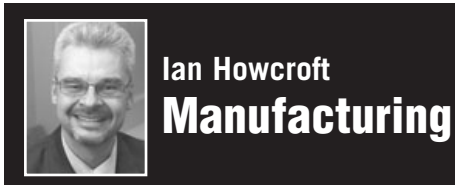


Open For Business—an Ontario Government initiative

The Ontario government has an initiative underway entitled “Open For Business.” The purpose of this initiative is to demonstrate that Ontario is business friendly by taking steps to address key concerns and barriers, move to a one-window service structure, reduce bureaucracy and greatly improve the overall regulatory environment. By doing this, it will assist Ontario to retain, attract and better serve business. CME fully supports the goals and these broad objectives — it makes sense and is, in fact, long overdue. However, we also approach this work with some degree of healthy skepticism. We have heard similar words before and have long been preaching that this direction is needed if we are to be globally successful as an economy. Past attempts at this have fallen far short of their stated goals and intent, but notwithstanding the skepticism, we approached this opportunity with optimism as the government has dedicated significant resources and has made it a priority.

Another positive aspect to this initiative is the degree of consultation that has and continues to take place. CME has been able to provide input and share its insight that will hopefully assist in moving positive changes forward. There is talk about removing two regulations for every one



Ian Howcroft
Manufacturing

new regulation that is added. One must be cautious as the removal of a regulation that is antiquated and has no impact does not really do anything to assist business. What is really needed is to modernize the regulatory system in a way that benefits business and still ensures the necessary protections are maintained. An example that we used to highlight our position was Certificates of Approval, a protracted and cumbersome process that has been a major regulatory challenge for years. CME suggested changes that could be made to greatly improve and streamline the system in a way that ensured the environment was protected. Again, our comments and suggestions were welcomed and we are confident that there will be a full discussion on the facts that we hope leads to a major regulatory improvement.

As is always the case, the real test of any initiative is more than words or a catchphrase — it is the action one takes and the delivery on the stated goals and

commitments. This is where CME's healthy skepticism comes into play. While the “Open For Business” consultations were being held, other parts of government were also involved in their own consultations to discuss and seek input on more legislation and additions to the regulatory framework. To cite two examples, Ontario has introduced a new Reductions of Toxics Act, and is amending the Occupational Health & Safety Act to introduce new requirements on violence in the workplace. No reasonable person can take issue with or object to reducing toxic substances or violence in the workplace and for the record CME embraced and supported the goals and intent of what the government was trying to accomplish. We do object to the method that the government decided to take to address these issues: more regulatory burdens. First, the federal government already has its own initiative to deal with toxic substances, so CME has encouraged and continues to encourage Ontario to work with the federal government. This would help both Ontario and the federal governments to meet another one of their stated goals, which is to better harmonize. Consequently, here is the perfect opportunity to deal with harmonization, keep regulatory burdens to a minimum AND

deal with meeting the government's stated goals and objectives.

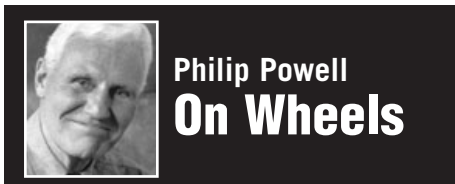
With regard to violence in the workplace, CME questions the regulatory approach. From the Ministry of Labour's presentation many of the incidents occur in the public and broader public sectors — areas where the government does have control or at least a great deal of influence. CME's recommendation was to have those sectors immediately address their sector challenges in this area, and then share success and best practices with other sectors. This is a serious issue, but it affects many facets of society and a simple regulatory approach can add to employers' burdens without moving the issue forward to effect positive results. There is a saying that if your only tool is a hammer, then every problem looks like a nail. CME will continue to encourage the government to expand its toolbox and look for better and more appropriate tools to best deal with the goals and objectives that we all support. In the meantime, we will continue to support and work to ensure that Ontario's “Open For Business” initiative is successful.

(Ian Howcroft is Vice President of Canadian Manufacturers & Exporters (CME) Ontario—Canada's leading trade and industry association. He can be reached at ian.howcroft@cme-mec.ca)

The man who might have saved General Motors

Bob Lutz, GM's vice-president of global product development, stepped down from his esteemed position as GM's vice-president of global product development on April 1, 2009. This move may have been unexpected but I think I know why he did it. First, for those of you unfamiliar with a man whom we automobile journalists affectionately dubbed “Maximum Bob,” some interesting background: Lutz, son of an American father who could well afford to drive exotic automobiles, grew up in Switzerland where he, too, fell in love with fast cars. He also enjoyed fast airplanes, serving as a fighter pilot in the American Marine Corps from 1954 to 1965. His 45 years of experience in the auto industry included executive time with BMW, the presidency of Ford of Europe, and co-chairmanship of Chrysler where he was one of a team that helped create the sensational “cab forward” sedans that briefly turned the company into a design leader. He was also behind such performance icons as the Dodge Viper and Plymouth Prowler.

