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**Official Report
of Debates
(Hansard)**

**Journal
des débats
(Hansard)**

Tuesday 22 June 2004

Mardi 22 juin 2004

Speaker
Honourable Alvin Curling

Président
L'honorable Alvin Curling

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LEGISLATIVE ASSEMBLY
OF ONTARIO

Tuesday 22 June 2004

ASSEMBLÉE LÉGISLATIVE
DE L'ONTARIO

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The House met at 1845.

ORDERS OF THE DAY

MINISTRY OF CONSUMER AND
BUSINESS SERVICES STATUTE LAW
AMENDMENT ACT, 2004

LOI DE 2004 MODIFIANT DES LOIS
EN CE QUI CONCERNE LE MINISTÈRE
DES SERVICES AUX CONSOMMATEURS
ET AUX ENTREPRISES

Resuming the debate adjourned on June 15, 2004, on the motion for second reading of Bill 70, An Act to amend various Acts administered by or affecting the Ministry of Consumer and Business Services / Projet de loi 70, Loi modifiant diverses lois appliquées par ou touchant le ministère des Services aux consommateurs et aux entreprises.

The Acting Speaker (Mr Ted Arnott): When we last discussed Bill 70, the member for Niagara Centre had the floor. As such, I recognize the member for Niagara Centre.

Mr Peter Kormos (Niagara Centre): I've got but 30 minutes left, and for the life of me I don't know how we're going to fit a thorough discussion of this omnibus bill into a mere half hour, especially when I anticipate numerous points of order being raised—fraudulent ones, mind you—by backbenchers during the course of my comments, and any number of interruptions from people who may not particularly like what I say. Too bad, so sad.

I want to tell folks it's 6:45 pm on Tuesday. This isn't a rerun. Many folks click on to the legislative channel in the evening. When the House is sitting until 6 o'clock, at this point you're watching reruns. But no, this is the provincial Legislature live, or as live as one can get it on an evening sitting after people have been wined and dined in their respective caucus rooms. That happens from time to time. I think folks understand that. They're probably not unsympathetic.

I referred to this legislation as—and it is—a dusty old piece, a hodgepodge of dusty old Tory amendments that have been sitting on the shelf for Lord knows how long, well past their expiration date. In a stricter regime around consumer protection, this expired date, shelved item would have been discarded.

For instance, the section dealing with amendments to the process of categorizing films: It's redundant under the province's film classification system. The Glad Day Books ruling made it quite clear that this government has to revisit the whole act.

So here we are, we have a government that has before us as part of this bill an amendment to the legislation, the Theatres Act, that is for naught. It's irrelevant what we do with it in this bill because the Theatres Act has to be revisited in its entirety. The court made it very clear that the province has the power to classify films, but not the power to censor films. Whether people like it or not, that is the law. That law has been accepted by this government. The Attorney General, in one of the wiser moves taken by an Attorney General for a long time in this province, saw fit not to appeal it because he saw the wisdom of the ruling.

Some tired, old consumer protection rewrites, some amendments to any number of commercial pieces of legislation—what this House really is crying out for is a response to the startling revelations made in the Toronto Star in a series of articles. I know you read them because you are, Speaker, a learned member. You read. You read the papers. You, as I did, read the series of articles by Nicole MacIntyre and Jim Rankin, reporters for the Toronto Star. They were shocking; they were disturbing. The articles revealed the existence of an above-ground loansharking scheme run by a low-life here in the province of Ontario, apparently with impunity, charging usurious interest rates to hapless victims whose sole crime was not making enough money, not making high enough incomes to carry them through from one week to the next. I look forward to the time when this government says, if it does, that it's going to address that.

1850

Let's understand the phenomenon of these Money Marts. They're all over big-city and small-town Ontario. They promise to advance money on your next paycheque, your income tax return or, I suppose, any other thing you can legitimately establish you're going to be entitled to in the relatively near future and, in the process, rip you off for huge amounts of money by way of interest rates, far in excess of what the Criminal Code allows.

