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**Official Report  
of Debates  
(Hansard)**

**Journal  
des débats  
(Hansard)**

**Monday 2 June 2003**

**Lundi 2 juin 2003**

Speaker  
Honourable Gary Carr

Président  
L'honorable Gary Carr

Clerk  
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Greffier  
Claude L. DesRosiers

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LEGISLATIVE ASSEMBLY  
OF ONTARIO

Monday 2 June 2003

ASSEMBLÉE LÉGISLATIVE  
DE L'ONTARIO

Lundi 2 juin 2003

*The House met at 1845.*

**ORDERS OF THE DAY**

ONTARIO HOME PROPERTY  
TAX RELIEF FOR SENIORS ACT, 2003  
LOI DE 2003 SUR L'ALLÈGEMENT  
DE L'IMPÔT FONCIER RÉSIDENTIEL  
POUR LES PERSONNES ÂGÉES  
DE L'ONTARIO

Mrs Ecker moved second reading of the following bill:

Bill 43, An Act to provide Ontario home property tax relief for seniors / Projet de loi 43, Loi prévoyant un allègement de l'impôt foncier résidentiel pour les personnes âgées de l'Ontario.

**The Acting Speaker (Mr David Christopherson):** Do you wish to make remarks, Minister?

**Hon Janet Ecker (Minister of Finance):** Yes, and I will be sharing my time with my colleague from Halton, and perhaps the MPP from Lambton-Kent-Middlesex, but definitely the MPP from Halton.

I think it's very appropriate to stand in the House today to begin the second reading debate on this new initiative for seniors at the beginning of June, which is Seniors' Month. I think the timing is quite appropriate. I'm very pleased to kick off second reading debate today.

As the members of the House will know, the budget that I introduced this spring—our fifth consecutive balanced budget, I should point out, the first time that has occurred since 1908—was a budget that was based very much on the input and advice that we received from people from all walks of life across the province. We actually engaged in one of the most extensive pre-budget consultation processes that has ever occurred. I was in over 17 communities. We visited, or I heard from, over 1,300 individuals representing many, many different organizations, from our agricultural community to our seniors community, health care, education, the business community, the social service sector—a wide range of people and organizations that provided input to the government.

There were a couple of priorities that came through all of those consultations as we sifted through the written material and the submissions. First of all, there was a continued recognition that tax relief is something that has contributed to the economic growth in this province,

something that is helping to support the job growth that we've seen, something that has helped our economy after 9/11 to bounce back very quickly and will, quite frankly, help us bounce back from the current challenge that we're seeing from SARS that has hit this province. Tax cuts, tax relief was very much seen as a priority that people wanted us to continue to focus on.

The second one, of course, dealt with the investments in the most important programs for people, for families, things like a stronger health care system, a good quality public education system, strong and safe communities—that was something we heard as well. The budget speaks to that in many ways.

We also heard about the need for accountability, more accountability for the tax dollars that we, in government, spend. Taxpayers acknowledge that there may well be increased investment in many areas, but they want to make sure that that money is being used for the priorities that they think are important, or that we're getting the results that they think are important. So increased accountability was something we heard a fair bit about as well.

**1850**

One of the unspoken priorities, one of the other concerns that came through loudly and clearly, was a concern about family, about children, about our parents, about our grandparents, and making sure that the supports and services were in place to keep our families strong as well. Certainly seniors are very much a part of our family. For all of us here in Ontario, when you look at how much this province has achieved, when you look at how prosperous this province is—the jobs we have, the quality of life we have—much of that is attributable to the hard work and the contributions our seniors have made over their lifetime. One of the steps we took in the budget was to recognize that contribution from seniors, to acknowledge that they are part of the success we enjoy today. We have chosen to do that by providing additional tax relief for our seniors.

The Ontario Home Property Tax Relief for Seniors Act, which is what we're debating tonight, if approved by the Legislature, would provide eligible seniors with a refund for the educational portion of the property tax they pay on their principal residence, whether they are renters or actual homeowners.

For many seniors who live on fixed incomes, rising costs like property taxes eat into the income they have. So the budget proposes to complete our government's commitment to provide further property tax relief and to provide that tax relief in a way that will be a real benefit

for seniors. One of the things we saw when we did our first property tax cut on the residential side was that many homeowners—many renters, many property owners—never actually saw that tax relief because many municipalities, for many valid reasons—and it's certainly not a criticism of municipalities—actually moved into that tax room, so people did not see that tax relief. We are proposing to complete our commitment on further residential property tax relief and to do that by focusing it on seniors.

Once this legislation is approved, seniors who own or rent their home, as I said, would be eligible for a credit that will reimburse them for the educational portion of their residential property tax. That will begin on July 1 this year, subject to passage of this legislation.

What that will mean is an average annual net saving of \$475 for each senior household in the province of Ontario. In total, we have over 945,000 households—senior renters or owners—that will benefit from this tax relief. It will be approximately \$450 million in tax relief going directly to our seniors—a very, very important support.

To qualify for this credit, owners or renters who are seniors will apply once a year for this rebate—again, this is a process that has occurred many times before. As soon as the legislation is passed, we will be providing information about how they can do that.

I think it is important to recognize that the Ontario Home Property Tax Relief for Seniors Act would provide relief over and above what is now offered by the existing Ontario tax credits program. Many seniors will know that they currently qualify for a combined property tax and sales tax credit that is aimed at low- and moderate-income seniors, and that continues. This is in addition to that. So every senior who is an owner or renter will benefit at the end of the day from this additional tax relief.

It's also important to recognize, because I know seniors who consider public education to be very important and I know some of the critics here in this Legislature and beyond have tried to say that tax relief for seniors is somehow going to result in a decrease in money available for public education, that that, quite simply, is not the case.

The money that goes to our schools—the increased money that is going to our school boards for our schools—is based on clear criteria: for example, the need in schools; the number of students. It is not at all based on the level of education property taxes that are being paid by seniors or others. I think they can rest assured that the relief they will receive, should the Legislature pass this bill, is not in any way diminishing, jeopardizing or threatening the increased investments we have and will continue to make in our schools.

I think it's also important to recognize that, as I said, many issues we addressed in this budget are important to seniors. For example, in other budget legislation that this chamber will be considering over the course of the next couple of weeks we're proposing that certain types of life leases be exempt from land transfer taxes. A life lease is a rather unique form of seniors' housing where seniors

receive the exclusive right to occupy a residential unit for life in return for an upfront payment and monthly payment fees. Life lease projects, such supports for seniors, are usually sponsored by religious or charitable groups and they provide a sense of community for seniors who are in that particular complex. Legislation that is before the House recognizes the unique nature of life leases. We propose to exempt from land transfer tax life leases that are sponsored by registered charities or other non-profit organizations. This exemption would be retroactive to when land transfer tax was applied to the unregistered property. This measure could result in average savings of approximately \$1,500 per unit—so another important support.

*Applause.*

**Hon Mrs Ecker:** Some applause here from my colleagues. This will be another important support to help seniors and their housing needs and to keep them independent in their homes.

It's also important to recognize that one of the things we see seniors and many families do is to accept the responsibility to care for infirm or dependent relatives, whether it's a spouse, parent or grandparent, to offer that care in our own homes, or perhaps to go out of our way to help our parent or grandparent stay in their own home and be independent there and incur costs and effort to do that. I think families who are able and can support their relatives, who can help give them a kind of care that can never be available in our retirement or nursing home institutions, despite the quality of the staff and the excellent work that they can do there, should be supported and encouraged to help their parents, grandparents or spouses, people with disabilities or dependent individuals. The proposals I've put forward in the budget seek to do that. We'll have a series of enhancements and improvements to tax credits for people with disabilities and family caregivers. We estimate that this increased tax support would provide annual benefits of approximately \$50 million to 165,000 family caregivers and people with disabilities, providing an average saving of about \$300 each.

We listen to the opposition across the way criticize this government when we provide tax relief for citizens. They like to portray that somehow or other it's some big corporation that is getting tax relief. Frankly, you can set aside for the moment for this debate the fact that if our business community does not have competitive tax rates, they do not stay here and invest here to provide new jobs for all our families that would benefit. Let's set that aside for a minute, because what the opposition would like people to believe, what they would like to see, is that somehow or other tax cuts or tax relief have no bearing on individuals, do not result in any benefits for individuals of families. This is quite the contrary. In our budgets, every piece of legislation we've brought forward has had tax relief for families, for individuals, for low-income residents etc—a great degree of tax relief for individuals. In this budget legislation we are proposing, to be discussed in the chamber this month, not only for

seniors on the property tax, but for life leases, as I mentioned, for caregivers, for people with disabilities, that is here. Other personal tax relief for individuals, those making \$75,000 or less, those at the low end, the modest-income Ontarians, more who are being relieved of having to pay any Ontario income tax—all that tax relief is targeted at individuals.

#### 1900

That is the tax relief the opposition is saying—with great pride, actually, they stand up and say, “We’re going to take that away. We’re going to take away tax relief from our seniors. We’re going to take away tax relief for modest-income Ontarians. We’re going to take away tax breaks for people who are caring for a relative with a disability in their home.” It’s unconscionable that they believe that is the right way to go. On this side of the House, we believe that additional tax relief—

#### *Interjections.*

**Hon Mrs Ecker:** I hear some noes across the way from the Liberal Party. He stood in this chamber when I asked him about the seniors’ tax credit—Mr Smitherman, who I guess I could call the favourite attack dog, somehow thinks we should just say to the families who are suffering in quarantine and isolation because of SARS or have had a family member ill with SARS or perhaps tragically have lost a family member. This is the party opposite that says, somehow or other, that we should say to them that they don’t count; we should go off and have an election; it doesn’t matter what they’re going through. This, coming from across the way, I thought was not only insensitive but totally outrageous. This is the same party that has promised to take away tax relief from our seniors. It does boggle the mind, but that is the position they are taking. We on this side of the House agree on and recognize the need for tax relief.

Additional tax relief is part of the economic plan this government has been following: a plan of tax relief, balanced budgets, debt repayment, paying down debt—again, this is the first government that’s actually been able to stop the increases in debt and start bringing down government debt by \$5 billion. Tax relief, balanced budgets, debt repayment, setting key spending priorities to make sure we are focusing our dollars on the programs that families see as most important—health and education—is the economic plan we have been following, and it is a plan that has been working for seniors and for people in all walks of life.

Over a million new jobs in this province that our families are benefiting from; economic growth that has been faster than our trading partners’ significant increases in single-parent family and two-parent family incomes over the last several years; home ownership, an extremely important measure of the strength of your community, also up—these are the benefits of the economic plan we’ve been following and why we are continuing with it, so that those improvements and benefits can continue.

In the budget, as I said, key investment priorities are health and education. We have indeed addressed that.

Those are important for seniors as well. I mentioned earlier that some seniors wanted to assure themselves that tax relief for them would not result in any reduction in money for schools. Certainly the record shows and the commitments we’ve made in our budgets show and the audited statements show that we’ve actually been spending more on public education in this province for seniors’ grandchildren to make sure they are getting the education they need. Frankly, when you look at the increases for our public education system, \$12.9 billion was being spent when we were first elected to office. With the improvements, that has gone up to over \$14 billion this year. The improvements for next school year, again in the budget, are over \$15 billion. You’re seeing improvements in funding. For example, one of the boards in my riding, the Durham public board, is seeing a \$30-million increase in the investment they have for schools—far beyond the growth of enrolment. As a matter of fact, the board has actually had a modest decrease in enrolment this year, but still we are putting new investments in, and we’re giving multi-year commitments on that funding as well. That’s an important priority for families.

Education is also an important priority for future economic growth, because if you believe, as we believe on this side of the House, that one of the government’s jobs is to make sure we are doing what we can do to support more economic growth, more jobs, more prosperity, a strong public education system is very much a way to do that, to make sure that our students are getting the skills, the tools they need to succeed in whatever job, profession or trade they wish to follow in their life.

I know a lot of members of this chamber are engaged in spending a lot of their free time out knocking on doors in their communities, and one of the things you hear from seniors is a concern to make sure that their grandchildren are receiving the education they need. This budget this year, as my budget last year and previous budgets by my colleague Minister Flaherty and by our current Premier, Premier Eves, has sought to address that priority in public education.

We’ve also taken significant steps again this year to improve health spending in Ontario, and again health spending that will benefit seniors immensely. Not only have we increased spending by close to \$2 billion for health care—a significant investment. When you look at the record of this government, we’ve increased health spending by \$10 billion; it’s almost half of our budget. It’s an incredibly significant investment, \$10 billion, even though the contribution from Ottawa has declined. The members in this House, certainly on this side of the House, appreciate that when our health care program began in this country—a program that Canadians see as one of the ways they define themselves as Canadians, by talking about our health care system here in Canada—that program was a 50-50 partnership between Ottawa and the provinces. Today it is only 17 cents on the dollar that we get from Ottawa, and that’s even with the increases that they’ve given it, because it had sunk to 10 cents on the dollar.

**Hon David H. Tsubouchi (Chair of the Management Board of Cabinet, Minister of Culture):** I hear a Liberal denying that over there.

**Hon Mrs Ecker:** Yes, that's right. The Liberals over there don't agree. They obviously haven't been paying attention to this. They certainly have not been out there as aggressively as Premier Harris was, as other Premiers, even Liberal Premiers across the country, as Premier Eves has been to say to Ottawa, first of all, "Thank you for going to 17 cents from 10 cents. Thank you, we're putting that money into health care." But we need to do more. They need to do more. We're prepared to do our part, we have, we've put that money on the table, we'll continue to do that, but we need to encourage Ottawa to do the same.

