

SENATE



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CANADA

**FINAL REPORT ON THE SUBJECT MATTER OF BILL C-74, AN ACT TO  
IMPLEMENT CERTAIN PROVISIONS OF THE BUDGET TABLED IN  
PARLIAMENT ON FEBRUARY 27, 2018 AND OTHER MEASURES**

**Standing Senate Committee on National Finance**

**29<sup>TH</sup> REPORT**

*Chair*

The Honourable Percy Mockler

*Deputy Chairs*

The Honourable Mobina Jaffer

The Honourable André Pratte

June 2018



## THE COMMITTEE

### The Honourable Senators:



\*Percy Mockler,  
Chair



\*Mobina Jaffer,  
Deputy Chair



\*André Pratte  
Deputy Chair



Raynell Andreychuk



Doug Black



Anne C. Cools



Joseph Day



Marty Deacon



Nicole Eaton



Elizabeth Marshall



Lucie Moncion



Richard Neufeld

\*Member of the Subcommittee on Agenda and Procedure

***Ex-officio members of the committee:***

Peter Harder, P.C. (or Diane Bellemare or Grant Mitchell), Larry W. Smith (or Yonah Martin), Joseph A. Day (or Terry M. Mercer), Yuen Pau Woo (or Raymonde Saint-Germain)

***Other senators who have participated from time to time in this study:***

Dagenais, Duffy, Griffin, Marwah, Massicotte, Mitchell, Oh

***Parliamentary Information and Research Service, Library of Parliament:***

Alex Smith and Sylvain Fleury, Analysts

***Senate Committees Directorate:***

Gaëtane Lemay, Committee Clerk

Louise Martel, Administrative Assistant

***Senate Communications Directorate:***

Marcy Galipeau, Chief, Committees and Outreach

## ORDER OF REFERENCE

Excerpt from the *Journals of the Senate* of Tuesday, April 24, 2018:

The Honourable Senator Bellemare moved, seconded by the Honourable Senator Cools:

That, in accordance with rule 10-11(1), the Standing Senate Committee on National Finance be authorized to examine the subject matter of all of Bill C-74, An Act to implement certain provisions of the budget tabled in Parliament on February 27, 2018 and other measures, introduced in the House of Commons on March 27, 2018, in advance of the said bill coming before the Senate;

That the Standing Senate Committee on National Finance be authorized to meet for the purposes of its study of the subject matter of Bill C-74 even though the Senate may then be sitting, with the application of rule 12-18(1) being suspended in relation thereto; and

That, in addition, and notwithstanding any normal practice:

1. The following committees be separately authorized to examine the subject matter of the following elements contained in Bill C-74 in advance of it coming before the Senate:
  - a) the Special Senate Committee on the Arctic: those elements contained in Division 9 of Part 6;
  - b) the Standing Senate Committee on Banking, Trade and Commerce: those elements contained in Divisions 2, 4, 5, 6, 7, 12, 16 and 19 of Part 6;
  - c) the Standing Senate Committee on Foreign Affairs and International Trade: those elements contained in Division 8 of Part 6;
  - d) the Standing Senate Committee on Legal and Constitutional Affairs: those elements contained in Divisions 15 and 20 of Part 6;
  - e) the Standing Senate Committee on National Security and Defence: those elements contained in Part 4;
  - f) the Standing Senate Committee on Energy, the Environment and Natural Resources: those elements contained in Part 5; and
  - g) the Standing Senate Committee on Agriculture and Forestry: those elements contained in Part 5, insofar as that Part relates to farming;
2. The various committees listed in point one that are authorized to examine the subject matter of particular elements of Bill C-74 be authorized to meet for the purposes of their studies of those elements even though the Senate may then be sitting, with the application of rule 12-18(1) being suspended in relation thereto;

3. The various committees listed in point one that are authorized to examine the subject matter of particular elements of Bill C-74 submit their final reports to the Senate no later than May 31, 2018;
4. As the reports from the various committees authorized to examine the subject matter of particular elements of Bill C-74 are tabled in the Senate, they be placed on the Orders of the Day for consideration at the next sitting; and
5. The Standing Senate Committee on National Finance be simultaneously authorized to take any reports tabled under point four into consideration during its study of the subject matter of all of Bill C-74.

## 1 INTRODUCTION

In order to implement legislative provisions related to its budget, the government introduces budget implementation bills in Parliament. These bills are often referred to the Standing Senate Committee on National Finance for review.