There was a time in this province's history when banks—and I'm not a fan of banks. I never have been and never will be, ever since the Toronto-Dominion Bank ripped me off. Did I tell you the story about the Toronto-Dominion? I have to tell people that if you have bank accounts at the Toronto-Dominion, empty the bank

accounts right now. I've told this Legislature before. TD Bank: thieves.

I recall going to the TD Bank here in Toronto and expecting to see a few hundred dollars in there—more than a few hundred dollars. I recall it was back when I was in the bar admission course here in downtown Toronto. I kept a bank account because I was living in Toronto during that bar admission course. I had deposited some money in this bank account. I used automatic banking machines to make withdrawals; you need them from time to time. There was darned near a thousand bucks in the account.

I confess, I hadn't visited the account for a few years—more than a few—but when I went to the bank, lo and behold, not only is there no money left, but they told me I owed them money. You see, there were several hundred bucks in this bank account—the TD Bank in downtown Toronto—and they nickel-and-dimed several hundred dollars worth of deposit to zip, zero, nada, nothing. The banks are thieves. Talk about organized crime.

Interjection.

Mr Kormos: Nothing there, Speaker. Look to the table all you want. There's nothing there yet.

Talk about organized crime. Surely, next to the Senate, the banks have got to be at the top of the list.

There was a point in our history when banks didn't do consumer loans. Those were the days—you're not old enough to remember them. I'm just barely old enough to remember them, and there are a few people in here who are old enough to remember them well. Those were the days of the finance companies. Finance companies would do consumer loans because the banks weren't in the business. Mind you, this is before the tremendous growth—I'm telling you, forget the banks, especially the Toronto-Dominion Bank. Talk about a gang of thieves.

Get your money out of the Toronto-Dominion Bank right now, especially people who aren't inclined to visit their bank regularly. The first thing they should do tomorrow is go to the Toronto-Dominion Bank and withdraw their money. It's just a word of warning. It's a little consumer protection alert, if you will. Toronto-Dominion Bank steals your money. You could have money in a Toronto-Dominion Bank account, show up a few years later and owe them money. I know; I've got the documentation. By God, they did it to me. I got walloped by the Toronto-Dominion Bank. Imagine what they'd do to somebody who may be getting on in years and isn't quite as full of energy as they were 20 years ago. Imagine what they do to senior citizens. I know all the banks nickel and dime you to death. Thank goodness for the credit unions.

Talk about an era when the finance companies prevailed in this province. They were issuing consumer loans, you'll remember, of 20% plus: furniture, appliances. They were getting kickbacks from the retailers, who were writing their paper for them. Almost inevitably, what the finance company would do was sell your paper the minute you left the office so that there was no more remedy against them. Similarly, retailers who were

financing stuff sold the paper the minute you left so that, for instance, you could no longer stop making payments in the event the chesterfield you bought fell apart within months, never mind maybe even weeks, of buying it.

These are real low-life scumbags operating these Money Marts, ripping off some of the lowest-income, poorest, most vulnerable people in our community. It also speaks to the fact, though, that there's a huge chunk of our families, friends, co-workers and neighbours whose incomes are simply inadequate to carry them through from one week to the next. These people get caught up in this horrible, vicious cycle. I suppose middle-class people do it too. They do it with 18.5% or 18.9% credit cards and advances.

I read the shocking news as you did, over and over again, talking about consumer debt, household debt in this province and this country at all-time highs. Look, right now interest rates are at all-time lows. They're probably as low as they've been in my lifetime—all-time lows—and people have been relatively benign about borrowing money and getting advances on some of the so-called low-interest credit cards. But they're carrying huge debt loads, and when those interest rates rise, there is going to be a huge flow of bankruptcies.