Again, as they're sitting there talking about the surpluses that they have in Ottawa—and listen, this is a good thing, that they have surpluses. But what that is, let's be clear, is more money that they've taken from our viewers out there tonight, if there is anyone who is watching this tonight. That's money that you don't have that they have taken for things they're not spending it on. I think we need to take—

*Interjection.*

**Hon Mrs Ecker:** What debt are they paying down? I hear from the honourable member, "Oh, they're paying down debt." Where did they pay down the debt this year? We've paid down \$5 billion on our debt. We've made sure that we keep doing that.

We certainly think that Ottawa—I've awakened them on the other side of the House—should continue to increase investments in health care, as every province is doing.

This money is going for investments in cancer research, for example. As we get older, we all face increased rates of cancer, and so we have made a significant investment, a \$1-billion investment in cancer research, because the experts have told us that if we focus our efforts, if we help them, we can actually find cures for some kinds of cancer. So we are putting our money again on the table, our commitment in real terms: \$1 billion for Ontarians for more cancer research.

**1910**

The other improvement that we made in this budget is support for more cataract surgeries. Again, for a senior who may well be active, independent, but needing cataract surgery, this is an important support for seniors. So new investments in our budget are going to increase procedures by some 15,000 cataract surgeries; very important.

In the budget, we talk about putting money forward for an action plan to help deal with osteoporosis, again something that many seniors are seeing and a challenge they're facing that can have significant negative impact on whether a senior can stay in their home. If they break a hip or whatever, sometimes that starts a terrible downward slide in terms of their health. It deteriorates. So we are putting in place an action plan to help prevent osteoporosis for our seniors.

An elder abuse strategy is also something that we have supported on this side of the House through our budget, because one of the hidden problems we've seen is seniors who are abused physically, mentally and emotionally by other relatives. It's a very tragic situation, and we are seeking to address that.

The Memory Project is one of the things—our seniors have incredible stories to tell us about their experiences and what they've learned—for example, veterans in World War I and World War II—to capture that live history from them. I think it's important to note that my colleague the Chair of the Management Board, Minister Tsubouchi is sitting with me tonight. He led the fight to make sure that the Ontario government was supporting the memorial at Juno Beach.

These are important contributions and supports for our seniors to recognize the contributions they've made, to make sure that we're capturing that living history, and that our children and grandchildren will remember it, know it, learn it and understand its significance.

We're also putting in important protection for Ontario retirement home residents, and increased long-term-care beds. In my riding, on the road that is not too far from my house, every time I go up there, there is a big sign that talks about the new Winbourne lodge, a SuperBuild project. My colleague the Minister for Long-Term Care, Mr Newman, and I were there to open it. It's a wonderful state-of-the-art facility. It's a place that all of us would be very proud to have our parents or grandparents live in. So again, it's an important investment that we've made here in Ontario to help support our seniors.

All of these things that we have put forward are important. They address the issues that I know seniors, whether parents or grandparents, are concerned about. We've had the opportunity to offer our seniors tax relief that will benefit them. Again, on this side of the House we see tax relief as a good step to take, as opposed to the Liberals on the other side, who don't believe in tax relief and want to take away the tax cuts that we have provided. This recognizes our seniors for the contributions they've made. It supports our seniors and helps them to live independent lives. It is through the hard work, commitment and lifetime contribution of our seniors that we have seen the benefits that we have all enjoyed here in Ontario—our prosperity, quality of life and freedom, because of the contributions of our seniors. So I would urge—and unfortunately I'm not very optimistic about what's going to happen with the Liberals across the way—all members of the House to support this legislation that we're debating tonight, the Ontario Home Property Tax Relief for Seniors Act, because it will benefit our parents, grandparents, aunts and uncles. It will make a significant improvement in the quality of their lives. So I hope at the end of the day, when they've thought about it, debated it and listened to my colleagues and I talk about the benefits, we can count on all members of the House supporting this very important legislation for our seniors.

**The Acting Speaker:** I understand the member for Halton wants to continue in the leadoff. Is that correct?

**Mr Ted Chudleigh (Halton):** I believe you understand correctly, Mr Speaker.

**The Acting Speaker:** You have the floor. Go for it.

**Mr Chudleigh:** Thank you.

**Hon Brad Clark (Minister of Labour):** Another senior.

**Mr Chudleigh:** “Another senior,” the member says. I’m not quite, but I’m rapidly closing, as we all are. We’re all getting a day older every day.

I want to thank the Minister of Finance for her wonderful comments, putting succinctly the importance of this bill to the people of Ontario. She mentioned briefly the seniors among us who served in the Second World War. June 6, barely four days away from now, is the day on which the Allied forces landed on Juno Beach and in fact the beaches of Normandy, Juno Beach being designated for the Canadians to land on. On June 6 this year we will be dedicating a monument to the Canadian soldiers who landed at that beach, gave of their lives and died on that beach, many of them. Some of them made it up to the headlands and on to fight the war. They did a valiant job, and many of them are now our seniors, the ones who represent so wonderfully the very best that is Canada. So it’s a pleasure for me to address this House and talk about how the government is going to continue to fulfill its commitment to seniors in Bill 43, the Ontario Home Property Tax Relief for Seniors Act, 2003.

After that great war, World War II, many of those seniors, many of the seniors of today, returned from that war and joined the workers in the plants and factories, on the farms and in the communities of Ontario during that war. That was one of the first times that women across this province worked in the factories, did men’s jobs, were part of the opening up of our society, the beginning, I suppose, of women’s liberation that recognized that people were all equal, that they could do these jobs when pressed into service and enjoyed the service that they took part in and did a wonderful job of it.

As we went from a society that was dependent on factories and manufacturing and became more involved in the opportunities that presented themselves in the service sector, in the higher levels of manufacturing and technology, as we moved into that area, our society opened up. The seniors of today helped people move from one sector of our society, which was primarily I think agricultural prior to the Second World War. A great proportion of our population, perhaps 60% to 70% of our population, was rural-based. After the Second World War that number has continued to decline until today. If you take the 80% of production on Ontario farms today, it is probably accomplished by less than 1.5% of our population.

It’s interesting, as you look at that particular statistic, as society has developed around the world, if you look at the ancient societies, the ones that achieved the greatest artistic developments were the societies that were able to feed themselves with less of their population involved. The Aztec culture that developed in Central Mexico was living in some extremely rich agricultural land. They

were able to crop that land extremely effectively so that the majority of their population didn’t have to work on the land. They were able to pursue other activities—pottery, manufacturing, hunting, whatever those activities were. Some of the artistic things that the Aztecs built were based on the fact that they could feed themselves very easily based on their very efficient agricultural production.

Much of that same philosophy is true in Ontario today. It is true today because our seniors of today were able to create the agricultural expertise that took our agricultural lands to the heights they’re at today. Surely we’re amongst the leaders throughout the world in our ability to produce food on a minimum of agricultural land.

#### 1920

This bill also acknowledges the contribution seniors have made in the past and what they continue to give their families and communities today. When I think of the number of volunteer seniors existing in my community today, it’s mind-boggling. They’re involved in almost every part of this society, whether it’s a Scout troupe or a Girl Guide troupe or whether it’s dealing with the cancer care system, where people are driving victims of cancer to treatments and back, people who can’t get there by themselves. Many of those very difficult kinds of volunteering jobs are done by seniors. That’s a wonderful thing for a community. It makes a community very, very strong.

If you look at the sports and activities that our youth are involved in, so often so many of the coaches and the people who drive to the park, the people who look after the needs of youth as they partake in sports, are seniors in our society, and they do such a wonderful job. In the culture area, whether it’s the little theatre that practises down the street—those things are, by and large, dominated by seniors who give to their community, have given all of their lives and continue to give to their community.

Ontario’s success and prosperity is due very much, in part, to the 1.5 million seniors who live in this province. They make this province the great place that it is to live in. Again, if you look at the seasons of the year, as we go through, the Santa Claus parade that takes place every year in your town is probably run and greatly staffed by seniors in our community.

**Interjection:** Including Santa.

**Mr Chudleigh:** Including Santa.

**Mr Marcel Beaubien (Lambton-Kent-Middlesex):** Well, sometimes; not always.

**Mr Chudleigh:** Well, Santa is very definitely a senior. So if we’re not going to be nice to seniors, we’re not going to be nice to Santa Claus. It’s hard to imagine that anyone doesn’t want to be nice to Santa Claus. Even though he’s more than six months away, he has got his elves out watching, and we have to be very careful. He’s keeping track of who’s going to be naughty and who’s going to be nice. So I want to tell you all, on both sides of this House, if you vote against this bill, Santa will mark it down. It will be a bad mark against you.

**Hon Mr Clark:** That’s because Santa is a senior.

**Mr Chudleigh:** Santa is a senior.

**Mr Gilles Bisson (Timmins-James Bay):** No, he's saying Santa's a whip.

**Mr Chudleigh:** Santa is the king of the seniors.

**Mr Frank Mazzilli (London-Fanshawe):** Actually, Santa came up with this idea during consultations.

*Interjections.*

**Mr Chudleigh:** Will Stewart and Michael Fogarty?

**Interjection:** Yes.

**Mr Chudleigh:** They are not seniors.

**Interjection:** Who is?

**Mr Chudleigh:** Will Stewart and Michael Fogarty are not seniors, but they're on their way to being seniors.

**Mr Beaubien:** They're heading toward seniorhood.

**Mr Chudleigh:** They're headed toward seniorhood, as are we all.

One of the other events in our communities that's just over now is the fireworks display that takes place on Victoria Day, and also July 1 now. It is setting off those fireworks that many of the fire departments do and, more often than not, the fire departments will bring in a senior. They will bring in a senior who has experience in how to handle pyrotechnics, and probably he may have learned that during his time in the Second World War in the army. That's another part that seniors are always more than willing to play. If something needs to be done, you'll find a senior and they'll be there to do it.

Seniors have really created an Ontario that is prosperous and proud. Ontario has moved from that old adage that we were hewers of wood and drawers of water. We've moved into the service sector. We've moved into the 21st century. That 21st century has put us amongst the leaders in the world as far as the quality of life in the place we live. Up until the last 10 years, Canada has been one of the best places in the world to live, if not number one. I think we were number one for seven years in a row, was it?

**Mr Beaubien:** Something like that.

**Mr Chudleigh:** We are number two or three now. You don't get there by accident, and so many of our seniors contributed in such a positive way to our getting there.

Our government recognizes and celebrates their achievements and the important roles they play in communities to help build a great quality of life. In fact, we have had the volunteerism awards for the last eight years of our government. This volunteerism recognizes the volunteer nature of seniors. Being involved in these award presentations for the last five or six years, it's amazing that when these people come forward they're receiving pins for five years of volunteerism or 10 or 15 years of volunteerism.

**Mr Beaubien:** What about the people with 50 years of service?

**Mr Chudleigh:** Some of them have 50 years of service. In your community as well. It happens in my community. I'm pleased to know that it happens in communities across Ontario. Some 50 years of service—and even in Stoney Creek. They have 50 years of service. It's

amazing that people will volunteer. It's got to be a labour of love. It's something that makes the quality of life in this province so positive, and we're so proud to be part of it. Our programs and services for seniors reflect our respect for them and include a broad range of initiatives from health care to safety and security to property tax cuts.

Almost every senior is a grandparent. One of the things that is incumbent on a grandparent—I happen to be a grandparent. I'm very proud of the fact I'm a grandparent.

**Mr Beaubien:** You're too young.

**Mr Chudleigh:** I'm a grandparent seven times. I have very productive children. I'm very proud of them. But I'm a grandparent seven times. It's one of your proudest moments when your grandchildren gather around you. I've got to be careful of this subject. I get a little teary when I talk about them. They really are a marvellous group. But they gather around, and the second-youngest one will look up and say, "Grandpa, can you tell us a story?"

**Hon Dan Newman (Associate Minister of Health and Long-Term Care):** Name names.

**Mr Chudleigh:** There's Chelsea, Tyler and Jennifer. And there's—

**Mr Mazzilli:** He can't remember them.

**Mr Chudleigh:** There's Ricky and there's Renee, whom we call Naynay. She's three and a half. She's the cutest little thing. Then there's Trevor and Tyler. I mentioned Trevor.

**Mr Beaubien:** You mentioned Tyler.

**Mr Chudleigh:** I didn't mention Trevor? And there's Lysay. Is that seven? That's all of them. I can also run through their birthdays, if you want. I know their birthdays. A good grandfather would always know the birthdays of his grandchildren.

**Mr Beaubien:** Do you know yours?

**Mr Chudleigh:** I know my birthday. It's just over. My birthday is the same as Marilyn Churley's and Bob Wood's. It's unusual that there are three birthdays in this House on the same day.

**Hon Mr Tsubouchi:** Same year too?

**Mr Chudleigh:** No, not the same year. I'm not sure who's younger. I shouldn't say. Marilyn Churley may get mad at me.

**Hon Mr Clark:** You're just a wealth of trivia.

**Mr Chudleigh:** Trivia comes to the floor when you have a lot of time.

We are proud of our commitment to seniors and are setting our goals to the highest standards for assisting seniors and their families, making Ontario the best place to live, work and raise a family. I'm sure anybody who has been watching this station or has been in this House for any length of time has heard us talk about living, working and raising a family in the best community in North America, the best community in the world.

But you know, part and parcel of that, part and parcel of every community is the seniors in that community and



how important they are to the community, which I've spoken about tonight.

Better health care for seniors: it's absolutely essential that we have health care that seniors can use when they need it, where they need it. It's very important, and we're committed to that. We've done so much in that area.

We want to ensure that our seniors have the supports they need to live safely and independently with dignity. Seniors are obviously happiest in their own homes where they can be surrounded by the things they're familiar with. We were talking about this at dinner tonight. It was interesting, we were defining the difference between stuff and junk. When you're surrounded by your things, that's stuff; when you're surrounded by somebody else's things, that's junk. So your stuff is good stuff, and that's what makes garage sales work.