Bill C-74, An Act to implement certain provisions of the budget tabled in Parliament on February 27, 2018 and other measures (short title: Budget Implementation Act, 2018, No. 1), was introduced and read for the first time in the House of Commons on March 27, 2018. Bill C-74 is the first implementation bill of the February 2018 budget, and established legislative practice would have this bill followed by a second budget implementation bill.

On April 24, 2018, the Senate referred the subject matter of all of Bill C-74 to the Standing Senate Committee on National Finance for in-depth pre-study. To assist our committee with its study, seven other standing Senate committees were authorized to examine the subject matter of certain divisions of Bill C-74 in advance of its coming before the Senate:

- a) the Special Senate Committee on the Arctic: Division 9 of Part 6;
- b) the Standing Senate Committee on Banking, Trade and Commerce: Divisions 2, 4, 5, 6, 7, 12, 16 and 19 of Part 6;
- c) the Standing Senate Committee on Foreign Affairs and International Trade: Division 8 of Part 6;
- d) the Standing Senate Committee on Legal and Constitutional Affairs: Divisions 15 and 20 of Part 6;
- e) the Standing Senate Committee on National Security and Defence: Part 4;
- f) the Standing Senate Committee on Energy, the Environment and Natural Resources: Part 5; and
- g) the Standing Senate Committee on Agriculture and Forestry: Part 5, insofar as that Part relates to farming.

For its pre-study of Bill C-74, which took place from May 1, 2018 to June 5, 2018, our committee held a total of nine meetings. Over the course of these meetings, we heard from 44 witnesses from 7 federal departments and agencies, as well as representatives from 13 organizations outside the federal government (see Appendix).

This report represents our committee's observations with respect to certain provisions of the bill, namely:

- income sprinkling and passive income;
- the excise duty framework for cannabis;
- excise duty rates on tobacco; and
- the medical expense tax credit.

## 2 INCOME SPRINKLING AND PASSIVE INVESTMENT INCOME

### 2.1 Introduction

In July 2017, the Minister of Finance announced proposed changes to the taxation of Canadian-controlled private corporations (CCPCs) with respect to income sprinkling and passive investment income.

The strong response to these proposals from small and medium-sized businesses convinced our committee that it needed to hear from Canadians through an in-depth study. Over the course of eight weeks in the fall of 2017, our committee held 30 meetings, heard from 138 witnesses and traveled from coast to coast, releasing our report *Fair, Simple and Competitive Taxation: The Way Forward for Canada* on December 13, 2017.

In our report we recommended that the government withdraw its proposed tax changes and conduct a comprehensive review of Canada's tax system. Failing that, the government should delay implementing its proposals until January 1, 2019 in order to undertake consultations, economic impact assessments and gender analyses.

Also on December 13, 2017, the Minister of Finance released changes to the government's income sprinkling proposal and indicated that a revised passive investment income proposal would be released with Budget 2018.

### 2.2 Revised Proposals in Bill C-74

Bill C-74 would amend the *Income Tax Act* to implement the government's income sprinkling and passive investment income proposals.

Under the revised income sprinkling proposal, a family member of a shareholder of a CCPC would be subject to the tax on split income (TOSI) rules and would have to pay the highest marginal tax rate on income from the CCPC, unless the family member was:

- aged 18 or older and had made a substantial labour contribution (generally an average of at least 20 hours per week when the business was operational) during the year, or during any previous five years. For businesses with seasonal operations, the labour contribution requirement will be applied for the part of the year in which the business operates.
- aged 25 or older and owned 10 percent or more of the CCPC that earned less than 90% of its income from services and was not a professional corporation;
- the spouse of someone aged 65 or older who made a significant contribution to the business; or
- aged 25 or older and inherited shares from someone who was eligible to receive the income without the TOSI applying.

In addition to these "bright-line" tests based on objective, clearly defined factors that would exclude individuals from the TOSI, individuals aged 25 or older would have access to a reasonableness test based on their contribution to the business to determine how much income, if any, would be subject to the TOSI. In certain cases, adults aged 18-24 who have contributed to a family business with their own capital will be able to use the reasonableness test on the related income.

With respect to passive investment income, businesses would begin to lose access to the small business corporate income tax rate (9 percent as of 2019) as passive income rose above \$50,000 annually, until it was totally lost at \$150,000 of passive income and the general corporate income tax rate of 15 percent would apply.

