

My name is Stacey Rudderham and I live in Fall River. I thank you for the opportunity to speak here today. It is my first time making a presentation, or even submitting comments to any division of the legislature and I am grateful for the system we have in Nova Scotia that includes people like me in the legislative process.

I am 45 and I was born in Nova Scotia. I lived here until I was 20 years old. I moved to Montreal, Hamilton, Toronto and back to Montreal and then home again in October 1999. Eventually I started a family and settled into a beautiful home with my husband and children in Fall River. My husband and I both had good jobs that paid well. But then in 2012, my employer closed their doors putting 24 people out of work. I searched for work. Only one employment agency called me with an opportunity, 14 months after I had begun my search. By that time, I had made the shift to self employment. I had taken on clients that I could work for from home, sometimes on site or even remotely. I was and am fortunate to have that opportunity available to me through my own training and experience that I received outside of Nova Scotia.

We struggle financially as a family. The work comes in waves and when things are slow; our budget becomes even more difficult. I am able to look after my own kids after school every day, and so we save money there by not having to pay for horribly expensive childcare. We have not had a family vacation since 2008. We rarely as a couple go out for dinner, or a movie – maybe twice a year. And our credit standing has been pummelled because of our situation. My husband's car died this winter and we are hesitant to buy another with the financial obligation that we would face. We are tightening our belts, and we have been for the last 3.5 years. We are trying to re-establish our financial stability. I am not a statistic on the Employment Insurance charts, because that benefit that I paid into for 25 years only paid me a benefit for part of a year.

My family's situation is a sample of what many Nova Scotian families face today. Some have faced this reality for a lot longer than us, and many do not have the experience and skill sets that I possess that enable me to run my own business. But we all have the ability to buckle down and do what we need to, to survive. I understand austerity. I live it in my personal life.

This year as I watched and listened to the budget as it was presented, I was confused. There are a number of good things in the budget. Investment in our schools, freezing salaries in government, improvements in some Health services.

However, numerous aspects of the Financial Measures Act are quite concerning.

The Province is willing to give large, wealthy corporations, more money to create jobs in the form of rebates and loans and lines of credit, or just plain old funding.

1. This government is giving payroll rebates in the amount of \$22 Million to RBC, who saw profits in the first quarter of 2015, very much in line with several previous quarters of \$1.2 Billion dollars. RBC needed payroll rebates to open a cheque processing location in Halifax to create 150 jobs? Because of previous experiences in these deals with corporate entities that already have more money than they know what to do with; what are the guarantees in place that this

investment is going to create long term employment? How much more does this government need to dole out to ensure the additional 500 promised jobs materialize?

2. The ferry to Portland, Maine. This government gave a US corporation \$28 Million in the last fiscal year, and will give another \$13 Million this year to a US corporation to run a ferry to and from the US. And how many Nova Scotians are employed by this US corporation? 20?

While these two investments are troubling me, even more daunting is the fact that this government has done a few other things.

1. They have essentially massacred an existing, growing and long standing industry by cutting a tax credit that actually succeeded in creating and securing full-time, long-term employment for almost 3,000 Nova Scotians, while increasing tourism and stimulating economic growth in many parts of the province. It also recovered much of the credit through generated HST and Payroll Tax revenues. Government has shown they had no idea what the Film Tax Credit was. What it did. How it worked. They never researched the film industry prior to making the cut. They ignored the existence of studies and ignored a recent tax review they had commissioned using taxpayer dollars. In 2014, Laurel Broten recommended improving this tax credit, that was pledged during election campaigning. But she recommended government do this work over the next five promised years so as not to disrupt or destroy it. I need to ask, why this payroll rebate is not considered better than the RBC deal as it was.
2. They lifted a cap on university tuition increases. How does opening the sky to universities raising tuition in this province promote economic growth? Tuition in Nova Scotia is already higher than many parts of Canada, and with the cost of living here being higher; it becomes less attractive to starving students who need affordable attainable education. Rather than finding a university degree possible, students will now need to go where they can afford to, such as Montreal or St. John's, where, not only is tuition already cheaper, but the cost of living is as well. Then it will be difficult to entice a young educated adult back into a career in Halifax, where they are paid less, taxed more and have student loans to contend with.
3. I cannot express how hard it is to understand the logic in cutting funding to several key parts of our health system and social programs such as mental health. At a time when we see our youth suffering more or maybe just more visibly because we opened doors for them to seek treatment, we now close those doors. Feed Nova Scotia, when so many families are in need right now, our government takes away from one of our most valued resources for families. And logic evades me as to why the blind need our help, but not the deaf.

I am almost finished, but I think one more topic needs to be covered to tie up my points.

When all of us, the taxpayers of Nova Scotia, are living austerely in our own lives, we look to the leaders of this province to make wise decisions about our future. We also expect our leaders to be role models. So while we tighten our belts, face job losses, lose valuable resources, and see our children's future educations climb further and further out of reach, our MLAs enjoy a taste of the good life.

Salaries of \$90,000 per year almost double the average wage in Nova Scotia. Then, if you are a cabinet minister, you receive \$140,000. Your pension eligibility shortened to 2 years, without approval from the public, entitlement attributed to claims that MLAs have a harder job than most, being on call so much for their term or being away from families for holidays and important family events. Police, Military, Health personal spend an entire career in this position. They neither receive as high a pay nor a 6 – 1 pension contribution from the taxpayers. I cannot afford to contribute to my own pension, yet I am required to ensure MLAs live comfortably at 55. This province cannot afford these salaries and then pensions and further continue to pay MLA Expenses:

- A) \$17,000 Living Allowances for MLAs living 100 kms away from Halifax, who only work in Halifax for a few weeks total per year, while thousands of NS residents travel at least that far daily, for their entire career? My husband and I travelled that distance for six years without added compensation.
- B) Claiming expenses not allowed. Donations, sponsorships not allowed – posted as ads in expense claims
- C) Attendance rewards – they get a salary to show up. No other Nova Scotian gets an extra \$43.48 to show simply up for work.
- D) Per Diem – Again no private sector employee gets their parking or meals paid for just because they came to work. Without receipts, who's to say where that money goes? They may be spending the entire \$50 on liquor, gambling or investing it. Receipts would support necessity while providing accountability. Most Nova Scotians cannot afford \$50.00 per person on parking or food per day for themselves. But MLAs appear to be exempted from tax laws that would have the public over a barrel.

And so, in seeking responsible government, I would ask, if the displayed lack of judgement and if the exhibited disregard for the needs of the people who elected this government by breaking promises are not enough to force a redo on this bill, would not the government's failure to act austere itself? I request a further review of this budget, with amendments to the cuts made contrary to promises and that there is no approval of this Act, until the government itself enact its own austerity measures.