So what we're looking to this government for—I said it yesterday to the Toronto Star, and a leading senior Conservative member of the Legislature said it today during members' statements—is rather than dried up, dusty, old Tory legislation, why isn't this minister coming forward with legislation that addresses these rip-off artists operating these Money Marts? Why isn't the minister downstairs in the press gallery media room holding a press conference announcing how the ministry has hired back however many of the investigators it used to have, oh, years and years ago?

Did you ever try calling the Ministry of Consumer and Commercial Relations, as it used to be called? Mr Gravelle, have you called them lately? You're not a fan of "Press one of if you want this, press two if you want this, press three if you want this," and then leaving a recorded message and maybe somebody gets back to you. The ministry, in terms of enforcement, is almost non-existent. It is but a shadow of its former self. It's the ghost of the Ministry of Consumer and Consumer Relations. It's a virtual ministry, I suppose. You know, you dial—you don't even dial any more; you punch the buttons—and then you get a number and they say, "Press one, press two, press three, press four," and once you get to that, you get into subsets of one, two, three and four, and then you have to spell out the name of the person you are trying to reach, or press X number for the directory, and inevitably the person you want to reach isn't on the directory.

So that's what I would be interested in—I was just amazed. Of course, one of the other problems in enforcement is, if the ministry isn't going to enforce it—because the ministry has no enforcement team, no investigative officers—police officers are hard pressed to enforce any laws trying to clamp down on these Money Mart rip-off,

advance-money-on-your-paycheque schemes. Scams—that's what they are. Police forces don't have the staffing, the resources, to embark on the forensic accounting and the paper trail.

You read the article. Talk about people, these offshore Caribbean corporations owning companies that own companies that own companies. Talk about people hiding behind a succession of numbered corporations.

It was an awful disappointment. I waited patiently Monday, waited patiently today during ministerial statements for this minister to stand up and say that he and his Ministry of Consumer and Business Services were going to clamp down on these rip-off artists with the Money Marts. You know, my view is you shut them down. Just eliminate them, abolish them. And if somehow there are some people around who think they are a necessary evil, then at least regulate the daylights out of them; just control them to no end.

But at the same time during that debate, we have to have a discussion about how irrelevant this government's increase in the minimum wage was. You understand the connection? There is a connection. People earning pathetically low incomes have to borrow against next week's paycheque and pay out huge chunks—it was called vigorish in the old days, the vig. You know, the street mobster, the loan shark, was charging you interest on the interest, and basically all you were paying was the interest, so you never paid off the capital, and interest accumulated on the interest. It was called vigorish, and the vig was huge. The vig is huge with these guys. Your odds of coming out ahead are better if you buy one of those 13-million-to-one odds 6/49 lottery tickets.

I recall that when the minister commenced his remarks he kept referring to the brother from the IBEW, the president of the IBEW in the members' gallery. I want to talk specifically about licensing electricians and make it clear that there are no qualms on the part of the New Democratic Party about the need to regulate and license that important, long-standing trade, and surely to get rid of the checkerboarding of the province that imposes requirements on municipality after municipality that, before electricians can practise their trade in that municipality, they be a master electrician, having passed the standards of that municipality, when in fact that electrician may well have passed standards and paid for licences in any number of other municipalities.

1900

I'm concerned once again—so are New Democrats—about this government's eagerness, rather than to accept responsibility for licensing these same electricians. I've read the references coming from the public auditor that express concern about the inadequacy of standards around electrical contractors and electrical installers that this government argues was the genesis of its move to license these electricians. But I'll be darned if I'm going to go back to my community—and why should you go back to yours? Why should you go back over to Highway 6, Ferguson—those beautiful communities there along old, historic Highway 6—and tell hard-working elec-

tricians in your community that all of a sudden they're going to get whacked again with another fee, another charge, another licensing requirement? Are you interested in doing that? Are you interested in explaining to that electrician in your community, working real hard raising his or her family, that they have to cough up another couple of hundred dollars for their annual licence fee? Are you interested in that? I don't think so. I'm going to be hard-pressed to explain to electricians in my community who are entrepreneurs that they've got to cough up more money.