The income sprinkling measure applies to the 2018 and subsequent tax years, and the passive investment income measure begins in the 2019 tax year.

The government estimated that the income sprinkling provision would generate \$1.1 billion in revenue over six years and the passive investment income provision would generate \$1.3 billion over five years. The Parliamentary Budget Officer provided a range of estimates for revenue from the income sprinkling provision, from \$1.4 billion to \$3.6 billion over five years.

The government stated that it included a gender-based analysis and gender-based analysis plus in its revised income sprinkling proposals, noting that:

[M]en represent over 70 per cent of higher-income earners initiating income sprinkling strategies, and women represent about 68 per cent of recipients of sprinkled dividends (and 58 per cent of recipients of income derived from trusts and partnerships). While this income is of benefit for recipients, it also creates incentives that reduce female participation in the workforce.<sup>1</sup>

## 2.3 Witness Testimony

Witnesses told our committee that they appreciated our report and its recommendations. They also said that the changes the government made to its original proposals on income sprinkling and passive investment income addressed many of their concerns. However, a number of issues remain:

- The rules on income sprinkling are still too complicated and impose an administrative burden on small businesses;
- Most family-run businesses, including family farms, do not have a history of keeping track of hours worked by owners or family members, making it difficult to comply with the new exemption from the TOSI;
- The income sprinkling rules treat service companies unfairly, which account for the majority of businesses in Canada and can be very capital intensive in some cases;
- What would be considered by the Canada Revenue Agency to be a reasonable distribution of income is quite unclear and more administrative guidance is needed; otherwise, clarity will only come through years of litigation in the courts;
- The proposals do not take into account the circumstances of women, who are equal partners in small businesses, and contribute to businesses in indirect ways;
- Women business owners may utilize retained earnings in corporations for maternity leave;

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<sup>1</sup> Department of Finance Canada, [Backgrounder on Simplified Measures to Address Income Sprinkling](#), accessed on 5 June 2018.

- There is no indexing of the passive investment income threshold; and
- The passive investment income rules don't allow for the grandfathering of existing investments, even though some owners built up passive investment pools under the current rules.

Witnesses suggested that spouses should be exempted from the TOSI. Furthermore, changing the age of application for the TOSI from 18 to 25 would be simpler and address a large part of the problem that the government is trying to resolve.

They also emphasized that Canada needs to maintain its tax competitiveness and that it would be advisable for Canada to conduct a study on comprehensive tax reform in consultation with all stakeholders.

Lastly, they pointed out that issuing the income sprinkling rules on December 13 left taxpayers with little time to plan their business affairs for the coming tax year. Consequently, some witnesses suggested that the tax changes should be delayed by one year in order to allow businesses time to adapt, for example, by changing their ownership structure.

The Minister of Finance, the Honourable Bill Morneau, addressed some of these issues. He said the government tried to put the greatest amount of clarity possible into its rules, which have been vastly simplified from their original proposal. Also, the government chose not to index the passive investment threshold in order to provide a clear rule that was easy to administer.

The Minister was skeptical that the tax changes would result in small businesses leaving the country because Canada has the lowest small business tax rate among G7 countries, and its large business tax rate is competitive.

Lastly, the Minister said that gender-based analysis and gender-based analysis plus are a work in progress. As the government builds capacity in this area, it hopes to increase the transparency of its analysis.

## **2.4 Committee observation**

Given the short notice small businesses had with respect to the income sprinkling tax changes for the 2018 tax year, a number of committee members continue to believe that the proposals need more study and should be delayed until at least January 1, 2019.

# **3 A NEW FEDERAL EXCISE DUTY FRAMEWORK FOR CANNABIS PRODUCTS**

## **3.1 Introduction**

The bill would amend the *Excise Act, 2001* by introducing a new excise duty framework for cannabis products, which would enter into effect as soon as non-medical cannabis is legally available for retail sale.

### **3.2 Cannabis products subject to excise duty**

Under the bill, the excise duty would apply in general to all legally sold cannabis products, including fresh or dried cannabis, cannabis oils, and cannabis seeds and plants for home cultivation. Under clause 71, cannabis producers would have to obtain a licence from the Canada Revenue Agency and remit the required excise duty. Clause 73 sets out the requirements for cannabis production and stamping, and establishes various related offences.

