

A Day in the life of a Minister

As Minister of Consumer and Commercial Relations and Financial Institutions, Monte Kwinter regulates 78 different acts. But he's no stranger to balancing acts. All his life he's been juggling careers in teaching, editing, real estate and art, to name a few. And that's just the kind of challenge Kwinter thrives on. *Excal's* Joseph Gondor recently spoke with Kwinter about his experiences as a Minister

EXCAL: Could you outline all the responsibilities you have as minister?

KWINTER: Well, as you know I am minister of Consumer and Commercial Relations and I am also minister of Financial Institutions . . . Between the two of them, I have 78 different acts that I regulate. There's 22 of them in the Ministry of Financial Institutions and the balance in Consumer and Commercial Relations.

Basically what we do is to try to bring equity into the market place, so I often refer to my Ministry as the "Lost and Found of the Government" because there are so many different acts and none of them seem to be related, although they do have common threads that run through them. I'm responsible for all the liquor legislation; I have responsibilities for many of the entertainment fields, horseracing, the film review board.

I also have responsibilities for such things as the Cemeteries Act, and the Elevating Act and the Amusement Devices Act and the Racing Commission and the Athletic Commission. And then, when we get into Financial Institutions, I have responsibilities for the Loan and Trust Companies, the Stock Exchange, the Insurance industry, and things like the Real Estate and Business Brokers Act and the Mortgage Brokers act. (The common thread is that) they all deal with consumer protection and trying to bring equity and fairness to the marketplace.

EXCAL: Describe a typical day in the life of Monte Kwinter, minister . . .

KWINTER: Well, (laughs) they are more atypical than they are typical because I don't really have a typical day. But to give you an example: My day starts at eight o'clock in the morning. Basically, my day is scheduled very much like a doctor's office as I have every minute accounted for.

I have certain cabinet committees that I must attend and I sit on five different cabinet committees. I have caucus meetings when the House is sitting every Tuesday morning, where I get together with all the members of the Liberal Caucus. I also have cabinet meetings every

Wednesday morning. I have House duty every Tuesday and Thursday, which means I must be in the House serving as a government representative from one thirty until six . . . And then around those particular obligations

I have to be in my constituency office where I meet the constituents who have problems. I spend a lot of my time giving speeches to various of my client groups (and) I travel from time to time through the province and go to ministerial conferences, where I meet with other ministers across Canada . . .

I have to be in the House, of course, every day for Question Period. Then I have media times when I have to meet with the press, where they want interviews, to talk with me about issues of the day. I have a television and radio program that I do on a regular basis. There isn't really a typical day, but it gives you an idea of what happens . . .

EXCAL: Tell us about the minority government. Is there the same kind of adversarial spirit in the provincial legislature as we see on television in the federal house?

KWINTER: I don't think so! I think there is a feeling of almost cooperation. There's no question that the opposition is there and that they're trying to do their job, which is to oppose, and to put forward what they consider to be an alternative government. But I think that the House is not tense. It's operating the way it should operate . . . I think that generally, the government is perceived to be doing a good job and notwithstanding that we get criticized by the opposition, they're just really fulfilling their role . . . But on any given day, there are certain tensions, but they don't permeate to a personal kind of tension . . . They are really there because members are committed to a certain political philosophy and they're there to debate strictly on an academic basis.

Even my critic (Mel Swart) who yells at me and screams at me, does it for his particular effect. I just laugh, not laugh at him, but laugh with him, because everybody chuckles when he does it and that's fine. That's fair. But when it's over, we certainly meet and we discuss things and I keep him informed as to what I'm doing. There's a genuine feeling of respect, I

think, of me for him and him for me.

EXCAL: What are your views of car insurance? I personally cannot afford to drive a car because of the high rates we're facing.

KWINTER: There's no question that there's a problem with car insurance rates. But having said that, it's a user pay system. What we are trying to do, in your case in particular, we're trying to get away from the categorization where all single males under 25 are paying the highest rates. And what I instructed the insurance industry to do is, to establish a data base—it will take them two years to do it—based on driving experience and accident record. So that you, age 20, will not be categorized with all the other people in your age group.

But what will happen is, that if you get your driver's license at age 16 and you now have four years driving experience (without) an accident, then you should be rated in the same way as a 35 year old male with four years driving experience and no accidents. The rating would be totally different, whereas people who have had accidents, who are the greatest risk, not as a class, but as an individual, will pay the highest rates. Now, that's something we are addressing.