I wander from the subject, I think.

### 1930

However, it's been a question of how we achieve this. How do we achieve the very best that is available for our seniors? We do this by investing in the areas that protect the health and well-being of seniors:

Home care—we're one of the leading jurisdictions in North America for home care;

Recreational opportunities—we're one of the leading jurisdictions in North America for recreational opportunities for seniors.

The 2003 Ontario budget introduced new initiatives that would help seniors remain in their homes and assist them with rising costs. The 2003 budget proposes to provide new property tax relief for seniors through Ontario's home property tax relief for seniors program. If approved, this bill would have the residential education property tax on seniors' principal residences refunded through this new tax program.

**Hon Mr Clark:** Who would vote against that?

**Mr Chudleigh:** I have no idea who would vote against that. It would be like voting against Santa Claus.

As the minister pointed out earlier this evening, that would mean about a \$475 reduction or grant to seniors in this province.

Educational property tax relief would be available to both senior homeowners and senior tenants and would be implemented in two stages. It's important to understand that both people who rent or lease and people who own their homes would be eligible for this grant. It's important to understand that.

In 2003, seniors who own or rent their homes would be eligible for a credit that would reimburse the education portion of the residential property tax they pay on their principal residence for the period after July 1, 2003—that's coming up in about 28 days. From July 1 on, seniors will not have to pay the education portion of their residential tax. That's a good thing.

I can't see how anyone would want to vote against that. I think we could probably pass this bill tonight, with the opposition's agreement.

Oh dear, I'm seeing some heads shaking the wrong way. We have a little gloomy face on there. I'll bet we

could change that to a happy face if we passed this bill tonight.

No, I'm still getting the little sad shakes. They're moving in the wrong direction.

It's a good thing that on this side of the House we have a majority. That means the seniors in this province will be protected and looked after.

In 2003, they're going to get six months of tax relief, but starting in 2004, their relief would be based on a full year's residential property tax paid.

**Mr Mazzilli:** That's important. They call me every day just to ask, "When does it start?"

**Mr Chudleigh:** It starts on July 1. This year they'll get a six-month credit, and in 2004, starting January 1—and January 1 is when 2004 will start—

*Laughter.*

**Mr Chudleigh:** This is an easy crowd to please, don't you think?

Starting in 2004—

*Interjections.*

**Mr Chudleigh:** I hope Hansard is getting down all this heckling, because I want to get even tomorrow.

Starting in 2004, seniors will get a full tax credit for the entire year.

When this bill is passed, this new tax relief for seniors program will provide \$450 million—

**Mr Beaubien:** How much?

**Mr Chudleigh:** —\$450 million in tax relief for seniors.

**Mr Mazzilli:** That's got to be the single largest tax decrease ever.

**Mr Chudleigh:** It's the single largest tax decrease dedicated to seniors ever passed in this province. The Liberals say they'll repeal it. The Liberals are against tax cuts. The Liberals know they can spend money better than you can. The Liberals are opposed to tax cuts. They're going to cancel half the tax cuts we've made in the last eight years.

If you want to pay higher taxes, if you want to have fewer jobs, vote for the Liberals. It's a proven fact. If you want more jobs, if you want lower taxes, vote for the Conservatives. It's as simple as that. It's going to be a very simple election when it's called next fall.

**Hon Mr Clark:** Correct the record: "if you want more tax cuts."

**Mr Chudleigh:** Didn't I say that?

**Hon Mr Clark:** No.

**Mr Chudleigh:** Apparently I didn't say, "if you want more tax cuts." Hansard will look after that; they're very good down there.

On an individual basis, that would mean an average net annual saving of \$475 for each of almost one million seniors in this province. It's a winner.

This new tax relief for seniors is an enhancement of Ontario's personal income tax system, which already provides a variety of tax cuts that recognize that senior citizens have lower average incomes than the population as a whole. That's grossly unfair. These people have given more throughout their lifetime and yet they have

lower average incomes than the population as a whole. These include Ontario's age credit and Ontario property and sales tax credits, which provide support to seniors and their families.

Seniors have also benefited from Ontario's broad-based tax cuts that we've made to date. In our first tenure, from 1995 to 1999, we cut personal tax rates. How much did we cut them? We cut that tax rate by 30%. That, in and of itself, was the largest tax cut Canadians have ever received from any provincial government or any federal government—30%.

What have we done in our second term, the term we're in now, from 1999 to today? We cut taxes again. We cut the tax rate of this province 20% in our second term. That would be the second-largest tax cut.

**Mr Wayne Wettlaufer (Kitchener Centre):** Did revenues go down?

**Mr Chudleigh:** Did revenues go down, my colleague asks? No, they didn't. It's the same concept as when you want your sales to go up in a retail operation: you put on a sale. You reduce your prices and you get more revenue. The same thing happens with tax cuts. You reduce taxes, there's more economic activity and people pay more taxes.

We created 1.1 million new jobs. Do you know what else happened? When we created 1.1 million new jobs, we had 1.1 million new taxpayers. Tax revenues went up. It's a simple concept. Apparently it's lost on the folks across the way. And in Ottawa, it isn't a concept they even talk about. It's a shame. This country could be the economic fire engine of the entire world if Ottawa would only look at Ontario's experience.

Furthermore, the budget also announces new benefits that would help infirm seniors and their family caregivers. How many among us look after their parents? We go over on a Saturday and maybe cut some grass. But there comes a time when your parents need more care than that, when they have to be looked after almost on a daily basis. The people who do that are saints in this world. They earn their angel's wings while here on earth, looking after our seniors, who are so important, who have done so much for this province and this country.

**1940**

To recognize that caregiving is the least we can do. So giving caregivers a tax cut and improvements to the non-refundable credit, supporting individuals with disabilities and family caregivers, will become effective as of January 1, 2003. That is last January. It will be retroactive. These enhancements would provide annual benefits of about \$50 million to about 165,000 family caregivers and people with disabilities.

There are people in my community, people who are spread throughout our communities, in Acton, Drumquin, Omagh, Milton, Georgetown, Oakville and Burlington, in the major centres and in the smallest towns of Morrisburg and Mohawk and those areas of our communities that are very small, in every one of those, who are caring for seniors, whether they be their mothers or fathers or whether they be their children who have unfortunately

been afflicted with something that requires parental care throughout a lifetime. So it's important that we recognize that care and that giving.

It is vital for seniors that the members of this Legislature pass this bill. Its passage would demonstrate to them that all parties agree that their past contributions deserve the recognition of the people of this Legislature and the people of this province.

**Mr Raminder Gill (Bramalea-Gore-Malton-Springdale):** They have paid their dues.

**Mr Chudleigh:** Seniors have paid their dues and they deserve nothing less than that recognition.

It would also demonstrate that the members of the Legislature support seniors' right to a safe and secure lifestyle. The Ontario government believes strongly in making sure that seniors have the best quality of life in safe and healthy communities. I think we have spent money and made commitments in those areas to back up those words.

Our commitment to supporting seniors involves many ministries throughout the government. Through the Ministry of Health and Long-Term Care, our government has increased health care funding from \$17.6 billion in 1995 to over \$27.6 billion this year—\$10 billion. Regardless of the fact that in 1997 the federal government took out \$2 billion, we made that up, plus another \$8 billion. We have spent \$10 billion. The only cuts to health care that have happened in Ontario have been from the federal government, a federal government that is peopled with a whole bunch of Liberals. This is an increase of \$10 billion since we came to office.

In 1998, our government committed to increasing its annual spending on long-term care by \$1.2 billion from 1998 to 2005. As the minister mentioned, it was during that period of time that the first commitment to long-term-care beds was made in this province in over 10 years. That would include the lost decade we had when the Liberals and NDP unfortunately were elected to office in this province. No new long-term-care beds were built during that lost decade of 10 years.

**Hon Mr Clark:** How long was that?

**Mr Chudleigh:** To the member from Stoney Point, a decade is usually 10 years.

**Hon Mr Clark:** Stoney Creek.

**Mr Chudleigh:** Stoney Point, Stoney Creek; it's close.

This plan to invest \$1.2 billion includes approximately \$700 million to fund the construction and operation costs of the 20,000 new long-term-care beds that I was talking about. It also includes \$55 million in increased annual spending on vital long-term-care community services such as visiting nurses, homemakers, Meals on Wheels and transportation services, the kinds of services that seniors need in order to stay in the home they have lived in for so many years, the home they are comfortable in, the home that their grandchildren come to visit them in. That's where they are happiest, that's where they need to be, and we as a government have to provide them with the funds and the opportunity to stay in that location for

as long as their health and vitality will allow them to. Funding new long-term-care beds is only part of our plan to provide residents in all long-term facilities with additional nursing and personal care.

To keep our seniors safe and secure, the province is also maintaining its support of communities. We are supporting our police and other public safety workers who risk their lives to protect us. In 1997 the government invested more than \$150 million in a wide range of initiatives designed to create a safer and more secure Ontario for our families and, in particular, our seniors. The community policing partnership program has put over 1,000 new police officers on the streets of Ontario. Forty-three of them, I might add, were put on the streets of Halton, something I'm very proud of. Special squads were established to combat organized crime. The community emergency response volunteers program is designed to become a vital component of the province's overall emergency and disaster management strategy. The program is encouraging retired public safety, security and health professionals to join so that seniors can continue to contribute to the communities that they live in, doing what they've been trained to do throughout a lifetime.

Much of what we enjoy today is a result of the hard work and sacrifice of Ontario's seniors. They deserve our appreciation through the bill we are debating today, as well as the many initiatives proposed in this budget. Again, I urge all members of this House to show their gratitude to our seniors by granting Bill 43 a speedy passage—a passage that we could do tonight. We can actually pass this bill tonight, but as I look across the floor, I'm seeing little sad heads shaking in the wrong way. I know that Santa Claus will be making a note.

**The Acting Speaker:** I think I can safely say, on behalf of all members in the House, thank you.

Questions and comments?

**Mr Ernie Parsons (Prince Edward-Hastings):** There's no one in this Legislature who wouldn't like to lower taxes. However, the reality is, and they know it, we cannot afford it. Let's look at what you've done to the seniors in your time here. We have seniors having to literally leave their homes because of the lack of home care. You've frozen the budgets. You've cut home care for seniors right across this province to the point where they can't stay in their own house. People with disabilities, and that includes—

*Interjection.*

**Mr Parsons:** Oh, don't blame the federal government. You've been here eight years. Have the guts to take a little responsibility for what you've done to seniors over the years. Quinte Healthcare is laying off nurses thanks to you people. While you want credit for health care, seniors who need the most health care are not getting it.

*Interjections.*

**The Acting Speaker:** All right, all right. Everybody just calm down.

Please continue.

**Mr Parsons:** They started it.

Seniors in this province cannot get a doctor. In my community, approximately 20,000 people cannot get a family doctor, an item of utmost concern to seniors, and there's absolutely nothing being done to help.

Cancer care: two thirds of the patients in Ontario identified with cancer cannot get treatment within the eight weeks recommended by your government. You set a goal that 33% at one stage should get care, but still two thirds are not getting care.

Affordable housing doesn't exist. This, as always, is not a level tax cut. It benefits the well-to-do; it does not benefit the average person. In fact, the average senior will need to take this money to pay. When we look at the cuts, Ted Rogers will save \$18,425 a year, more than the income for most seniors. Isabel Bassett will save \$7,035 a year—far, far more than the average senior.

**1950**

**Mr Michael Prue (Beaches-East York):** I thought Christmas was coming a little early, I heard so many references to Santa Claus. I think there must be some of Santa's happy little elves over there, busily building those toys that are going to get them elected.

It was quite an emotive argument. I heard all of the right buzzwords, and all of these things are true: we owe a great debt of gratitude to seniors; we owe a great debt of gratitude to those who fought in the Second World War and in Korea as well. These things are emotive and, sure, they're true. We all of course had parents, and some of us are lucky enough to still have parents, and we owe them gratitude as well. But the whole thing comes down to who can best use the money.

If you get the money or you get refunds simply because of your age, what is to stop someone from saying that children should get decreases, or that somebody who is 20 years old should get decreases, or somebody who is 30 or 40 or 50—you pick the age—because you have isolated a group and said that they should get money based on age, nothing else—age, not need? I would be the first to stand here and tell you that many people who are seniors are poor, and if you were about to say, "Let's give money to poor seniors," I would stand up to vote for your bill right now. But you're giving money to people who do not need it simply because they are older. With respect, one has to have a great deal of difficulty with such an argument. It is simply buying votes from the elderly.

**Hon Mr Clark:** Shame.

**Mr Prue:** Yes, you should be ashamed. You should absolutely be ashamed.

We need to get money to the disabled, to the poor, to those on welfare and to poor children. When you've looked after them, I think the seniors can be there too.

**Hon Mr Tsubouchi:** I'd like to respond to my colleague the member from Halton. He started his comments by referring to June 6 and Juno Beach. I had the pleasure and honour to be with the Premier this morning, along with Minister Runciman and Minister Hardeman, with an announcement about this memorial for our fallen war heroes here at Queen's Park. This reminded me of why we're doing this particular bill.

We did of course confirm the \$1 million committed to the Juno Beach project. We were joined today by Garth Webb, who is the president of the Juno Beach association, along with many other veterans, including a good friend of mine, Margaret Ackroyd, an entertainer during the war who has a huge commitment to Juno Beach. Major General Richard Rohmer has agreed to chair the project for our memorial. Major General Rohmer was telling me of his front seat to the action on Juno Beach on D-Day. He happened to be in a Mustang about 500 feet above the beach and he was there, just in case the Luftwaffe came in, to protect our troops. He said he could see our heroic Canadian troops engaging in D-Day.