### **3.3 Amounts**

The bill would establish an excise duty of \$1 per gram of cannabis product to be paid by a cannabis licensee at the time of sale to a retailer if the selling price is less than \$10 per gram. If the same product is sold at more than \$10 per gram, the ad valorem duty of 10% would apply.

Representatives from Beer Canada believe that the proposed tax on cannabis is unreasonably low compared with the tax on beer. In their view, the low cannabis tax will increase cannabis sales, while the high beer tax will reduce beer sales, decrease investment in the brewing industry and, ultimately, result in lower government revenue.

Representatives from the Cannabis Canada Council support the bill's proposed taxation level. They believe that consumers who buy illegally and pay no tax – thereby supporting organized crime – will subsequently migrate to the legal market, where they will pay tax.

Sarah Diamond, Chief Administration Officer and Council, Halton Regional Police Association, appeared before the committee as an individual and stated that the price of cannabis products will be a determining factor in eliminating the illicit market. As she explained, organized crime will still make a significant amount of money even if the illicit market drops its prices. Any excise duty or sales tax will apply only to legal cannabis and make it less competitive compared with illegal cannabis. Higher taxation levels and, in turn, higher prices for legal cannabis will dissuade current consumers from migrating to the legal market.

### **3.4 Cannabis for medical purposes**

Under the Bill C-74, the excise duty would not apply to products whose tetrahydrocannabinol (THC) content does not exceed 0.3%. Representatives from the Cannabis Canada Council believe that the proposed threshold for excise duty exemption is too low and would exclude 99.4% of the medicinal cannabis currently sold. The Council asked our committee to recommend that the federal government strike a working group, composed of health professionals, patient advocates and industry representatives, to identify the appropriate THC thresholds for exclusion from the excise duty.

Bill Blair, Member of Parliament and Parliamentary Secretary to the Minister of Justice and Attorney General of Canada and to the Minister of Health, stated that the bill would make cannabis-derived pharmaceutical products exempt from the excise duty as well, provided that they had received Health Canada's approval, had a drug identification number and were available by prescription only. The Minister of Finance reiterated this position, saying the government wants to maintain the integrity of the tax system by differentiating between people who are using cannabis for medical reasons and those who are using it for recreational purposes. Officials also informed our committee that there is one cannabis-derived prescription drug with a drug identification number and several others are in the process of approval.

### 3.5 Revenue from the cannabis excise duty

According to officials from the Department of Finance Canada, under the agreement with the provinces and territories, 75% of the revenue from the cannabis excise duty will go to the provincial and territorial governments, and 25% will go to the federal government. Based on this division, federal revenue from the cannabis excise duty will amount to about \$220 million in 2022–2023, once the law is fully in force.

The Parliamentary Budget Officer anticipates \$195 million in revenue in 2021 and \$350 million the following year.

### 3.6 Relationship with First Nations

Our committee heard from First Nations that want to amend the bill to establish a government-to-government relationship. Manny Jules, Chief Commissioner of the First Nations Tax Commission, addressed this issue during his appearance. In his view, the bill must be amended to provide for First Nations cannabis tax jurisdiction.

Mr. Jules told our committee that the proposed amendments to Bill C-74 were straightforward and that, if this signal were understood, it would be possible to develop the required amendments to the *First Nations Land Management Act*. He felt that this could be achieved.

Bill Blair noted that these are complicated issues that go beyond the scope of this bill. He emphasized that the government is participating in extensive, ongoing discussions with First Nations communities on this matter.

### 3.7 Committee observations

Our committee encourages the government to continue its discussions with First Nations in accordance with their jurisdiction. Some of our committee members:

- support the creation of a working group – composed of health professionals, patient advocates, industry representatives and others – to determine the proper THC thresholds for exemption from excise duty;
- believe that the proposed excise duty framework for cannabis products does not help the government achieve its objective of taking over a significant portion of the illicit cannabis market.

## 4 EXCISE DUTY RATES FOR TOBACCO PRODUCTS

The *Excise Act, 2001* establishes excise duty rates for tobacco products and provides for their automatic increase every five years to account for inflation. The most recent inflationary adjustment was on December 1, 2014, and the next will take place on December 1, 2019.