Almost every day the NDP asks questions as to why we don't to a government insurance and they always use the example that Manitoba and British Columbia have cheaper car insurance rates than Ontario. What they don't acknowledge is that Ontario has always had higher insurance rates, even before those governments stepped in. And the reason we've had it is because we have more people, more cars, our accident rates are higher and the awards are higher. We are a far greater developed province as far as our economic development is concerned, and our people are higher paid. As a result, the awards are higher. Everything is higher! So even before the government got into the insurance business in BC and Manitoba, Ontario always had higher rates.

The other thing that I feel very strongly about, is that if governments go into the insurance business,

almost a loss leader. It's high, but if they didn't have their other revenues, it would be higher.

Now, if the government was to take on that role, they would be subsidizing the people for their car insurance. And that's a decision that the NDP has made and that's a decision that the government of BC has made. And it's like Rent Control. Once you institute it, whether it's working or not—and Rent Control creates more problems that it solves—no one will have the political will to change it. It would be political suicide to eliminate Rent Control. Same thing happens with Auto Insurance . . .

What it means is that those people who don't drive subsidize those people who do drive. And that's fine if you make that decision. We do it with our Health Care, and right now, a third of the budget of the province of Ontario goes to Health Care. Nine billion dollars. Now, that's a conscious decision that we've made, it's a part of our social net and we think that it's something that we as a government should be doing. We haven't made that decision as far as car insurance is concerned. If we did, then, sure we'd lower the rates by subsidizing them. We won't by bringing greater efficiency, by reducing the number of accidents, or by lessening the cost of repairs.

EXCAL: What about the drinking age? Should the government raise it?

KWINTER: . . . I established an advisory committee on liquor regulations (chaired by MPP Stephen Offer) to go across the province to it comes to profit. And of course, the NDP is saying that the insurance companies are making millions and millions of dollars. If the government were running it, there wouldn't be the profit motive and things would be cheaper. Well, in the auto section, for every dollar of premiums that's paid in Ontario, the insurance companies pay out a total of \$1.31 there would not be one less accident, there would not be one less repair, and there would be no less bureaucracy; knowing government, there would probably be more. The only thing that could be a savings is where other lines of insurance. So in effect, what is happening, is car insurance is

. . . The only way they can stay in business is they make money on their examine various questions, and I've asked them to look at that. They haven't reported to me yet, but I have certainly found that by talking to the Chairman . . . that there didn't seem to be any great desire to change the drinking age. Most of the representations they had were from students who said it should stay where it is . . . By and large, their feeling seemed to be that there didn't seem a movement to change the drinking age . . . I'm waiting for the report (which is about to be released), but I would assume that they will not be recommending that the drinking age be raised.

EXCAL: How do you feel about the barrage of conflict of interest investigations? Is it all a witch hunt or is it necessary?

KWINTER: Well, I have mixed feelings about it. I think that on the one hand, they are necessary. I think it's important if you are an elected official, you're a cabinet member or even an MPP, the public has a right to feel that you are not going to be benefitting from whatever position you have. I have no problems with that.

Having said that, I think that some of the proposals that are being proposed go too far . . . They are going to inhibit good quality people from running . . . If you really take the conflict of interest proposals to their logical extension, the only people that could run would be unemployed, incompetents because anyone else who has been competent, who has acquired certain assets, reached a certain strata in society, they have to give all of that up. The cost would be too high. They'd say, "Why do I need the aggravation of having to divest of everything I've accumulated just so someone can sit and take shots at me, and you know, condemn me?" There's got to be a balance. I think the proposals put forward by John Aird (the former lieutenant-governor of Ontario) and the legislation we'll be putting forward shortly, meet those criteria. I think that taking it any further than that would be doing a disservice to those people who should run. You're condemning the candidates to mediocre people.

EXCAL: Is there anything you dread as a minister?

KWINTER: No! I enjoy every minute of it. I thrive on it. I love it! I have no problem. What some people perceive as the adversity to me is part of it. I welcome it as much. I often have people saying, "Jeez, I wouldn't have that job for anything! Always under attack!" But I say I love it. I like the action.

EXCAL: At the end of your career as a minister, as a leader of government, how would you like to be remembered?

KWINTER: Well, I'd like to be remembered as someone who effected change . . . If I was to have an epitaph on my tombstone, I'd like it to say: "He effected change." I think that would be the ultimate compliment.

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