That's why we should be doing things for seniors; that's why all of us believe that seniors are important to our communities. I can go on and on about the number of people—in fact, just earlier this year I was able to help present Queen's Golden Jubilee medals to some of the seniors and veterans in my own community, people like Margaret Ackroyd, whom I mentioned, or Wayne Baker, who was a paratrooper. We had a huge contribution from our seniors. It's time that we recognized how important they are to all of us. I believe we all agree that seniors are important to all of us, but this is just a small part of what they do.

As the member from Halton indicated, after they had their commitment in terms of World War II and the Korean War, they came back to Canada to construct and build our nation. These are the people we need to be thankful to and to respect and honour. That's why I support this bill today.

**M. Jean-Marc Lalonde (Glengarry-Prescott-Russell):** Je dois dire que je suis pleinement d'accord avec mon collègue de Prince Edward-Hastings lorsqu'il dit que ce gouvernement se vante toujours de réduire les impôts, et lorsqu'on dit qu'on réduit les impôts, presque à chaque fois, nous allons procéder à du délestage, du down-loading, qu'on est porté à dire, soit aux municipalités, ou dire maintenant aux personnes âgées, « Vos visites que vous avez chez vous une fois par semaine, maintenant elles vont être réduites à une fois par deux semaines. » Est-ce que nous allons procéder aussi avec une augmentation du coût lorsque nous allons chercher nos médicaments? Actuellement, dépendamment du revenu, c'est 2 \$ ou 6 \$. Encore là, le gouvernement doit aller chercher ces 450 \$ millions-là quelque part.

Lorsque je regarde le déficit, ou la dette accumulée, que ce gouvernement-là a créé depuis son entrée au pouvoir en 1995, le gouvernement conservateur a augmenté notre dette de 21 \$ milliards. Aujourd'hui je vois dans une découpe de journal du vendredi dernier que l'on est revenu sur notre décision. Mais la chose la plus importante avec ce projet de loi-là : où est la réglementation?

Nous savons, lorsque nous regardons le projet qui avait été déposé sur la gestion des éléments nutritifs—la réglementation n'est pas sortie—que nous avons reçu des pressions. Puis, tous les gens s'attendent d'avoir un rabais, et ce n'est pas un rabais; c'est un crédit d'impôt.

Lorsque c'est un crédit d'impôt, depuis que l'annonce était faite lors du lancement du budget à l'entrepôt de pièces d'auto Magna, les gens nous ont appelé et ils ont dit, « Quand est-ce qu'on va recevoir notre chèque? » Aujourd'hui je n'aurai pas peur de leur dire, « Vous n'aurez aucun chèque. Vous allez avoir un crédit d'impôt si vous payez déjà des impôts. »

**The Acting Speaker:** The member for Halton now has two minutes to respond.

**Mr Chudleigh:** I thank the member for Prince Edward-Hastings for his comments, as well as the member for Beaches-East York, who mentioned that he does respect the seniors' contributions to Ontario and he thanks them for their contributions to Ontario. That is halfway there. I think it will be easy for this member to vote for this bill in thanking those seniors and recognizing their contributions. But he talks about who else might need this money. That is the great challenge of government, to see where you spend your money. You mentioned children. Well, our Early Years program for children: the Chair of Management Board could tell us how much money we're spending on Early Years for children. It's millions of dollars. It is a leading program across North America, as is our program for children under six years of age for autism, a leading program across North America in identifying as early as two years old autistic children and working with them so that they can become productive members of our society, if we can find these children prior—

**Hon Mr Tsubouchi:** One hundred and fifty-two million.

**Mr Chudleigh:** It's \$152 million. So, yes, we are spending money in those areas. But we're also spending money with seniors. Given the contribution to our society that seniors have made, I think they deserve it. The member for Markham, the Chair of Management Board, pointed out on my comments on the Juno monument—I'm not sure I mentioned it—that that monument was constructed in my riding of Halton. I'm very pleased and honoured that it was created there, as it sits on that beach and looks out over the English Channel. It will be there for eternity and it came from the great riding of Halton.

**The Acting Speaker:** The floor is now open for further debate.

**Mr Michael A. Brown (Algoma-Manitoulin):** First I would like unanimous consent to stand down our lead speech on this matter. Then we would be able to go into normal rotation of 20-minute speeches.

**The Acting Speaker:** You've heard the request. Is it agreed? I heard no noes, so it is approved. I think that works. You now have the floor for 20 minutes.

**Mr Brown:** I am delighted, I think, to be here to be able to speak to this particular piece of legislation this evening. I think all of us understand the great contributions of seniors to this province and indeed to this nation. That is not a question. The question is, how would we recognize that? What the government is proposing here is probably the most cumbersome, ill-advised way anyone could think of in recognizing the efforts of senior citizens in Ontario.

**2000**

I don't think the Minister of Finance has actually read this bill; her remarks didn't seem to reflect that. This bill appears to provide a tax credit for seniors on the basis of their education tax; what education tax they're purported to be paying. Well, I did a little looking in my own constituency regarding how much that would be. I looked at municipalities like Assiginack, Blind River, central Manitoulin, Chapleau, Dubreuilville, Elliot Lake, Espanola, Gore Bay, Hilton Beach, Huron Shores, Manitowadge, Michipicoten, northeastern Manitoulin and the islands and others. About \$300 is the average amount an average household would pay in education property tax in those municipalities. I'm told by legislative research that around \$300 is the amount that would be paid in northeastern Ontario in general.

Where the number that the government seems to float of \$475 comes from is beyond me, because it certainly doesn't reflect whatsoever the numbers that I see in my constituency. To suggest that each senior is Algoma-Manitoulin would receive \$475 doesn't even take into account that in most households there are two seniors, not one. So if you do the numbers in the constituency, at best \$10 to \$15 each is the amount of money we're talking about.

What do you weigh that against? You weigh that against the fact that 115,000 people, mostly seniors, have been cut off home care in the last year; 115,000 people who needed home care to stay in their own homes have been cut off by this government in the last year. On Manitoulin Island we have lost the only home care office we ever had; it doesn't exist. It is now administered from Espanola. In the Elliot Lake area, I have people in my office tell me that they weren't going to be able to exist without the support that home care provided, and they can't.

Now, the cost of providing home care that is needed in the communities in Ontario, according to the community care access centres themselves, is approximately \$100 million. This measure is to cost \$475 million. It's a question of value. If you think that the people with low income who are frail and have difficulty staying in their own home or apartment will benefit from this measure and not from a measure that will provide the funding to home care, then you should vote for this. If you believe, however, that the 115,000 people this government cut off last year would be better off with home care being provided to them, you should not vote for this. That's pretty much as clear as it gets.

If you want to bring our nursing homes and homes for the aged, the number of nursing hours, the amount of care they receive in their facilities up to the level of Saskatchewan, I believe the cost for that is in the \$300-million to \$400-million range.

If you did those two things, you could not afford the \$475 million you're earmarking for this program. That's the choice you're asking us to make here in the Legislature: either you fund long-term-care facilities and home care or you provide a broad-based tax credit that has

absolutely nothing to do with your total income or the total value of your property. I find this is an easy choice for most people. Most people would say that we have an obligation to look after those in society who have the least ability to look after themselves. They don't think that Ted Rogers deserves \$18,425 as a property tax credit. They don't believe that Ken Thomson needs to get \$17,755 a year or that Peter Munk deserves \$17,755 or Hal Jackman a little more than \$12,000 or Isabel Bassett a little more than \$7,000.

The average senior citizen living in the average household in Algoma-Manitoulin will receive less than \$300, and they will not have home care available to them the way they should, and they will not have care for their loved ones or for themselves in nursing homes.

This is the same government that this very year is increasing the fees to all people in long-term care. My math might not be totally accurate to the dime, but it is in the neighbourhood of \$700 a resident this year—a \$700 increase for each and every resident in a long-term-care facility, or if you're an average person on old age pension and receiving some small pensions from other places, you may receive about \$300 maximum. That's the choice you're asked to make.

You say, on your side, that what we should have is a seniors' tax credit—by the way, it's not really a tax credit; it's a tax grant. You have to apply for this; there's nothing automatic. This is the most cumbersome administrative bill you could possibly have conceived, because you have to apply. You would have to apply and, guess what, Premier Ernie is going to bring you the cheque. He's going to be able to say, "I bring you the cheque. Here's your cheque." This year, he'll bring you a cheque for maybe \$150 if you apply.

**Ms Caroline Di Cocco (Sarnia-Lambton):** If you apply.

**Mr Brown:** If you apply.

We do have a tax credit system for seniors already in place. It provides quite generous seniors' tax credits to those people who have incomes of \$22,000 or less and then diminishes up to about \$40,000, if my memory serves, as it kind of graduates out. If you really wanted to do something along the tax credit line, you would put more money into that program, change the floor of that and maybe increase it to \$30,000 or \$35,000—totally eliminate property taxes for a lot of people. That would be a huge assistance and, do you know what, it's easily administered through the income tax system and wouldn't cost you a dime to administer because the present one already exists.

This is just plain bad policy, but it might be good politics, because that's what this bill is really about. This bill isn't about good policy for seniors. It isn't about making sure seniors can stay in their homes. It isn't about thanking seniors for all their many contributions to our society over the years. It isn't about any of that. It is about a government that has been watching the polls way too closely. It's a government that has looked at the Compass polling. Remember how two or three weeks ago

we saw: “This is what we need to win the election”? “We need a few more votes here. Well, if we spend \$475 million on senior citizens, we can buy enough votes to get us three or four.”

Some genius in the backroom is figuring out how many seats that’ll get you. And that’s where some of this other great stuff comes from—the mortgage deductibility—

**Mr Bisson:** It’s not me. You said, “In the backroom.” It’s not me.

**Mr Brown:** I wasn’t thinking it was you.

The rest of these so-called tax measures have nothing to do with good public policy. They have to do with trying to move your polling numbers.

#### 2010

I was talking to people across the province. I was fortunate enough to be picked up on some newscasts. What I suggested was if a pollster calls you—and I’m going to suggest that again today—under no circumstance answer anything other than, “I am going to vote Conservative.” We need those polls to move. We need the Conservative Party to improve in their popularity in this province, and then we could have this election. If we could have this election, we wouldn’t have bad public policy that is being dressed up and masqueraded as—all it’s about is trying to buy votes with people’s own money.

This is the government. My friends would know this. Talk about Standard and Poors: Standard and Poors says you’ve got a gap in your budget—

**Ms Di Cocco:** Two billion.

**Mr Brown:** No, I think Standard and Poors is only about \$1.6 billion. If you look at the Dominion Bond Rating Service, they say that \$2.2 billion out of that—

**Mr Wettlaufer:** Did they cut our credit rating?

**Mr Brown:** The member from Kitchener Centre wants to know if they cut their bond rating. No, that will happen after your next budget, if you’re still here.

**Mr Wettlaufer:** No, no, no.

**Mr Brown:** You still do not have the bond rating that we had in this province in 1990, so I wouldn’t be too excited about that over there.

The Dominion Bond Rating Service tells us—now, they’re a very political group. They really care about who’s running government. They couldn’t care less. What they care about is whether governments can pay their bills. The Dominion Bond Rating Service says you’re \$2.2 billion in debt this year. You were \$700 million from last year, under the way they account for things. Frankly, that’s the way it should be accounted for. They don’t care about Liberals, Conservatives, New Democrats, Rhinos—whatever. What they care about is the fiscal position of the province of Ontario.

**Mr Wettlaufer:** And you guys demonstrated in five years that you really knew a lot about fiscal positions.

**Mr Brown:** Yes, and that’s why the Peterson government had the highest rating you could have.

**Mr Wettlaufer:** No.

**Mr Brown:** Yes. That happens to be the truth. But, nevertheless, that’s ancient history. What we’re talking about is now, and what we’re talking about is a seniors’ tax credit.

#### *Interjections.*

**The Acting Speaker:** Order.

**Mr Brown:** I think I’ve been teasing the bears, Mr Speaker.

This bill does not prescribe how this is to happen. All of this happens by regulation, by the way. There is no cap to the amount of money that can go to a particular senior. It doesn’t speak to, in any way that I can find, the situation where one person may be a senior and one may not in a household. How does that work? I don’t know. Both names would probably be on the deed, in most situations. A married couple: what happens? It doesn’t say. It doesn’t say what the percentages really are. It implies that the tax reduction will be somewhat similar to the education property tax—which, by the way, I think most Ontarians don’t know they’re paying, because they were told in 1995 that you were getting rid of all that residential property tax for education. They thought you’d already done it. I guess that didn’t happen. It’s fair enough that the rest of us do pay that.

You must file this application “within two years after the end of the year to which the tax credit relates or within such longer period as may be prescribed by regulation.” Again, you have to be proactive. You have to file with the province of Ontario a request, on a form yet to be determined, to a bureaucracy yet to be created, to send out a cheque for an amount yet to be determined—on what basis? The act itself does not say so.

I would suggest to you that this is bad public policy. It does not do what the government purports it to do. It purports it to be supporting seniors when in fact nothing could be further from the truth. It is a relatively small amount of money for the average senior, and with huge administrative costs, it means that important programs that seniors rely on will not be funded. It means that home care for 115,000, mostly seniors, will not be restored. It means that we will not have the increases in funding to our long-term-care facilities that would bring them up to levels approaching that of the province of Saskatchewan. It means that we do not get three baths a week in nursing homes, as was formerly the case; we’ll be lucky to get one. It means that the former requirement of 2.25 hours per day in nursing homes for nursing services will not occur. That’s what this means.

This is a cheap, shallow ploy to get seniors’ votes, and seniors are not going to buy into it. As a matter of fact, CARP, one of the organizations that represents seniors in this province, says exactly what I have just said. If the other members believe that seniors should have large cuts to programming, large cuts to health care, and should pay for prescriptions, as this government introduced—that’s what CARP says. CARP says that this is a foolish program. This is a program that does not work; it won’t achieve what the government wants it to.