The bill would amend the *Excise Act, 2001* to adjust tobacco excise duty rates to account for inflation as of February 28, 2018, and to provide for subsequent annual inflationary adjustments as of April 1, 2019. The first inflationary adjustment since the last adjustment in 2014 represents an increase of \$1.29 per carton of 200 cigarettes. According to the Department of Finance Canada, these two increases combined will raise the federal excise duty from \$21.56 to \$23.85 per carton of 200 cigarettes. The bill also provides for corresponding increases in the excise duty rates for other tobacco products, such as chewing tobacco and cigars.

Officials from the Department of Finance Canada noted that it is always difficult when taxing tobacco products to find the right balance between risking contraband sales and maintaining revenues to finance government programs. They mentioned that the increase of \$2.29 was fairly small given that a carton of 200 cigarettes cost an average of \$106 in Canada in 2017.

Representatives from the Canadian Cancer Society asked all committee members to support this provision, as increasing tobacco taxes reduces consumption, and benefits public health and government finances. They also noted that tobacco products continue to be the leading cause of preventable disease and death in Canada, killing 45,000 Canadians annually and causing about 30% of cancer deaths.

Our committee recognizes the important role of taxation in combatting smoking and we support the proposed provision. However, we are concerned about the provision's impact on contraband and we encourage the government to take the necessary steps to ensure that increases in tobacco taxes do not benefit smugglers operating on the black market.

## **5 EXPANDING THE MEDICAL EXPENSE TAX CREDIT**

The medical expense tax credit is a non-refundable tax credit equal to 15% of eligible medical expenses over \$2,302 (for the 2018 tax year) or over 3% of a person's net income, whichever is less.

Clause 12 would amend section 118.2(2) of the *Income Tax Act* by expanding the medical expense tax credit to recognize expenses incurred for animals that are specially trained to perform specific tasks for patients with a severe mental impairment. Officials from the Department of Finance Canada told committee members that the medical expense tax credit would cover the cost of a specially trained service dog to assist a person with post-traumatic stress disorder.

Our committee heard from Medric Cousineau, a retired captain in the Canadian Armed Forces and a recipient of the Star of Courage. He and his wife founded Paws Fur Thought, an organization that raises funds to pair veterans with service dogs. In his view, this provision is significant not because of its financial impact but because it treats people with serious mental health problems in the same way as people with physical problems.

Accompanied throughout his testimony by Thai, his yellow Labrador, Mr. Cousineau told our committee that his service dog is more than a friend and confidante, it has saved his life. Thai is a medical assistive device for night terror intervention, panic and anxiety attacks, and agoraphobia countermeasures – treatment that no mental health professional has given him in decades.

Our committee supports the proposed provision.

## **6. REPORTS BY OTHER COMMITTEES**

To help our committee in its study of the subject matter of Bill C-74, other Senate committees have examined various provisions of the bill related to their mandate. They are:

- the Special Senate Committee on the Arctic;
- the Standing Senate Committee on Banking, Trade and Commerce: Divisions;
- the Standing Senate Committee on Foreign Affairs and International Trade;

- the Standing Senate Committee on Legal and Constitutional Affairs;
- the Standing Senate Committee on National Security and Defence;
- the Standing Senate Committee on Energy, the Environment and Natural Resources; and
- the Standing Senate Committee on Agriculture and Forestry .

Each of these committees tabled in the Senate a report outlining observations and recommendations on the subject-matter of Bill C-74.

When appearing before our committee, the Minister of Finance responded to some of the observations raised by these committees. With respect to concerns related to banks sharing personal information with fintech companies, the Minister said that the proposals do not change the protection of data, which is still the responsibility of the company that gathered the data, but they allow the banking sector to innovate by working with fintech companies.

When asked about the application of the federal backstop on carbon pricing to the agricultural sector, the Minister responded that the federal backstop is intended only for those jurisdictions that don't put a carbon pricing regime in place. The federal government has provided a broad-based exemption for farmers, and it will return all revenue to provinces and territories, which will have the opportunity to provide a rebate to farmers, if they choose.

Our committee requests that the government consider and follow-up as soon as possible on all of the observations made by the seven Senate committees individually authorized by the Senate to examine the subject matter of Bill C-74.