Quite frankly, that's the sort of thing, the boondoggle, that Liberals told Ontarians and Canadians when it came to the gun registry, wasn't it? How many billions of dollars did the federal Liberals blow in that gun registry now? How many billions? Two billion bucks that the federal Liberals have blown in that wacky, nutso, stupid gun registry? Back in the old days I used to be a criminal defence lawyer and I acted for a whole lot of people that did bad things with guns. I used to act for bikers, bad people and bank robbers, the whole nine yards, and not one of those people ever committed a crime with a gun that they had registered—honest. It just boggles the mind. So here you've got the federal Liberals ripping off hard-working folks across Canada to the tune of \$2 billion with their gun registry, and we've got the prospect of hard-working tradespeople in this province being ripped off because the government has abandoned responsibility for its role in licensing and regulating. It has; it's going to pass this off to an arm's-length organization, the old arm's-length stuff.

I suppose the real test is, how would Frank Pirillo respond? You know, Frank Pirillo, Thorold; he just turned 90 years old. He was over at his daughter's place in Niagara Falls on Sunday afternoon, and I was able to drop by for just a few minutes. All his children were there, and his grandchildren, and they had a pig roast. The pig was just about finished by the time I had to leave, but I did have some bacon on a bun. The bacon was good; the bun wasn't good. The bun wasn't part of South Beach regimen. But old Frank Pirillo, let me tell you, is a wonderful old gentleman. He and his wife just turned 90. He's a delightful, delightful person. I'm so pleased to have him as a friend. I was at his house just a couple of weeks ago. His kids were in its backyard, working on the garden. The garden is bigger than the house. It is. You've been in those gardens, haven't you? Go back in August, like I intend to go back to visit Frank Pirillo, and you'll come back with a six-quart basket full of tomatoes, hot peppers and a whole bunch of other things.

The real test for this stuff isn't how the little minions behind the Speaker respond; it's how Frank Pirillo responds. You put a proposition like this to Frank Pirillo and he just shakes his head and says, "People work too hard. I've worked too hard. I've worked with too many women and men who have worked too hard to have their pockets picked yet once again by the government." Frank Pirillo is a progressive. He knows that there should be a

progressive income tax system. He's not pleased about the Liberals' attack on low-income and middle-income people and on seniors. Frank Pirillo has worked hard and long enough in his life and he knows he's blessed. He saved; he sacrificed. His kids are all bright and well-educated; his grandchildren are even better-educated and doing really well. But Frank Pirillo and his wife sacrificed; they went without. You know the kinds of folks they are; I know you do.

Eating in restaurants wasn't part of their lifestyle. They just didn't. You saved your money. If you were hungry, you made something to eat at home. You didn't go to a restaurant. Even more so than that, if you wanted something to eat, you didn't go to the supermarket and buy it; you grew it. They still do it.

Frank Pirillo is a senior citizen, 90 years old. He worked hard all of his life, built this community of Thorold, built this province, built this country, and he's being told that he's got to pay more taxes. He's got to pay more taxes. He was told by Dalton McGuinty and the Liberals that he's got to pay more taxes to pay for health premiums.

Mr Pirillo remembers the fight to build medicare. He was one of the people in the very front lines of that battle. He was a progressive, and as a progressive he was an advocate for public health care for all of his life in this country. He remembers that struggle. He knew that it was going to take investment. He was prepared to pay his fair share of investment and he did, by the way of his taxes.

Now he sees his pocket being picked, and Dalton McGuinty and the Liberals telling him that they need money to sustain health care, and then learning, as folks across this province did—notwithstanding the radio ads, Ms Horwath, by Mr McGuinty wherein Mr McGuinty repeated that inaccurate comment. I'm on safe ground, aren't I? I can say "inaccurate comment." Do you know what I mean, though? "Inaccurate comment" is like a code word for language that would otherwise be unparliamentary.

