

Minimum Income or Minimum Wage?

By: **Stuart Harrison, President & CEO, Greater Peterborough Chamber of Commerce**

Facing a 30 percent plus increase in the minimum wage over the next 18 months has many local businesses wondering how they are going to fulfill this potential legislative demand. We put 24 small business owners and managers in a room with the Minister Responsible for Small Business, and Peterborough MPP Jeff Leal for two and a half hours, and the overwhelming feedback was that the proposed changes were "too much; too fast". From restaurants to retailers, manufacturers to Not for Profits, all were talking about fewer hours for employees, fewer new hires, job cuts, automation and increased prices. Anyone who wishes to criticize the small business owner for this reaction needs to spend some time with them, finding out just what it takes to meet payroll these days.

Meanwhile, earlier this year the provincial government announced three pilot projects (Lindsay, Hamilton, and Thunder Bay) designed to test the concept of a Basic Income Guarantee. Under the program single recipients would receive up to \$16,989 from the government, less 50% of any income earned. Calculations show that the income one would have to earn before they were no longer eligible for a portion of the basic income amount would be \$33,978.

If minimum wage increases go through and the employee works a 40 hour week, their yearly earnings before taxes would be \$31,200.



Over the next three years, the Basic Income Pilots will also measure outcomes around:

- food security
- stress and anxiety
- mental health
- health and healthcare usage
- housing stability
- education and training
- employment and labour market participation

Outcomes from this study have the potential to provide very good information on which to base a decision on how to best serve vulnerable workers and those on low incomes.

And yet, the Government is not willing to wait. Instead they are pushing through \$15 Minimum

Wage legislation on such a short timeline that even employees are worried, recognizing that in order to make \$15/hour they need to have a job...

There's no doubt all eyes are on Seattle right now as that city moves forward toward a \$15 minimum wage. Many aspects of the Seattle policy have been studied, but a recent study from the University of Washington showing the latest increase to \$13 resulted in a decrease of income paid to low-wage employees of \$120 million or a loss \$125/month for each worker. This suggests that the concerns of the typical small business owner and their employees are valid.

Ontario's minimum wage is currently tied to the Consumer Price Index and has been increasing yearly since 2014. The Ontario government had the forethought to establish Basic

Income Guarantee Pilots to assess the impact of such a program on low income workers. The impact of free tuition for students from low income households has not been fully assessed. These are good policies and pilots that could reach into the core of the issue of income security and make a difference.

Business can be a willing partner, but forcing a 30 percent plus increase through wages onto small and medium sized businesses at a time of high hydro rates, increasing WSIB and CPP premiums, and more inspectors to police it all, challenges the perception that Ontario is open for business.

Read more on the issue: peterboroughchamber.ca/blog

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July 1st = a number of provincial regulatory changes

July 1st of any given year is not only Canada's birthday, but a milestone of sorts for regulations. Being the midpoint of the year, it's also the day some new regulations come into effect. 2017 is no different.

We invite you to have a look at our Peterborough Chamber of Commerce blog to find those specific to your business or industry.

Broadly speaking, 16 ministries brought in new regulations on July 1st.

These include measures such as updating the knowledge and road tests for commercial licences, new rules around registration and inspection of mobile cranes, simplifying the rule for small game hunting in central and northern Ontario, adding close to 10,000 hectares of land to the Greenbelt Area, establishing separate requirements for constructing retirement homes and making it

easier for Ontarians to build secondary suites.

There is also a regulation to create a new VQA wine category for wines made from white or pink-skinned grapes, closure of the Used Tires Program and the Ontario Tire Stewardship as the province transitions to the new waste-free Ontario framework, refinancing the Global Adjustment to provide rate relief, and enabling pairing of renewable energy systems with energy storage systems.

The notice of regulations also includes a recap of business burden reduction measures to date and proposed measures for the future including offsetting every \$1 of new administrative costs to business by removing \$1.25 of old and unnecessary costs.

To review all posted regulatory changes as of July 1, 2017 go to peterboroughchamber.ca/blog



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Art Gallery exhibit features local graphic designer

The Art Gallery of Peterborough will be hosting pieces by local artist, Jeff Macklin of Prevail Design and Media.

Called "Everything is Fleeting" The Art Gallery describes the exhibit as follows: "In the wake of 150

celebrations, Macklin uses the iconography of nationhood such as federal brand identity, currency, and colloquial stereotypes as a site



to critique and problematize the dominant narrative of Canada."

The show will run until September.

More: agp.on.ca/exhibitions/everything-is-fleeting/

Local Naturopathic Centre welcomes a new face

Dr. Richa Grover will be joining the Peterborough Centre of Naturopathic Medicine this fall after graduating this past spring.

More: pcnm.ca

Meet the newest addition to PCNM! Many of you have already met her, but for those of you who haven't Richa has been with us since January of this year, but has recently graduated from CCNM in Toronto, and started working at PCNM part time. Once she receives her registration in October of this year, she will be here full time. Welcome to the team! We are so excited to welcome you to the profession and to the clinic!
<http://pcnm.ca/richa-grover/>

Richa Grover | Peterborough Centre of Naturopathic Medicine
Naturopathic Graduate and MD (India) Born and raised in India, Dr. Grover moved to Canada after being married to a local dentist. Prior to her move, she

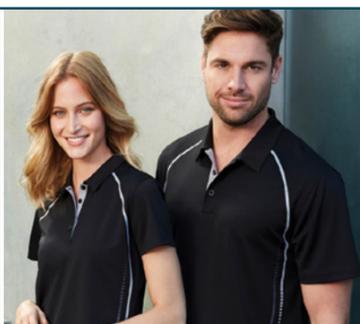
Image via Facebook

CYBER ATTACK ALERT

- Use caution when opening any email attachments or links. Verify the address of the sender to ensure that it isn't off by a letter or digit trying to make it seem legitimate.
- Back up your files regularly.
- Invest in layered security systems (Firewall, Antivirus with active monitoring, Anti-malware, Anti-ransomware)
- Install the latest Microsoft updates. Microsoft has released security updates including updates for unsupported Windows versions (XP, Vista, etc)
- If you think your computer may be infected, disconnect the computer from the network and call a professional.

To learn more about reducing your risks and protecting your business, contact one of our trusted Computer Support members

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