I think that perhaps we should reflect a little bit on what seniors have told me. I was at a number of events in

my constituency over the weekend. Not one of them came up to me and said, "I'm looking forward to seniors' tax credits." Not one.

**Mr Bisson:** They're saying, "Call the election."

**Mr Brown:** Actually, you're right. They were saying, "When are they calling the election?"

**Hon Norman W. Sterling (Attorney General, minister responsible for native affairs):** They know you're against it. Why would they tell you that?

**Mr Brown:** Maybe they might want to change my mind, Minister.

They talked to me about home care. They talked to me about long-term care. They talked to me about services that are no longer available that were once available to them. They talked to me about their hopes for their children and grandchildren. They talked about educating those children. They're wondering why a government would not want money available to educate young people. They're wondering about the double cohort, because many of them have grandchildren who are going off to college or university. They're wondering about class size. They're wondering about whether there's residence available. They're wondering about how young people are going to be able to afford to buy their first home. They're wondering about whether there will be opportunities like there were for them in this society in the last century.

They have a lot of questions, but the last thing they're worried about is whether they are going to be able to qualify for some kind of half-baked property tax credit, which goes proportionately to the more wealthy seniors and disproportionately to the ones who need it, when we already have a program that could be easily enhanced, if that's what you want to do, to provide strong support for seniors in the lower- and mid-income groups in our society. This is simply a way to attempt to buy votes and it simply will not work.

*Applause.*

**Mr Wettlaufer:** Not a lot of applause over there.

**Mr Brown:** I know.

**The Acting Speaker:** Members now have up to two minutes for questions or comments.

2020

**Mr Bisson:** The member from Algoma-Manitoulin raises what is central to this debate, and that is, how much of this is actually policy and how much of this is actually politics? That's really the point that he raises. It's an interesting point for debate, because if the stated policy of the government, the objective, was, "We want to find a way to put more money in the pockets of seniors," there's a whole bunch of other ways you can do this that would be a lot simpler. For example, you can change the Income Tax Act. This government has changed income tax rules in Ontario a number of times, where they've reduced taxes. That's something they want to take some credit for, and we understand that. Why didn't they say, "If we're going to make this universal, why not do an income tax reduction to all those people above age 65?" or whatever the criteria might be? At

least in that way, there would be some universality to what they're doing. So I say to myself, if it's not a stated policy of where they're going, then it's got to be about politics. It's a really sexy thing to be able to say to seniors and the general population out there, "There's an election around the corner. We're trying to find a couple of issues that we think might be popular with the public, so we're going to allow people to deduct the income tax portion charged to their property tax bill." Quite frankly, I think the member got it right: this is more about politics and has very much less to do with the actual policy. I'll have an opportunity a little bit later to speak about that in some detail, but I think it's a point worth making.

The other thing in regard to how you administer this is that it seems to me we're creating—and for a government who says they don't believe in creating bureaucracies, you're creating a heck of a bureaucracy by way of this program. It would have been a lot simpler to do a change on the income tax form than to have a process where people have to apply for a rebate. I'll speak to that a little bit later as well.

**Hon Mr Newman:** I want to comment on the member for Algoma-Manitoulin and his remarks this evening regarding the seniors' property tax credit. I think he failed to mention that this proposed property tax credit would affect not just homeowners but tenants as well, and that's a good thing. It's a way of putting additional dollars into the pockets of seniors, allowing them to keep more of what they earned in the first place.

He also talked about having broader tax cuts across all sectors of the economy with respect to seniors. I can tell you that there are literally thousands of seniors in Ontario who no longer pay any provincial income tax because of the tax cuts of this government over the past eight years and, I might remind everyone, tax cuts he voted against each and every time in this House. There are literally thousands across the province who are no longer paying personal income tax in Ontario but continue to be charged income tax by the federal government. I think the federal government should start reducing taxes for seniors on a large scale across the province.

The government does take seniors in this province very seriously, and seniors' issues in particular. I can tell you that's why we embarked upon a very ambitious plan to build 20,000 new long-term-care beds across the province—some of them in his own community—as well as to rebuild some 16,000 beds in the older facilities across the province that didn't meet the new design standards. That's part of our \$1.2-billion initiative to improve long-term-care services in this province. I thought he might want to talk about that.

I thought he might also have touched on the subject of long-term care and the increase in funding for nursing and personal care that took effect last August 1 in this province—100 million additional dollars being put into the system for nursing and personal care. He shakes his head no. I just say to the member opposite, don't confuse that \$100 million with the \$100 million we announced on Thursday for long-term-care facilities. That's \$200 mil-

lion for long-term care just in the last 10 months, 200 million additional dollars of long-term-care money going to our seniors in Ontario.

**Ms Di Cocco:** I have to say that the member for Algoma-Manitoulin gave a clear and factual view of what this bill actually is. This is about a grant that has to be applied for. There are more questions from this bill than there are answers. After going through it, I believe it really is poor public policy and is more about a political gimmick, if you want. That's what it is: to buy votes. That's what this bill really is all about. The \$600 extra that is being charged to all of the seniors in long-term care, the 15% that was put into place, I guess, last summer, and now they are going to divvy it up over the next three years. But it's \$600 extra every year.

Here we have a ploy by the government, again. It's basically to buy votes. It's not about enhancing the welfare and the well-being of seniors in this province, yes, who have contributed a great deal.

I spoke to a senior the other day. She is in her 70s and is looking after a very elderly mother. Do you know the hospital called her and asked if she would go to the X-ray with her mother because they only had one person on staff and she needed to be held up? She said, "I don't know what this province is coming to, but we had better care a number of years ago than we do now."

So that's what really is at stake.

**The Acting Speaker:** One last question or comment?

**Mr Prue:** I listened to what the member from Algoma-Manitoulin had to say, and I'd like to comment, really, on his research. He gave examples about seniors. He gave good examples about seniors who are in poverty, and he gave examples of the minority of seniors who are very rich.

We like to think of seniors—or perhaps many politicians who speak about seniors—as a monolithic group: poor people living alone, people living in destitution or poverty, people who have paid their debts. You have this sort of visual image of what seniors are.

But I would suggest the member has hit that nail on the head, because seniors are as diverse a group as any other group in society. There are those who have come from wealthy backgrounds and have maintained wealth throughout their lives. There are those who have been wealthy but have suddenly found themselves poor in old age. There are those who have been poor all their lives. So I think that to speak of seniors as one group is a way of doing disservice to them.

What we need to do and what this government needs to do is to say that all seniors are not the same, just as all people are not the same, and we need to look at a way of funding those who need it most.

I was up earlier, and I talked about people who need it the most. Surely the thousands or tens of thousands of children in this city who live in poverty need our attention. Certainly seniors who live in poverty and who cannot afford the rent and who are starting to lose their housing need our help. Surely those people who are on disability allowance and who get \$930 a month and

haven't seen it raised for seven or eight years need our help. That's where the focus here should be going.

As the member said, I don't think the Peter Munks of this world need the money quite as much as those who are living in poverty. I commend him for what he had to say.

**The Acting Speaker:** The member for Algoma-Manitoulin now has up to two minutes to respond.

**Mr Brown:** I'd like to thank the member for Timmins-James Bay, the Associate Minister of Health and Long-Term Care, the member for Sarnia-Lambton and the member for Beaches-East York for their comments.

I would just like to tell the House that there are senior citizens in Wawa or Bruce Mines or on St Joseph Island who have seen absolutely huge increases in their electricity bill—or the seniors anywhere, perhaps on Manitoulin Island or in the smaller communities like Gore Bay or Manitowaning or Sheguiandah, who are going to see absolutely incredible increases in the price of having water delivered to their homes. Even in my home community in Billings, we are looking at astronomical increases in the cost of providing clean water to our homes through the municipal systems.

We've seen tremendous increases in many places in natural gas—retroactive costs in natural gas being assessed—under this government.

Clearly, many of our seniors need additional money. That isn't the question. The question really is, why would any government choose a cumbersome program like the one they're providing here? I don't have the numbers, so maybe the next government speaker will want to stand up and say, "You know what? Some 90% of this money goes to people whose incomes are less than \$20,000." I don't think that's the case and I don't think they'll say it, because it's probably exactly the opposite.

This is an ill-conceived, vote-buying program.

**2030**

**The Acting Speaker:** It is now time for the leadoff speech for the third party.

**Mr Bisson:** Thank you very much, Mr Speaker. I'm so glad you are in the chair tonight because I get an opportunity to do what otherwise would be your lead. I know you're really sad that you're not able to be over here to do it. I can see you from here.

The good thing about this is that it's a tax measure. That means to say the subject matter gets a little bit wider as we get into these particular bills. First of all, let me deal with the bill and then relate to that some of the choices I think the government could make to affect seniors in a positive way in Ontario.

This is about choice. It's about saying that a government has different mechanisms at its disposal to try to find a way to make life more bearable for people in different classes of our society. Clearly, government could choose to do a number of things to assist seniors, and I'll talk about that a little bit later. We could invest in our health care system. We could invest in our long-term-care system. We could invest in public housing. We



could invest in policing, to make sure that our communities are safe. We could invest in transit. There are a number of ways that government can invest to really make a positive impact on people's lives.

Instead, this government has made an interesting choice. If you ask seniors the straight-up question, "Do you think what the government's offering is something you would like?" probably most seniors would say yes. After all, who doesn't like a few extra bucks in their pocket at the end of the year? So from a straight-up, straight-down question, it's not a bad thing for a senior listening to what the government has to say about this, but you have to ask yourself the question, what other choices could the government have made? That's really what I want to focus on, because I think this government is saying reams about itself and about where it finds itself politically when it comes to this particular choice they've made.

First of all, I believe the choice was made for political reasons. This is not a policy issue. I can't believe for a minute that the government has made this particular decision as a policy decision in order to advance something for seniors. This is politics, pure and simple. The government has decided, by looking at the polls, that they're vulnerable. They were hoping they would be somewhere in the high 30s or low 40s this spring so they would be in a position to call an election.

The government has made a choice. As they looked at the polls, they wished to be in the high 30s or low 40s. They wished to be in a position this spring, at the end of the fourth year of their mandate, to call a provincial election. Fortunately for us and unfortunately for the Tories—and by us, I mean the public; I don't mean just us New Democrats; I'm talking about the public in general—they are not anywhere near the kind of numbers they want to call an election.

As they looked at the polling numbers, at one point they were at 32%, then they dropped down to about 28%, and they said, "What do we have to do to bring the numbers back up again?" So they went to the polls and they tried to look at what some of the hot-button issues are. We know Mike Harris was very good at figuring out the hot-button issues in 1995 when they were swept to power. They said, "We've got to do something for seniors, because, after all, who can say anything against seniors?" They decided they needed to find some hot-button issues to try to garner votes, not only from seniors but their families and people in general in our society who do care—and I think rightfully so—about how seniors are being treated.

After all, there's an old saying that says a society is best measured by the way it reflects those people within its society who are least able to defend themselves, and by and large, those are kids and elderly people, or older seniors. I wouldn't say newer ones. Most of them are probably in better shape than I am. You should see some of these guys. There's a gentleman, Mr Ciccione, 85 or 86 years old, who every day rides his bike from South Porcupine to Schumacher. I'll tell you, there are some

seniors out there who are in far better shape than some people half their age. So let's not pity them too much, because we have a lot of seniors out there who are in pretty good shape. I'd have a hard time trying to ride that bike the same distance, and I'm half the age of 85—well, almost.

The point I make is that the government decided to do this because they saw this as a carrot to offer in the upcoming election. They hoped that by announcing this measure, both in the throne speech and later by way of unrolling their platform as they did at the end of May, it would give them the bump they needed to go out to the polls. On the way to the polls, do you know what they found? They're not getting the bump they looked for.

You've got to say to yourself that the public, by and large, gets it. The only ones who are not really getting it are the government and the public, I think, for a couple of reasons—because they're tired of this government. When you look at the latest polls that have come out, over half the people in Ontario are saying they want a change. That indicates to me that people are tired of what the government's been doing and most people in their own way, not understanding all the details—because far too often people don't understand the details about what's happening at Queen's Park. But people in general, as they looked at this particular measure, said, "It's not enough of a vote-getter for me to switch my vote." I think most people understand this for what it is. It's about politics and less about substance.

Why is the government—this is really the key issue—today, prior to the next general election, introducing this bill for passage? I think they understand, as the polls indicated, that there's nobody out in the public who really believes the government would actually deliver on this, should they promise it going into the next election. That's why they've put this in now. They're saying, "Here's something we can put in. We can have it introduced in the Legislature and have the full debate." I haven't read the bill, but it'll be interesting to know—is this bill proclaimed by automatic date or is it by cabinet? I'm just looking for the clerks to send me up a note if this bill is proclaimed by date or by cabinet. It'll be interesting to know what happens with this particular bill.

What's interesting is that the government introduced this bill wanting to pass it because then they've got the issue going into the election, saying, "It's not something we're promising you; it's something we've done. Look who voted against it. It's those guys." In his all-candidates meeting Dan Newman stands and says, "How can you vote for that Liberal candidate? How can you vote for that NDP candidate? They voted against seniors." It's all about politics.

It's like me in the upcoming provincial election. As you guys go off with your banning the right to strike for teachers, I'll be there with my two colleagues who are running, both the Liberal and Conservative, and I'll be saying, "Remember Dalton McGuinty. Look at his bill. He's in favour of banning the right to strike to workers." It's politics. OK, fine, but let's be clear about what this is

all about. This is about trying to find a wedge issue for the Conservatives to position themselves for the next election. That's why I say it has little to do with policy and more to do with politics.

