process of Second Reading, Committee Stage, Report Stage, Third Reading and deemed acceptable by the Speaker.

For more information, please go to www.parl.gc.ca

From Mike's Mailbox

Q: When I mail applications or documents to the government, should I send these items by regular mail?

A: When mailing important documentation to the government or other organizations that you do business with, consider sending it **registered mail**. There is an added cost, however the tracking number will confirm date of delivery or indicate whether your package has been lost. The staff in Mike's office make regular inquiries to government departments about packages of information as it relates to the cases they are working on. Many departments require the tracking number in order to locate the package in-house due to the volume of mail they receive (Citizenship & Immigration Canada for example). Most postal companies allow you to track your package on-line and sign up for email updates to notify you upon delivery.

The 2015 Pan American and Parapan American



On November 6, 2009 the Pan American Sport Organization (PASO) announced in Guadalajara, Mexico that they were awarding Toronto and the Golden Horseshoe region to host the Pan American and Parapan American Games which will take place on July 10-26 and August 7-14, 2015 respectively.

Toronto has become the second city in Canada to be chosen for this honour as Winnipeg, Manitoba has hosted the Games twice in 1967 and 1999. The provincial capital of Ontario was selected as host site because their \$1.4 billion plan was built around a core of existing and proven world-class facilities already in use for professional sporting events. The vision for new venues will include a stadium for athletics, an indoor velodrome, a sustainable athlete's village on Toronto's waterfront, and an Aquatics Centre to name a few.

The first Pan American Games grew out of an idea from the Central America Games, which were

first organized in the 1920's. After a proposal was made for the Pan American Games in 1932, and the Pan American Sports Organization (PASO) was established to govern, the Games were to be held in Buenos Aires, Argentina in 1942. However, due to World War II the Games were forced to be postponed until 1951 when 2500 athletes participated in summer sporting events representing 22 countries. Since then, the Pan Am Games, as many refer to them as, has grown into the world's second largest international multi-sport event. The most recent session was in 2007, attracting over 5,600 athletes from 42 countries in 34 sports, 47 disciplines, and 332 events.

One year prior to the summer Olympics, these Games bring together elite athletes from the Caribbean, Central American, South America and North America regions comprising 42 PASO member nations in total. The athletes participate in all of the summer Olympic sports and non-Olympic events. The Games also serve as an Olympic qualifier for a number of participating sports.

The first Parapan American Games took place in Mexico City in 1999 with 1,000 athletes competing

in four sports. The Toronto 2015 Parapan American Games plan calls for an increase to eleven sports. In 2007, the Rio Games were the first to hold these Games in conjunction with the Pan Am Games.

Similarly to the Olympic Games, a torch is lit at the start of the Pan American Games. It is interesting to note that the torch for the first Pan Am Games came from Olympia, Greece as well. Since the 1955 Games in Mexico however, the torch is lit by Aztec people in old temples, first in the Sierra de la Estrella and after in the Temple of the Sun God in the Teotihuacán Pyramids. The only exception was São Paulo in 1963 when the torch was lit in Brasília, Brazil by the indigenous Guarani people.

The PASO emblem is a torch superimposed over five concentric circles of the colours green, yellow, white, red and blue. At least one of these colours appears on every national flag of the Americas. PASO's motto "*America, Espirito, Sport, Fraternité*" incorporates four of the languages in common use in the Americas: English, French, Portuguese and Spanish. The phrase loosely translates to English as "*The American spirit of friendship through sports.*"

Mike would like to hear from you!

Please take a few moments to share your comments.

Is Canada's Economic Action Plan providing effective results towards our economic recovery?



Please visit www.actionplan.gc.ca for more information.

Comments: _____

IMPORTANT REMINDERS

The National Flag of Canada Day February 15, 2010

The National Flag of Canada was first raised on Parliament Hill in Ottawa on February 15, 1965. This day was officially declared the National Flag of Canada Day in 1996. The original design for our flag went through a number of transformations until the current version was adopted. There was considerable debate in the House of Commons and the Senate when the single leaf, red and white design was finally passed and then received proclamation by Her Majesty Queen Elizabeth II on January 28, 1965.

This year, Flag Day coincides with Family Day. Consider incorporating activities to recognize and celebrate this day in history. Please visit www.pch.gc.ca for more information and activity ideas.



Upcoming Events

4th Annual Seniors Pension & Tax Seminar

Wednesday, February 17, 2010
1:00 p.m. to 3:00 p.m.
Burlington Central Library,
Centennial Hall

Representatives from Canada Revenue Agency and Service Canada will make a short presentation and answer questions. Details about current programs and any changes will be discussed. For more information and to register, please contact our office at 905-639-5757.

Town Hall Meeting with Mike Wallace, MP

Tuesday, April 13, 2010
7:00 p.m. to 9:00 p.m.
Burlington Central Library,
Centennial Hall

Mike will provide an update on federal issues being debated in the House of Commons and answer questions from participants.

This date is subject to change. Confirmation will be printed in the Burlington Post or call our office for more information.

Community Cleanup Day

Saturday, April 24, 2010

We encourage you to get involved, organize a local cleanup group and make a difference in our community. For more details please visit www.burlington.ca or contact our office.

Income Tax 2009

The deadline for RRSP contributions is **Monday, March 1, 2010**. The last day you can contribute to your own RRSP is December 31st of the year you turn 71 years of age.

The deadline for filing your 2009 income tax is **Friday, April 30, 2010 at midnight**. If you are mailing your return on April 30th, please ensure to have it date stamped at the post office.

Even if you are expecting a refund or have not made any income for a given tax year, it is still necessary for you to provide a tax return to Canada Revenue Agency. If you do not submit a return by the filing deadline it could result in loss of benefits, the Canada Child Tax Benefit or the GST rebate for example. These particular benefits are based on your income and if they do not have your information to calculate it, they can not provide it.

For more information about income tax matters, please visit www.cra.gc.ca or call Canada Revenue Agency at 1-800-959-8281. You are also welcome to contact Mike Wallace's office for assistance at 905-639-5757.

Community Volunteer Income Tax Program

If you have low income (including low household income) you may qualify for free tax preparation from one of the local volunteer clinics. These volunteers are skilled at tax prep and donate their time and expertise to help others in the community. Our office is provided with a list of contacts mid-February, so please give us a call if you feel this service could be applicable to you.

Citizenship & Immigration – New Guide Available

A new study guide, *Discover Canada – The Rights & Responsibilities of Citizenship*, has been made available online for people that are preparing to become Canadian citizens. Topics covered in this resource include Canada's history, government, economy and geography.

To view the guide, please visit www.cic.gc.ca, go to the 'Search' function at the top of the webpage and type 'Discover Canada' in the search engine. Copies can be printed from the website or ordered online as well.

No Postage
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