So Mr McGuinty, Premier, Liberal leader, province of Ontario, told voters in this province anything he felt he had to get elected, and he did. He did tell them anything he felt he had to and he did get elected, both. First of all during the election campaign—Speaker, do you remember?—Dalton McGuinty, the Liberal, said, "We will not raise your taxes; cross my heart and hope to die." He did the Boy Scout stuff, the whole nine yards. Dalton McGuinty and the Liberals said, "Cross our hearts and hope to die, we will not raise your taxes." Well, they did.

He signed the piece of paper. I don't know whether he used a pen, a magic marker, a crayon, a piece of chalk or whatever, but he signed "Dalton McGuinty" with that Canadian Taxpayers Federation group, promising on a stack of bibles, promising on his oath, on his word—Dalton McGuinty—that he was not going to raise taxes, but he did. Dalton McGuinty and the Liberals have tried to convince people, tried oh, so fecklessly—"Oh, we didn't mean to—" What? Did they have their fingers crossed while they made the promise? Is that what the

scoop is: Cross your fingers when you promise something like that and it doesn't count any more?

People counted on that promise when they voted for the Liberals. What they've learned since is that you can't believe a darn thing Liberals say. You can't believe Liberals. They promise not to raise taxes and they do. Then they promise that those tax increases are designed to pay, every penny of them, for health care. That's what the radio ads said too. There's Dalton McGuinty, hundreds of thousands of dollars' worth of radio ads, telling folks that every penny of that health premium tax is going to go to health care.

What do Howard Hampton and the New Democrats discover and reveal? That it's not the case; not so; simply not accurate; not factual. It is a misstatement of the facts. You thought I was going to say "misrepresentation," didn't you? You were on the edge of your seat there, Speaker, because you thought I was going to say "misrepresentation," and I said "misstatement." Come on; after all these years of having been chastised by so many Speakers, do you think I'm going to screw up and say that Dalton McGuinty misrepresented? No, I'm not going to say that. I'm going to say he misstated the facts, because that's parliamentary for the moment—"misstate the facts."

Dalton McGuinty said that every penny of this new, regressive tax was going to go to health care, and it don't. It don't; it don't; it don't. He never intended it to. Ms Horwath from Hamilton East knows this. She has read that budget forward, backward, upside down, inside out. Next year there is going to be even more money from that new Liberal tax on low- and middle-income people, including a whole lot of seniors like Frank Pirillo from Thorold, and even less of it is going to go to health care.

1910

Why? It was the Liberals who privatized optometrists. The Tories, in eight years, did some horrible things. They put the fear of all get-out into the hearts and minds of a whole lot of Ontarians around the survival of public health care, but even the Tories didn't privatize health care the way the Liberals privatized optometrists and the way they privatized physiotherapists and the way they privatized chiropractic services.

What comes next? Folks, you know you can't trust the Liberals. You know they say one thing and do another. You know you can't believe Liberals. Dalton McGuinty has set the standard for Liberals, and it's low. It is subterranean low. It's the subterranean standard, the McGuinty subterranean standard for accuracy, the new subterranean standard for keeping promises.

Even some of his own backbenchers railed against him in their ridings, didn't they, Mr Leal? Because they were a little taken aback. They realized, "Uh-oh this breaking of promises by Mr McGuinty casts a long shadow," even all the way to Peterborough. Mr Leal, a clever politician in his own right, says, "I don't want to be tarred with that same brush. Not me. Maybe Dalton McGuinty ain't going to keep his promises, but I would like you folks to think that I'm still going to keep mine."

Mr Craitor from Niagara Falls, talking to the Niagara Falls Review, said, "I'm going to hammer my fist on the table"—I'm paraphrasing now—"I'm going to go back to Queen's Park and I'm going to straighten this out. I'm going to get those privatized health care services put back on the OHIP listing." Well, I don't know how hard that gentleman from Niagara Falls pounded the table. I don't know how loudly he expressed his resentment at being drawn into this promise-breaking.