What kind of choices could the government have made? Before I go there, you have to ask yourself the second question from a policy perspective: who's going to benefit from this? By and large it's property owners with pretty big pieces of property. If I happen to be a property owner or an apartment dweller who lives in a place that's worth \$80,000 or \$120,000, I'm going to get far less than, let's say, somebody who has a building that's worth \$1 million or \$6 million, if it's an estate. From the perspective of policy, you would think that where you give the most help is to the people who need it the most. You would think that's the way we do it. Do we need to help a senior who has a \$1-million property more than we help a senior who's living in an apartment in a subsidized unit somewhere in Ontario? I think it's a fair policy question.

I'm going to get the answer to my question. I love the clerks of the Legislature. They're always on the ball. Somebody walked into the House. Thank you. I got the answer to my question. I'll come back to that in a minute.

As I say, basically it's interesting from a policy perspective who it is the government's trying to help. I would think as legislators, if we're going to direct any kind of money toward rebate on taxes or by way of programs, we want to help those people who need it the most. I would say, like my good friend Mr Prue from Beaches-East York did a couple of minutes ago, if we're trying to direct dollars, is it the \$1-million property owner who needs it most or is it the senior on a fixed income who lives in a subsidized unit somewhere in Ontario? The answer for me as a New Democrat is a pretty simple one. If I want to direct the kind of money that this program is going to cost—and it's estimated to cost how much? I've heard all kinds of different figures, but it's anywhere between \$2 billion and \$6 billion, depending on who you listen to. But let's say that it costs even \$1 billion. The point is, am I better off directing those dollars to those people who need it most or giving it to higher-income earners? That's a pattern this government has basically decided to follow. Whenever it comes to their choice of deciding who they're going to help, they tend to help those people who need help the least.

**2040**

I think it's a very telling point that the government makes by way of its choice in this particular legislation. Those people with the highest property values are those who are going to get the biggest part of this money. I have to ask myself the question, both as an Ontarian and a legislator, is that really a wise policy decision? I say it's not. If we want to help seniors, let's help those who need help the most. Let's help those seniors who, for whatever reason, are not in a position after age 65 to have a \$1-million estate, take a one-month trip to Australia in July or travel wherever it is they have to travel; maybe they've got a camp somewhere up in northern or central

Ontario. Is it really those people we want to help the most or do you want to help that person on a fixed income? I think the choice for me would be a pretty simple one.

The second policy question I've got to ask myself is, if I was a Tory—thank God I'm not—why would I want to create a more onerous bureaucracy to administer this program? This government got elected on the idea that they were going to basically do away with government. They were going to make simpler government, they were going to reduce the size of government and they were going to get rid of all those civil servants. Well, they're creating a bureaucracy by doing this bill. You would think, OK, if you want to give a property tax credit to somebody with a \$1-million house somewhere in Rosedale, the least you would do is say—

**Mr Prue:** That's a cheap house.

**Mr Bisson:** That's a cheap house in Rosedale, exactly. *Interjection.*

**Mr Bisson:** Yes, it probably is. I don't know Rosedale market values, obviously. But if I wanted to help somebody with a \$1-million house somewhere in Toronto, how do I administer that? Do I say let's have a bureaucratic system by which somebody has to take an application form, fill out the application form and, once the application form is filled out, send it in; then somebody in the bureaucracy has got to get it, fill it out, double-check it, send a couple of letters out to the Ministry of Municipal Affairs, check the tax rolls, get back to the Ministry of Finance and finally cut a cheque? Or do you just do it on the income tax?

Duh. I think the choice for me would be a pretty simple one. If I was a Tory, I'd say, "Ernie, if you're going to do this, do it on the income tax system. Make it a deduction," as we did with the original program, which I take it this will replace, which is an Ontario property tax credit for seniors. There's already a regime in the province of Ontario to deal with this. It has been around for a long time and, in fact, when we were government, we enhanced that program for seniors. Now I seem to remember the Tories cutting it somewhere back in 1995-96. I might be wrong; I'd have to go back and double-check that. I think that was one of the things the government did away with. It was one of those things we had done as a government that they sort of undid.

But we already have a regime in place that says if you're a senior, you're allowed to apply for an Ontario property tax credit. It's based on a cap, first of all, so it doesn't give the \$1-million homeowner more money; it gives to everybody up to a maximum of a certain amount of dollars. It's a simple system to administer. When you do your taxes at the end of the year, you fill out the form. If you're a property owner you just fill out the forms on your Ontario tax return and it's administered and given to you as a credit and you get a cheque back from the government, if you've got money coming back.

So I'd say those are two of the things that I think are a bit of a critique on the bill. If the government is actually going to go ahead and do this, you should put a cap on it

and you should put it into the Ontario tax system. It shouldn't be a rebate. I think that's an inefficient way of doing this.

What are some of the choices the government could have made in order to assist seniors? That's the question I started with. I think there are a whole bunch of things this government could have done but, unfortunately, they're choosing not to. My good friend Mr Prue from Beaches-East York talked about how, if we're going to give money to seniors, why shouldn't we be giving money to kids or single parents or whomever? What are some of the choices the government could have made? They could have chosen to increase the disability pension for those people on Ontario disability pensions, something they say they're going to do but we haven't seen yet. Why is it that the government is in a big rush to pass this bill in order to give seniors a tax credit on the education portion of their property tax but they're not in a hurry to announce whatever the increase is supposedly going to be for people on Ontario's disability program? Good question. Again, it's a question of choices is all I'm saying.

The other thing is, you say to yourself, "What about some of the choices they could have made in communities like James Bay in order to assist seniors in those communities?"

Just last week, on Tuesday, in Timmins, I attended a meeting with the community leaders from across the James Bay; from Peawanuck down to Moosonee, Moose Factory, Mayor Luke Cool, Chief Norm Hardisty and his people, Pat Chilton and his people from the Weeneebayko General Hospital, people from the James Bay General Hospital, my pilot friend—you know, sometimes you lose a name; it will come back to me in a second—Peter Fabricius, people from Fort Albany like Mike Metatawabin, Leo Friday from Kashechewan, Theresa Hall from Attawapiskat and Chief Mike Gull and also Sam Hunter who were at that particular meeting.

We talked about trying to move from a system of federal hospitals that we have in Moose Factory toward a system of provincial hospitals and provincial systems in order to provide very basic things like long-term-care service. If you're a senior living in Attawapiskat, Fort Albany, there's absolutely nowhere for you to live if you need to go into a long-term-care institution—there is none. Can you imagine living in a community in southern Ontario of 2,000 people and there's not a bed available if you're a senior, or for that fact, anyone needing to live in a long-term-care facility? There are no long-term-care services in any of those communities.

Now, it's not Mr Newman's fault; it's not the provincial government's fault. The reason we have this mess is because the federal government is responsible for health services on reserves. As I said in my presentation to the Mushkegowuk Council and others last Tuesday, the problem is the federal government says, "Oh, so sad. Far away. Can't see it. Who cares?"

The debate we were having on Tuesday, the discussion was, do we move from a federal hospital to a

provincial hospital for the James Bay? I said, "Yes, please. Let's do it." One of the reasons that I said we do that is if you look at the federal Ministry of Health, they don't have the kind of bench that we have in our ministries of health and long-term care, two separate ministries now, of experts to be able to deal with the long-term-care services and health care services in our communities. For example, I made the point that in the federal government there are but two federal hospitals in their system across all of Canada, one in Kingston and one in Moose Factory. What kind of support does the federal government have as far as expertise to allow them to help do planning and run a particular hospital?

*Interjection.*

**Mr Bisson:** Exactly about that much, maybe one or two fingers up. What I said is it's analogous to a hockey game. Imagine being in the playoffs and you have the choice of what team you're going to serve on. You can serve on one team that has one star player, no defence, no goaltending, or you get on a team that all around doesn't have a bunch of stars, but it has some pretty strong hockey players. You know who is going to win. The point I made is we need to move to the province for the simple reason that the province understands we have to have an integrated approach when it comes to health care.

So when it comes to choices and the kind of choices we can make for the people of the James Bay, as our government is doing and as the Ministry of Health is doing—credit to them—we're moving toward that transfer of that federal hospital over to the province, let's work toward there so we can do some very basic things.

For example, why not have regional planning for the James Bay when it comes to health services? It would only make sense. How do you plan for health services in those communities? Can you believe—and the Minister of Long-Term Care would probably know this—there is no planning on the part of the federal government when it comes to integrated health care in the James Bay area or any of the reserve areas in all of Canada? How stupid. How would you ever run your ministry if we didn't have that kind of link with our district health councils that advise us on the kinds of things we need to do in order to make sure that both our long-term-care system and other health services are working together?

So we put those ideas forward. What I saw in the room and what I have seen of people talking in the communities is, although people are worried about the transfer from the federal government to the province because they worry about treaty rights, I say to them and I say by way of this debate, we can guarantee treaty rights by way of legislation, as we did in Sioux Lookout with Howard Hampton when we transferred the federal hospital over to the province. We basically said that protecting treaty rights is one of the main cornerstones of that legislation.

But the other thing is that we need to make sure once we transfer we take that integrated approach so that the choices we make are that if you're a senior living in Attawapiskat or Fort Albany or Kashechewan, you at

least have a chance of being able to get a long-term-care bed; that if you're a person who needs long-term-care services in one of those communities, you have the services of something like a CCAC—it may not be a community care access centre for James Bay; it might be another type of organization, because it's a population of 12,000 people. You may not want to set up a whole other structure. You may want to have one health care planning authority that's responsible for all of that. But we would have a much more integrated approach to health care by moving over to the province. Those are some of the choices that I think we could have made: how much the rebate on the education portion of property tax is going to cost the province and the kind of good that we'll get out of it, versus making sure we have good health services in our aboriginal communities across all of Ontario.

**2050**

People see me get up and they always hear me talk about James Bay. Well, that's where I come from. Those are my constituents. But the story is the same for all First Nations communities across the province. Some fare a little bit better than others in the southern part of the province. But generally, health services in those communities are not anywhere near what they need to be. So I say, those are some of the choices that the government could have made.

Let me get on my hydro horse now. The government could have decided to fix the hydro mess that they created when they opened the market.

**Mr Prue:** There isn't enough money.

**Mr Bisson:** Mr Prue makes the point there isn't enough money to fix the problem now. But when the government, about a year ago now, opened the market, I remember standing in the Legislature here as my leader Howard Hampton was asking questions, day after day, last May and April before the opening of the market. He got up and said to the then Minister of Energy, "The rates are going to go up. You're going to have shortages of electricity in the summer and the rates are going to go through the roof. What are you doing in order to protect people?"

What did they say, Mr Eves and Mr Stockwell, who was then Minister of Energy? "You don't know what you're talking about, Mr Hampton." Jim Wilson was the other one: "Look at California. Everything's fine over there. In Alberta everything's wonderful. Everything's great." Rates went through the roof. By the fall of last year, the government had to admit that they had created a real mess and decided they'd try to fix it by creating a cap. Well, I'm here to give you some examples of how this hasn't really fixed our problem. I've got constituents across my riding—and I'm sure that every member in the assembly has the same; I would really like to see some Conservative members get up in the House and help me with this in order to convince their now Minister of Energy, Mr Baird, to fix this problem—lots of them seniors, who can barely afford to pay their hydro bills.

Let me give you an example. I was in my Kapuskasing constituency office on Friday. I've got four constituency

offices in my riding. It's fairly large. The other one's in the airplane. That's how I service James Bay, but that's another story. I've scared more people flying that thing—but we'll go there some other time.

**Mr Prue:** I still have white knuckles.

**Mr Bisson:** Look at him. He's got white knuckles and he only flew with me once or twice. Oh, I could tell a couple of stories. But we won't go there right now.

Let me give you an example. This is Mr and Mrs Joncas from Kapuskasing.

M. et M<sup>me</sup> Joncas sont des citoyens de la ville de Kapuskasing, où ils ont eu une expérience très négative avec combien ils paient pour leur facture d'hydro comparé à ce qu'ils payaient avant. J'ai pris la chance de regarder leur facturation d'hydro pour les deux dernières années. Si on regarde ce qu'ils ont payé pour l'électricité, en 2002, au mois de mars, ils ont payé 198 \$. C'était pour une utilisation de 1 830 kilowatts pour le mois de mars. Au mois de mars de cette année pour un peu plus d'électricité, pas tellement gros, 865 \$. On parle d'une augmentation de 198 \$ à 865 \$. L'année passée, au mois d'avril, ils ont payé 245 \$. Combien est-ce qu'ils paient cette année? C'est 440 \$; au mois de mai, 362 \$, seulement pour l'électricité. M. et M<sup>me</sup> Joncas disent, « Écoute, il y a un bout à tout. On ne peut pas continuer à payer des factures comme ça, espérant qu'une bonne journée on va encore avoir les moyens pour les payer. » Ils disent, « Écoute, on est égoïste. On n'est plus capable. C'est rendu au bout de nos capacités de payer. »

J'ai soulevé à l'Assemblée justement la semaine passée, M. Joe Bergeron de Kapuskasing, un autre qui a la même histoire. Il est parti d'une facture de 400 \$ au mois de janvier 2002, et au mois de janvier 2003, 850 \$.

Tu te dis, si un gouvernement a le choix, un choix certainement qu'il pourrait faire serait d'assister les personnes d'âge d'or, comme tout Ontarien, avec la facturation de l'hydro. Ça ne tient pas debout.

If you look at a lot of the hydro bills this year, it's really interesting how they're working out hydro charges nowadays. For example, I have Mr Joncas's hydro bill here. As I said, they paid \$198—Bert, get a load of this—\$198 in March 2002 and \$865 this March. You're going to tell me the cap is working? That's not double; that's not triple; it's not even quadruple the rate.