## **APPENDIX – WITNESSES WHO APPEARED BEFORE THE COMMITTEE**

### **Beer Canada**

Luke Harford, President  
(08-05-2018)

### **BDO Canada LLP**

Rachel Gervais, Partner, GTA Group Tax Service Line  
(02-05-2018)

### **Blair, Bill, M.P., Parliamentary Secretary to the Minister of Justice and Attorney General of Canada and to the Minister of Health**

(23-05-2018)

### **Cannabis Canada Council**

Allan Rewak, Executive Director  
(08-05-2018)

### **Canadian Cancer Society**

Rob Cunningham, Senior Policy Analyst  
(08-05-2018)

### **Canadian Chamber of Commerce, The**

Trevin S. Stratton, Chief Economist  
(08-05-2018)

### **Canadian Federation of Agriculture**

Ron Bonnett, President  
Scott Ross, Assistant Executive Director, Business Risk Management and Farm Policy  
(08-05-2018)

### **Canadian Federation of Independent Business**

Dan Kelly, President and Chief Executive Officer  
(08-05-2018)

### **Canadian Institutes of Health Research**

Christian Sylvain, Director General, Corporate and Government Affairs  
(03-05-2018)

### **Chartered Professional Accountants of Canada**

Bruce Ball, Vice President, Taxation  
(08-05-2018)

### **Department of Finance Canada**

Maude Lavoie, Director, Business Income Tax Division  
Pierre Leblanc, Director General, Personal Income Tax Division, Tax Policy Branch  
Trevor McGowan, Director General, Tax Legislation Division  
(01-05-2018) (Morning)

Shane Baddeley, Policy Analyst, Sales Tax Division, Tax Policy Branch

Gervais Coulombe, Director, Sales Tax Division, Tax Policy Branch  
Pierre Mercille, Director General (Legislation), Sales Tax Division, Tax Policy Branch  
(01-05-2018) (Afternoon)

Galen Countryman, Director General, Federal-Provincial Relations Division  
Marie-Josée Lambert, Director, Crown Corporation and Currency, Financial Sector Policy Branch  
(03-05-2018)

Shane Baddeley, Policy Analyst, Sales Tax Division, Tax Policy Branch  
Gervais Coulombe, Director, Sales Tax Division, Tax Policy Branch  
(23-05-2018)

Leah Anderson, Assistant Deputy Minister, Financial Sector Policy Branch  
Andrew Marsland, Senior Assistant Deputy Minister, Tax Policy Branch  
Annette Ryan, Associate Assistant Deputy Minister, Financial Sector Policy Branch  
(05-06-2018)

**Diamond, Sarah, Chief Administration Officer and Counsel, Halton Regional Police Association**  
(08-05-2018)

**Employment and Social Development Canada**

Andrew Brown, Acting Director General, Employment Insurance Policy  
Julie Lalonde-Goldenberg, Director General, Partnerships Development and Management Directorate  
Cara Scales, Director, Policy Analysis and Initiatives, Employment and Insurance Policy  
Pirthipal Singh, Director, Tier 1 Partnerships and Services Offerings for Federal Partners, Partnerships Development and Management Directorate  
(03-05-2018)

**First Nations Tax Commission**

C.T. (Manny) Jules, Chief Commissioner  
(08-05-2018)

**Health Canada**

Gigi Mandy, Executive Director, Strategic Policy Branch, Canada Health Act Division  
(03-05-2018)

**MNP LLP**

Jennifer Kim Drever, Partner, Tax  
(02-05-2018)

**Morneau, the Honourable Bill, P.C., M.P., Minister of Finance**  
(05-06-2018)

**Office of the Parliamentary Budget Officer**

Jean-Denis Fréchette, Parliamentary Budget Officer  
Jason Jacques, Senior Director, Costing and Budgetary Analysis  
(08-05-2018)

**Ontario Medical Association**

Dr. Nadia Alam, President  
(08-05-2018)

**Paws Fur Thought**

Medric Cousineau, Co-founder  
(09-05-2018)

**Privy Council Office**

Selena Beattie, Director of Operations, Cabinet Affairs, Legislation and House Planning  
Anne Burgess, Legal Counsel  
(03-05-2018)

**Treasury Board of Canada Secretariat**

Sonya Read, Senior Director, Digital Policy  
Jeannine Ritchot, Executive Director, Regulatory Cooperation, Regulatory Affairs Secretariat  
(03-05-2018)

**United Way Centraide Canada**

Bill Morris, National Director  
(09-05-2018)

**Weissman, Peter, Partner, Cadesky Tax**

(02-05-2018)

**Western Economic Diversification Canada**

David Dewar, Director, Strategic Policy and Government Affairs, Policy and Strategic Direction  
(03-05-2018)