You see the problem is, you can't believe Liberals, so you don't know even when they say publicly, "I'm going to go back there and I'm going to insist that Dalton McGuinty reverses his decision to privatize health care." You can't believe them when they say that. You don't know that they're really going to do it. Maybe they're just saying it the same way Dalton McGuinty and the Liberals told you that they weren't going to raise your taxes during the election so that you would vote for them. Maybe those Liberals who are going back to their ridings and saying, "I'm going to raise Cain about the privatization"—the Liberals privatized health care: optometrists, chiropractic and physiotherapy.

What's next? I tell you, I'm afraid. I'm afraid for the future of health care in this province—the future of public health care. Oh yes, there will always be health care. You know the story. It will be American-style health care, just like right now. The optometrists didn't get shut down. They just got privatized. So you see, before, when you needed optometric services, you could use your health card because, Lord knows, you paid enough taxes. Now you need hard, cold cash. You see? You've got to have the cash. It's the American way.

The Acting Speaker: Will the member for Niagara Centre please put away the props.

Mr Kormos: So the American way is you gotta pay cash. It's cash on the dash if you want that health care.

What's Dalton McGuinty's Liberal Ontario? It is cash on the dash if you want optometric services. Why, if you want chiropractic services, you've got to pay. If you want physiotherapy, you've got to pay again.

Are you going to have the Sergeant-at-Arms seize this money?

The Acting Speaker: I'd like you to put it back in your pocket. Thank you.

Mr Kormos: The Sergeant-at-Arms would rather seize it. He was eyeing it. Not in an enviable way, but he thought, "Hey, it would be a novel proposition. It would shorten Kormos's evening significantly, wouldn't it?" I presume he would give it back to me.

Can you believe a word that the Liberals say? If you can't believe the provincial Liberals, can you believe the federal Liberals? If you can't believe the provincial Liberals—you know you can't believe them because they have proven themselves to break promises and to privatize health care—can you believe the federal Liberals? Can you believe Paul Martin?

Can you believe Liberals in ridings like Halton, this fellow Gary Carr, who has made it clear he's a Liberal? I figure that poor Gary has sided now with the promise-

breakers. Poor Gary has sided with the people who break their promises. Poor Gary has sided with the people who say anything they have to to get elected, having no intention of keeping any of those promises.

Can you believe any Liberal? We know you can't believe provincial Liberals, because they have proven themselves to break their promises, to say anything they have to. The obvious, logical conclusion is that you can't believe Paul Martin and the federal Liberals either, that Paul Martin is no more to be trusted with public health care than was Dalton McGuinty. If Dalton McGuinty privatizes, Paul Martin will privatize more.

The Acting Speaker: Questions and comments?

Ms Andrea Horwath (Hamilton East): I always listen with rapt attention to my colleague Peter Kormos and his very detailed description of any piece of legislation being debated here. I found some of his comments quite interesting, particularly around the places where people tend to receive their paycheques and things a little bit early. I can tell you that in Hamilton that's a big problem. Certainly the people who are, as Mr Kormos mentioned, most vulnerable to these kinds of facilities are people who tend to be of lower income, people who tend to not be able to make ends meet.

I would agree with Mr Kormos that one of the reasons people are put in this situation is because, even though they elect governments that promise not to raise taxes, lo and behold, taxes are raised. This is something that people are experiencing as we speak; in fact, coming up within, I believe, a week or so, when the new health tax is foisted upon the people of Ontario. I can tell you that the people in the riding I represent are very concerned, because they simply cannot afford the extra burden on their household income that this tax represents.

We have a situation where, on the one hand, the government is trying to regulate or clean up, if you will, through an omnibus bill, a number of things that we would think would be consumer protection related, but what the government is really doing, on the other hand, is reducing the purchasing power of consumers by foisting taxes on them that are not affordable, and doing it in a regressive way that even further challenges those who are most vulnerable and most unable to pay, through the health tax.