Unfortunately Lutz became a loser in Daimler-Benz's now-aborted Chrysler takeover, though he soon found another job as chairman and chief executive offi-



Philip Powell
On Wheels

cer of Exide Technologies. From cars to batteries must have been a comedown for Lutz yet I suspect he learned a lot about future electric vehicle development. When General Motors awoke to the realization that maybe it needed a genuine “car guy” if it was to survive, Bob Lutz returned to his roots. GM product planning had, until then, been dominated by accountants and lawyers who understood little of the emotions behind automobile ownership. Lutz's assignment was to add “soul” to the company's products. The current Chevrolet Malibu, Cadillac CTS, Pontiac Solstice, and the coming plug-in Chevrolet Volt are examples of his successes. There were failures, too, especially with the Pontiac division where Lutz attempted to restore its performance image by building on products from GM in Australia.

Lutz was a favourite among automobile journalists for his “quotability.” Always

outspoken, he was one of the few auto executives willing to reveal his inner thoughts about the industry. You might think that GM's board of directors would disapprove but instead he was given his own blog site where everyday folk like you and me could interact with the great one. I should add that Lutz' physical appearance aided his visual image, for he was handsome, white-haired, and looked every bit the retired jet pilot. Lutz has also been known to admit mistakes, for example, referring to himself in a press conference as “often wrong, but never in doubt.” Perhaps his worst gaffe was when he described global warming as “a crock.” He has since accepted the reality and now supports the greening of the automobile.

So why did Bob Lutz walk away in the midst of GM's worst catastrophe since the depression? Because he saw the writing on the wall. As the company became absorbed with plant closings and layoffs and began pleading with the governments of the USA and Canada for bailouts, there was no place for a car guy whose mission was the development of radical new products. To make things worse for him, General Motors had shut down its performance division, intended as a competitor for

BMW's fabled “M” cars. Too bad, because Cadillac had begun matching or beating the best of the Germans in testing on the latter's fabled Nurburgring circuit. I suspect it won't be long before General Motors withdraws completely from motorsports; racing wins are difficult to justify when the accountants are in charge. (They're wrong, of course, but I'll save that opinion for a future column.)

Dominant personalities like Bob Lutz are becoming scarce in corporate boardrooms but don't expect Maximum Bob to fade away in the mists of automobile history like Pontiac's John DeLorean or Lee Iacocca, father of the Mustang. Hopefully he'll re-emerge in an entirely new role, perhaps with a specialist producer of hybrid or pure-electric automobiles. If not, well, Bob Lutz can still enjoy his personal collection of classic cars or continue to fly his Czech-built L39 Albatross fighter jet. All his ambitions may not have been fulfilled but at least this car guy had fun during the journey.

(Award-winning automobile journalist Philip Powell has been writing about cars and motor racing since the 1950's and now produces classicaldrives.com, a daily news blog about happenings in the classic and collector car world.)

Do you drive your vehicle for business?

Most insurance companies classify vehicle use into one of three categories — commuting to work or transit, commercial use or pleasure and errands only.

While these categories accurately describe the driving behaviour for most people, some drivers who use their vehicle for business purposes have faced a dilemma. Do they report they only use their vehicles to commute to work, or do they acknowledge they use their vehicles for commercial purposes and face higher premiums? The answer is “yes,” you must disclose the proper usage of your vehicle in order to be properly insured, but make sure you are clear as to the extent that you use your vehicle for business.

If you drive your vehicle to work, but also use it to visit clients for limited business, you may need Incidental Business Use Rating and for a small increase in premium, you won't have to worry about having any potential problems at the time of a claim.



Dan Lawrie
Insurance

Imagine the hardship of finding out you are unable to collect after an accident, especially after faithfully paying your insurance

If you drive your vehicle to work, but also use it to visit clients for limited business, you may need Incidental Business Use Rating.

premiums because you failed to disclose the actual use of the vehicle. Don't be caught in a situation like this.

Commercial vehicle insurance isn't just for big trucks.

If you work as a plumber, painter, carpenter or as some other type of contractor,

you may need to be rated for Commercial Use instead of commute to work. Whether you are self-employed or work for a larger company doing this type of work, your insurance company could deny any claim if you failed to disclose the Commercial Use of your vehicle.

Other uses that may require a commercial vehicle policy include real estate sales, fast food delivery, catering and landscaping or snowplowing services to name a few.

It is important that your insurer knows how you use your vehicle so they can recommend the best coverage to suit your needs.

As always, to avoid unpleasant surprises, it is important to work with a professional in this area.

(Dan Lawrie, CLU, C.F.S.B. is president of Dan Lawrie Insurance Brokers Ltd., specialists in personal and corporate insurance and related financial services. He can be reached at (905) 525-7259 or 1-800-661-1518 or www.dan-lawrie.com)

See ad on page 7.

Letter to the Editor:

Continued from page 15.

So, thank you tourist boards, for the generous invitations but unless you—and others with the same choices—adjust your budgets to include advertising in all forms of media, there won't be any newspapers, magazines, or journals left to carry our articles.

Christine Potter,
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