Mind you, there are some really weird things in the way they've calculated the \$865, but basically the story is always the same. If you look at energy charges year for year as you now hold out your electricity bills, it used to be you would pay so many cents per kilowatt. "Here's your usage times the factor and you pay whatever."

Now what happens is, if you look at all these hydro bills, they're virtually the same. The energy charges you now pay on your current hydro bill are probably pretty close to what you paid last year for the same usage. In the case of Mr and Mrs Joncas, their energy charges were \$167.18. As you go through the older bills, it would be about the same amount for the years before. The difference is all these other things that they've got on their bills—my God, I'm trying to figure out some of these. They're quite complex the way they're done.

This particular bill is in French, frais de livraison de l'hydro un—basically delivery charges from Hydro One: service charges, relative volume charges, transmission line charges, the debt, the GST etc. That basically ends up doubling your bill. Where you used to pay, let's say, \$160 all told for your hydro bill, if you now look at your bill, your energy charge—the cap that Ernie Eves talks about—is virtually about what you paid in previous years, but where they get you is on all the service charges.

I've got hydro bill after hydro bill from seniors across Timmins-James Bay, who are saying, "We just can't afford to pay any more. You keep on giving us bills like that, we're at a point where we're not going to be able to pay." For people who are electrically heated, oh, my Lord, they're at the point they're just not able to make it any more.

I was talking to another couple—and I forget their name. I believe it was in Fauquier or Moonbeam about three or four weeks ago when I was up there. They were saying they were electrically heated. Every year they used to pay a fairly hefty bill in January and February. They've got an older house that's not energy retrofitted. It doesn't have that type of insulation and windows, so they paid quite a bit before. I think they told me that they usually paid something like \$400 in January and about \$450 in February. You figure that was their electric heat, hot water and their lights. When they got their bill after the first reading of their hydro meter in January, it had doubled. They had gone from \$400 to almost \$900 in the month of January this year. They decided at that point to shut off the electric heat.

Here's this guy, who's not in the best of shape any more—he's 70-some-odd years old—running around trying to find firewood to fire up the wood stove. They have a wood stove and they were only using it every now and then for something cozy to sit at when you want to look at a fire, roast a marshmallow or whatever you might do. Here's this guy now trying to heat his house with wood. He had not prepared himself for that because, as he says, "Quite frankly, I stopped heating with wood some years ago because I'm just not in shape any more to go out and get the wood. I don't have a chainsaw. I gave it to my son-in-law. So here I was in February, in the middle of winter, trying to call everybody to bum wood. One neighbour came over with a cord of red pine. The other neighbour came over with a couple of loads of birch. I had a couple of buddies of mine and we took a chainsaw. You should have seen us. We were like the Three Stooges." It's not nice to say, but they're all fairly elderly gentlemen. They got in a pickup truck and rode down the road trying to find some birch. Then they remembered they had to have a permit, so they had to run all the way back to Kapuskasing to get the permit from MNR because they wanted to be law-abiding citizens. There they went back out trying to cut down a birch. He says, "It was quite something. Like three of us were the foreman and who was going to grab the chainsaw." It's a bit of a calamity, but those are some of the choices

people are having to make when it comes to their hydro bills.

I just use those examples of Mr and Mrs Joncas and M. Bergeron from Kapuskasing.

I've got other ones over here when it comes to businesses within my riding. I've got one here, a guy who owns a diner. I don't have permission to use his name, so I don't want to use his name in the Legislature. He gives me his hydro bill for what appears to be the month of January last year where he paid \$851. That's what he paid for hydro last year at this time. This year—I'm trying to find the bill here; if I had had this all organized, I'd have been all right—it's \$1,853, double. What do you do when you're a small business person and all of a sudden your bill doubles in January? There are only so many clients who walk in your door. The government's response is, "Maybe you should lower the price on coffee and French toast and bacon and eggs, and more people are going to come in to buy your product." It costs more in electricity and gas to make the coffee, the bacon and eggs, and everything else that you're going to make, and there's not a heck of a margin on that to start with, so he is not able to do that.

#### 2100

I've got another one over here who has a small grocery store. This one really takes the cake. Last year for the month of February, this guy paid \$1,500 for his hydro bill—a small grocery store, a mom-and-pop operation: a bunch of coolers, freezers, that kind of stuff. This year it was \$3,816. You're going to tell me it's the guy's usage from January 2002 to January 2003, because we had a colder winter? I asked this question of the Minister of Energy the other day. I said this guy paid \$1,500 in January 2002 and paid \$3,800 in January 2003, and the minister says, "Oh, it's usage." Usage? Come on; it was cold last winter, but it wasn't that cold. Yes, it was colder than what we're used to but you're going to tell me that this guy's hydro bill more than doubled because it another 10 degrees cooler?

People understand it. If you're wondering why you're low in the polls, people get this stuff. They don't the details: market opening and IMOs and deregulation. They don't understand all the detail. All they know is: \$1,500 and \$3,800. Something's wrong. I say it's a question of choices. This government decides it wants to give a tax rebate on the education portion of property tax where they could have chosen to help people with their hydro bills.

I've got another over here, Mr Kelly, who has a hydro bill. This is a beauty. He's got a new hot water tank, though. That throws it off a little so his usage is a little bit higher, but still, you're not going to tell me that a hot water tank assumes all of this: \$263 for February 2002 and \$851 in 2003. You're telling me the cap is working? Okay. Mind you, he's got double the hot water tank that he had last year. The guy made the point, and that's why this big orange and green sticker is on here. He says he's got a bigger hot water tank, but when you look at his usage from what it was last year, it's not that much. His

usage is up about—I'm just doing quick math—about 30%. The last time I checked, \$263 versus \$851 is a heck of lot more than a 30% increase.

I can go through hydro bill after hydro bill, and I will, because I have another one over here—I almost forgot that one—that are making it impossible for people to feel good about how much money they've got at the end of the month.

I've got another over here. He writes me a letter—this one I don't quite understand—May 12, 2003, addressed to myself. It says, "Hydro One is ripping off customers like me by charging ridiculous delivery charges to increase revenue" because the fixed rate imposes 4.3 cents per kilowatt-hour. Here's a guy, Ed Jensen, who writes this letter. He doesn't understand market opening; he doesn't understand IMO. He just puts it in simple English. He says, "Hydro One is ripping off customers like me by charging ridiculous delivery charges to increase revenue because of the fixed rate imposed at 4.3 cents. Gilles, I trust you can do something to correct this injustice."

Well, to the minister, John Baird, what are you going to do for Mr Jensen? Mr Jensen is saying: "I don't understand all the detail. All I know is I'm paying more than I did last year and you put all these ridiculous charges on my hydro bill."

You're supposed to be the government that makes things simple. You're supposed to be the government of ungovernment, of doing away with government bureaucracies. All he knows is—he's a guy like me, fairly straightforward, not very sophisticated, just like me—he used to get a hydro bill that said X amount of electricity times X amount of charge equals so much. Now he gets a hydro bill and it's got all kinds of little additions on it that talk about—oh God, am I going to go through this? I'm trying to find one of the bills that have it. All of my bills here are in French; that's interesting. It goes to show you that there's a large francophone community in the riding of Timmins-James Bay that, when they get the opportunity to request some services in French, are taking their services in French, including from Ontario Hydro, which is very nice to see.

Mr Jensen goes on to write that he attaches copies of his bills and says this is an abuse of hydro and that he's paying more than he ever did before. He makes the suggestion—and I'm not so sure this will fix his problem. He says, "In the meantime, I insist on paying my hydro bill differently. Please read my meter every three months and bill me only once," to pay it quarterly instead of monthly, because he figures he's going to get fewer charges if it's read three times. I think that's what he's getting it. Well, Mr Jensen, that's not going to fix your problem. What's going to fix your problem is for the government to try to put the genie back in the bottle and fix the problem they originally caused by opening the market.

We're still on an open market in hydro. If people think the government has re-regulated the hydro industry, they've got something else coming. We're still getting

hydro every day. In fact, in many communities across northern Ontario—and I imagine it's happening in southern Ontario—you've got company after company in all kinds of financial problems, as far as very low bottom lines or no bottom lines, that are having to do layoffs.

For example, Falconbridge, in my riding, is the largest hydro customer in the province. A lot of people wouldn't know that. The largest single customer of Hydro One is in Timmins at Falconbridge mine. We're not even talking about the mine; we're just talking about the metallurgical site, where they have a refinery, a smelter, a zinc concentrate plant and various plants that they operate on that particular site.

Things got so bad last year, when you guys opened the market, that in the months of July and August I was getting four or five phone calls a week from both union and management at Falconbridge saying, "We're having to shut the plant down. Electricity has gone through the roof," because the way their building is set up they get actual charges for whatever hydro had to pay to produce electricity. Last summer, when we had shortages, they had to import electricity from the United States, where it is unregulated, where it is privatized and certainly much more expensive than in Ontario. They basically had to pay the through price, and on 30 minutes' notice the plant had to shut down. Tell me how you shut down a zinc plant or a copper mine or a smelter in 30 minutes. It was a question of having to lose a lot of money.

This year the company has decided that they're going to deal with this problem in a different way: it's called layoffs for three months. We have over 300 employees who work on a particular line at the Falconbridge mill in Timmins up at the metallurgical site who are going to be in a position of being laid off for three months. One of the key reasons they're getting this layoff is energy prices. There are other mitigating factors, and I grant that to the government. The low American dollar is making our sale of goods into the United States much less profitable. When there's a 10-cent rise in the Canadian dollar versus the American dollar, it affects the bottom line and that's part of the issue. So I give some concession to that point. The price of the metal itself is an issue. But when I sit down and talk to Falconbridge, they're saying to me, "In fact, one of the issues for us is the cost of energy—not only electricity, but natural gas," which is the other issue that I want to talk about a little bit later.

I'm going to Falconbridge and meeting with them on Friday morning, where we're going to be sitting down and talking about what kinds of things we can do from the provincial government standpoint to help Falconbridge not so much restructure—because they do a fairly good job of running themselves—but those issues that are in our provincial control. What can we do as a province to affect the bottom line so that they don't have to possibly extend that shutdown should energy prices persist the way they think they might? I'll be meeting with them to go over that.

Also, the other thing I heard—and this is just a rumour; I've got to confirm it by way of Tembec—is that

apparently the mill in Smooth Rock Falls is in danger. One of the issues that they're having is—and again, I want to qualify this. I haven't confirmed this. But I was told on the weekend, as I was driving through, that Tembec is saying that their pulp mill in Smooth Rock Falls may be shut down for a while because there is more money to be made selling electricity out of their power dam than there is running a pulp mill. People in Smooth Rock Falls are plenty worried.

I put a call into Tembec late Friday. I've been here in the House all day, so I haven't had a chance—I'm sure they've called me back by now and I'll be finding out the details of all of that. Again, energy prices are a big factor in those decisions.

You have mills around the province that are in that very same situation. DaimlerChrysler was poised to make a huge announcement in Windsor, over a \$1-billion investment in Ontario. It would have been one of the first of such investments that we've seen in this province in about 10 years, when it comes to a car manufacturer making major investments in the province. Did they stop that decision or just put it on hold? I think they stopped it. One of the reasons cited was energy prices. They said, "Given the price of electricity in Ontario, and given some other factors, we're not going ahead with our investment." And when you take a look at it, the answer is so simple: when you've got public power, electricity is a lot less expensive. The provinces of Quebec and Manitoba are the two jurisdictions with the cheapest power in North America, and both are publicly run systems. Ontario used to be the third cheapest, but now that we've deregulated and opened the market, we're up there with the medium of everybody else. So we've lost one of the competitive advantages we had in Ontario. It's a very simple thing: if you're going to compete in a North American economy and have a high-wage economy like ours is in Ontario, as it is in other places, you have to find other things to make yourself competitive. One of those things for Ontario is energy prices. One of the choices the government could have made in order to be able to assist seniors, other people and local economies was to make sure we have energy policies in this province that are second to none when it comes to keeping Ontario a profitable place to do business.

**2110**

I'll be starting a tour a little bit later this month along with my other northern colleagues, Mr Hampton, Ms Martel and Mr Martin. We'll be travelling through northern Ontario and going to various communities to talk to people about what kinds of policies we think the government should be implementing in order to stimulate the economic engine of northern Ontario. There are two different issues: how do you safeguard our primary industries that are there now, lumber and mining—or in my case, mining and lumber because it's a big player in my part of the province—and how do you develop new business opportunities in northern Ontario? For example, for Falconbridge—I'll be meeting with them on Friday—one of the other issues that is a concern to them is the

cost of shipping. We have Ontario Northland, a crown-owned railway, which has had a real problem over the last five or six years in trying to organize itself to meet the needs of its customers by way of price and other issues, because the government has been too busy trying to sell them off. While the railway has been busy trying to negotiate with people like CN, they've not been able to organize themselves to provide a better service for people in northern Ontario and to do the job that they need to do when it comes to economic development in northern Ontario. There's a little bit of good news today: Canadian National said, "We don't want to buy Ontario Northland." That was announced today. And that's actually really good news. I'm glad that's happened, because it possibly means an end to another privatization in northern Ontario.

Now to the government's credit, to an extent—I'm always one to say that if government does something right, say so, and if they do something wrong, you've got to say that too—one of the reasons CN doesn't want to buy Ontario Northland is because Mr Eves has made a condition that we were not to lose jobs as part of this sale. They kept on telling us that we were going to get jobs, but when it came for CN to put the ink on the paper, CN was not able to guarantee that we'd be protecting jobs in northern Ontario. What was going to happen was what I very much feared. We were going to have an out-migration of jobs from northern Ontario that maintained and ran Ontario Northland; we would have lost all of the administrative positions; we would have lost virtually all of the maintenance shops—and that would have gone to some yard somewhere, to CN, wherever, out of northern Ontario. We probably would have lost 400 to 500 jobs in the north. CN, not able to guarantee those jobs, has decided not to buy Ontario Northland. That's probably a good thing. Now we need to get the government to decide with us what Ontario Northland needs to do in order to provide better services to the people of north-eastern Ontario and play the role that they need to play when it comes to economic development.

There are all kinds of opportunities. How do we arrange shipping rates for the people of James Bay so it's more competitive for them to organize their economy? To ship anything from Cochrane up to Attawapiskat, which Ontario Northland is part of, at least up to Moosonee, we need to find a way to make competitive freight rates. Do we need to put transportation subsidies in place in order to reduce the cost of shipping goods by way of air up to James Bay? How do we support those that are there now, like MTL, which is the company in Moosonee that does the shipping on barges all the way, not only on James Bay but for us, because it's Ontario, on the James Bay side? What can we do in order to assist them so that they're able to reduce their rates, so that goods going into those communities are a little bit cheaper? There are a whole bunch of things that we could be doing that this government has decided not to do.

I've also said that one of the issues that's going to be fast coming upon us—and again it's a question of choices

that the government makes—is the question of gas prices. I'm not talking about the gas you put in Mr Curling's Cadillac; I'm talking about the gas that goes inside your gas-fired—

*Interjection.*

**Mr Bisson:** He told me he got a Mercedes-Benz this week. I'm sure that was just a joke.

Anyway, we know that gas prices for heating our homes went up quite a bit last year. Again, I've got to point out, what has happened in the gas industry? The federal government, the Mulroney government when they were there, deregulated the gas industry and the pipelines. Ontario has taken a very laissez-faire approach as well, first under Mike Harris and now in the current regime of Mr Ernie Eves. I like to call them regimes. George Bush used the word a lot, and I thought it was misused, because we have regimes on this side of the Atlantic as well. It's true. They are regimes. I don't care how you see it.

The point is that gas prices have gone up. Again, it's an example of where they say the private sector can do it best. Well, in some cases that's true, but what happened to the gas industry? We're now having to pay—the prices are going through the roof, and it's estimated that prices could increase anywhere from 5% to 25% this fall, depending on whose figures you use. What are people going to do? What are seniors going to do, those living on fixed incomes? What is Isabel Bassett going to do, with her \$6-million home? When you're having to pay higher energy costs for both electricity and—

*Interjections.*

**Mr Bisson:** It's not \$6 million?

*Interjection.*

**Mr Bisson:** No, but she's going to have to pay more for energy.

*Interjection.*

**Mr Bisson:** I know Isabel, and she's no senior. She's a very nice lady. I've always had a lot of respect for Isabel.

My point is, what do you do when basically you're having to pay higher electricity and gas prices and you're on a fixed income? It's going to be very tough for seniors to do that.

Again, it's a question of the choices the government has made. The government has chosen to do this rebate on the education portion of property taxes, supposedly as a way to give something to seniors. I'm just saying there are a whole bunch of things you could have done that could be a lot more advantageous to seniors than what you're suggesting.

In the case of Mr and Mrs Joncas, whose hydro bills I talked about, they've had a little bit more than a \$500 increase in hydro in one month alone. Your entire tax credit on their property, which is probably worth about \$80,000 in market value in Kapuskasing, will get them about \$400. So it doesn't measure up. At the end of the day, if you'd really wanted to make a big bang for your buck, you could have done something on the hydro bill or the gas bill.

The other thing I just want to talk about very quickly, because I may not have an opportunity to raise this during the session—the issue is one that has to be raised in a budget bill, and this is a budget bill, so I'm able to raise it—is the question of insurance. I've got a gentleman in my riding who sent me a letter, a Mr Michael Lefevre. He's been in contact with my office and raised quite an interesting issue that I want to look into. If Mr Lefevre is watching, he'll probably get a call from me tomorrow. He is basically a parent whose two kids have gone off to university or college and are away for seven or eight months of the year for their post-secondary education. This spring, when he got his notice of assessment for his automobile insurance, his auto insurance went through the roof. So he called the insurance company and said, "Jeez, how come I'm paying so much?" They said, "Because your kids are on the policy, your rates are going to go through the roof this year." He said, "Well, hang on a second. My kids don't drive my truck or car. Basically it's me. My kids don't drive it. I don't let them drive it. I can't afford to let them drive it." The insurance company said, "Not a problem. If you're willing to sign a waiver, then we will not put those two kids on your auto insurance policy, so therefore you'll pay less." But the kicker is, they can never be insured by the insurance company again. Let's say your kids come back and this summer you sign a waiver to take them off your insurance, but one child or two kids come back after graduation and you decide that you want to put them on your policy. You will never be able to. I thought, what an odd policy that is, a very strange policy.

**2120**

It brings us to the whole issue of auto insurance. Auto insurance in this province, as across the country, is going through the roof. It is estimated, on average, about a 35% increase is what people are paying additionally for auto insurance in Ontario this year. In fact, in New Brunswick—I was going to say Nova Scotia, but it's New Brunswick that's in the provincial election—one of the key issues in that provincial campaign is auto insurance. What's interesting is, you've got the Liberals who are running on an NDP platform of bringing driver-owned auto insurance into New Brunswick. Man, I thought I'd seen everything. That's been an issue that neither the Liberals or the Tories have ever wanted to touch.

Here's the best one: in Nova Scotia, the Premier of the province—which is a Conservative government—Mr Hamm, has come by and whacked the insurance companies and said, "I'm rolling back rates." If something didn't happen, he was going to be in all kinds of political trouble because rates in that province have gone up 65%.

**Interjection:** Shame.

**Mr Bisson:** Well, shame to the insurance companies, exactly. We'll talk about why that is in a second. But what happens is that even a Conservative premier, Mr Hamm, who is not known to be a left-leaning New Democrat, as you guys would like to paint us, understands that it's a huge problem and he's imposed a rollback on rates in Nova Scotia.



Clearly, there's a hue and cry of Canadians out there saying there's something deeply wrong in the insurance industry where people in Ontario are getting 35% increases and people in Nova Scotia are getting 65%. Interesting to note are Manitoba and Saskatchewan, the socialist havens of the west; it used to be British Columbia as well. They have the lowest increases in insurance. Manitoba is around 4% and I believe BC is 7%, and they're both publicly owned and administered auto insurance systems. Why are we paying 35% in Ontario and 4% in Manitoba?

*Interjection.*

**Mr Bisson:** Well, I'm going to get to that point. It's because of the way we secure the insurance. In Manitoba, they have a publicly owned system that is much more effective, as far as being able to pass whatever savings you've got right on to the rates so drivers pay less. But also, what happens is that they don't invest all of their money in the stock market like most of the insurance companies did everywhere else except for Manitoba, British Columbia and Saskatchewan. What they've done in Ontario, as they've done in places like Nova Scotia, is the way that insurance is regulated is you have to have a certain percentage of all claims—if everybody was to put in their claim all at the same time, to put this in simple English, you have to have enough money to cover a certain percentage of those claims, and they were counting on that money by investments in the stock market. Anybody who has been in the market over the last two years understands what the performance has been. It's made some of those insurance companies very poor real quick. So in order to make up for their bad investment decisions in the market, they're charging people who are buying auto insurance extra premiums to cover their losses in the stock market.

Mr Klees understands something of finance and understands something of the stock market. Can you imagine, Mr Klees, if you and I were to go and buy a stock, and the stock would be devalued by 50%, that we'd just turn around and charge our customers that money directly to make up for our bad investment decisions? Nobody would stand for that. I don't believe there's anybody in this House who would stand for that. Why are we allowing the insurance companies to do it? That's what they're doing. They're saying, "Oops. Too bad, so sad. We've made some bad investment decisions; we've lost money in the stock market. Not a problem; we're going to go to the people who own cars and we're going to charge them more insurance. Or, we're just going to stop insuring certain classes of drivers and certain industries."

For example, last summer, as you all had in your ridings, the trucking industry was very heavily hit. A lot of truckers found themselves in a position of not being able to renew their insurance because they happened to have a claim in the last two years.

**Mr Dave Levac (Brant):** Pilot cars.

**Mr Bisson:** Pilot cars? What is a pilot car?

*Interjection.*

**Mr Bisson:** OK. I thought pilot like air—

*Interjection.*

**Mr Bisson:** Insurance companies are basically saying, "We're going to stop insuring a whole raft of drivers in different businesses, because they're a higher risk to the insurance company." They haven't saved enough money by throwing those people into the Facility market. It resulted in people having to sell their trucks and shut down trucking firms. They're now saying, "Oh, well, we lost a bunch of money on the stock market. Not to worry: we're going to go back to the policyholders and charge them 30% to 65% more so we can offset our losses on the stock market." Boy, that is really something. When Mr Lefebvre wrote to me a couple of days ago—I just got the letter early this morning in my Timmins office, as I grabbed my binder. People are saying there's something wrong.

If this government wants to help seniors and other people in this province, there are certain things we can do that are under provincial control that will put dollars directly in their pockets. One way of doing that, as I argued, is trying to reform the insurance industry or find some way to get them to do what they've got to do. If not, let's move to driver-owned auto insurance. It's kind of a radical idea for New Democrats to suggest, but I think the debate is long in coming. It's not in our platform at this point and probably won't be, but it's a debate that is going to overtake all of the political parties after a while as people see their insurance bills go through the roof.

I just remind people that there is an option: there's driver-owned auto insurance. People in Manitoba and British Columbia pay far less than we pay here. In fact, I think it was DML towing, but I may have the company name wrong; I hope I don't. A gentleman came in to see me from one of the towing companies—this guy specializes in towing large vehicles like big trucks—and said, "Jeez, my insurance; whoa, God, I can't afford it any more. Look at this." I said, "Do me a favour. I'm going to give you the number for the Manitoba, Saskatchewan and British Columbia insurance companies. Call them and ask them how much you would pay if you were in their jurisdiction, doing business within their provinces." It was less than half the cost. If Manitoba, Saskatchewan and British Columbia can do it, why can't we do it in Ontario? That's the question I ask myself.

I want to end on one note, and it's a question of the government clearly having some choices they could have made in this budget and clearly having some choices they have made in helping seniors. Unfortunately, this government has indicated yet again that when it comes to deciding whose side they're on and whom they want to help, they tend to help those people who need less help. If we take a look at what they're doing with this particular tax measure, people with homes of high value are going to get the biggest share of the windfall, the property tax rebate, more than anybody else. I just think that's an upside-down way of doing it.

My income is about \$90,000 a year. I guess \$90,000 is what we get, somewhere around there—\$87,000, \$90,000. I need far less. I've never really paid too much

attention. All I know is that I do earn a fairly good living. My point is that a person like me making that kind of money needs far less help from this government than somebody who's trying to live on \$15,000 or \$20,000 a year. Those are the people we should be trying to help. Quite frankly, by helping—

**Mr Prue:** Or \$6,000 if they're on welfare.

**Mr Bisson:** Or \$6,000 on welfare; exactly. The money we could utilize in this particular program would go a long way to helping people at the other end of the income scale. It's a question of priorities. The government, when it comes to choosing, comes from a particular side of the tracks that says, "You know, people with money are the people who matter. Those are the ones." Ernie Eves, Jim Flaherty: those people are nice people. I've got nothing against them. I think Jim is a nice guy and Ernie is a nice guy. I've got nothing against them personally, but where they come from philosophically is a different place. They come from that side of the tracks that basically says, "The people you really pay attention to, the people you've really got to help when you're in government, are the people with money because, after all, they matter." I'm not saying they don't. I think people do matter at all ends of the income scale. I'm just saying that a government and a society are measured by how we treat people in our society who need help the most.

**Mr Levac:** Winston Churchill.

**Mr Bisson:** Was it Churchill who said that? Winston had some pretty good sayings. We can talk about a few others in other debates. He was quite good.

The thing is, this government has made a choice and they've said, "Help those, and don't help those in the lower income scales." I think that's rather unfortunate.

The government has announced, by way of rolling out their election document, that they're going to increase pensions for Ontarians with disabilities. I just say, why weren't we dealing with that in the Legislature today rather than trying to give somebody who owns a \$6-million home in Rosedale a large rebate cheque instead of giving somebody who lives on disability income somewhere in the middle of Ontario or in northern Ontario the money they need? I think the simple choice is to help people who most need that help, and that tends to be people in the lower part of the income scale.

I want to thank members for giving me the opportunity to raise the various issues I've raised in this debate. Again, this was not a matter of policy for this government when it came to this particular issue; it's a matter of politics and something I think they will pay for at the polls in a very dear way.

**The Acting Speaker:** It now being close to 9:30 of the clock, this House will stand adjourned until 1:30 of the clock tomorrow afternoon.

*The House adjourned at 2130.*

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Ces listes figurent dans les premier et dernier numéros de chaque session et du premier lundi de chaque mois. Par contre, une liste des circonscriptions paraît si l'espace est disponible.

## CONTENTS

**Monday 2 June 2003**

### SECOND READINGS

#### **Ontario Home Property Tax Relief for Seniors Act, 2003,**

Bill 43, *Mrs Ecker*

Mrs Ecker .....	795
Mr Chudleigh .....	799, 804
Mr Parsons .....	803
Mr Prue .....	803, 808
Mr Tsubouchi .....	804
Mr Brown .....	804, 808
Mr Bisson .....	807, 808
Mr Newman .....	807
Ms Di Cocco .....	808
Debate deemed adjourned .....	818

## TABLE DES MATIÈRES

**Lundi 2 juin 2003**

### DEUXIÈME LECTURE

#### **Loi de 2003 sur l'allègement de l'impôt foncier résidentiel pour les personnes âgées de l'Ontario, projet de loi 43, *M<sup>me</sup> Ecker***

M. Lalonde .....	804
M. Bisson .....	812
Débat présumé ajourné.....	818