1920

The Acting Speaker: Questions and comments?

The member for Niagara Centre has two minutes to reply.

Mr Kormos: Not a single Liberal dares stand to speak to this bill. They've been thoroughly whipped. A whip just walked back and forth and said, "Sh, don't say a word." Even though you're paid minimum wage, \$85,000; medium wage, somewhere around \$99,000 and \$100,000. Anywhere between \$85,000 and \$130,00—I don't know. Ms Broten, what does a parliamentary assistant make? Another \$15,000?

All the hooting and hollering about sitting evenings, and not a Liberal wants to get on their feet and speak to this bill or to the issues that it embraces. Talk about

getting ripped off. Your constituents are getting ripped off. You should explain to your constituents why you're not taking—"Oh, the House leaders' meeting. Oh, Pete"—I know the government House leader is trying to do a number when he calls me Pete. "Oh, Pete, our people are upset because they don't get enough time to speak on the floor." Horse feathers. You guys have all been turned into capons.

Interjection.

Mr Kormos: You have. You know what happens when they do that process? You start bloating, right? It's a shame, but it's just one of the realities, and they've done it to you. They've performed the surgery. What a shame.

Your constituents want to know why they're watching this great legislative network channel now—by happenstance, I'm sure, as much as by anything else—saying, "Where are the Liberals speaking to this bill?" They're all sitting here. Heck, this is only the second day of debate on this bill? Whoops. Where are all the Liberals speaking to this bill? Are they planning junkets? Are they busy, preoccupied with other things? Are they just preoccupied or are they disinterested? It's interesting. We shall see.

The Acting Speaker: Further debate?

Ms Horwath: I've been studying the bill at hand and find that although there is a lot of information in the bill—

Interjection: Here it is.

Ms Horwath: I have it, actually. Thank you. I was just given a copy, but I can have one in each hand. That's great. I guess that is not considered a prop if it's actually a bill, is that right? I'm learning still.

As I was looking through it, I found that although much of it appears to be rather innocuous, one of the things I noticed almost immediately was the number of times the bill refers to the ability of the minister to set fees and charges. I was looking through and I believe that on page 11 was the first time I noticed it, in regard to bailiffs. Let me just see here; yes, the Bailiffs Act, on page 11. It very clearly states that one of the things this bill does is:

"The minister may, by order,

"(a) require the payment of fees for applications or other services under this act and approve the amount of those fees;

"(b) set one or more registration periods for which an applicant for registration or renewal of registration may apply under this act and approve a different application fee for each registration period."

The next one I believe I saw on page 14, and that's under a different act. Of course, people watching will know and understand that this is an omnibus bill. What that means is, there are several pieces of legislation that are being amended by virtue of this bill. I could name them off. There are some—I don't even know how many—starting with the Athletics Control Act; going through the Bs—Bailiffs Act, Business Names Act; through the Cs—several of them there—Cemeteries Act,

Consumer Reporting Act; Electricity Act; Land Titles Act; Theatres Act, Travel Industry Act and so on.

The next section that talks about fees is merely two or three pages later, under the section that deals with the Collection Agencies Act. Here we are, section 29.1:

"The minister may by order require the payment of a fee for any of the following matters and may approve the amount of the fee:

"1. For processing an application for registration or renewal of registration under this act.

"2. For processing a notice given under subsection 20(1) or (2) with respect to commencement or termination of the employment of a collector."

There we are again with more fees and more fees. It's ironic, because we heard from my colleague Peter Kormos, a little bit earlier, his serious concerns with these cheque-cashing facilities, these facilities that of course are harming, more than not, people of low income, people who find it very difficult to make it from one payday to the next. Then of course the bill ironically also has in it several added fees. Then you add on top of that the increased taxes that this government has foisted upon people in the form of a health tax, and you will see that this government has a serious problem in terms of understanding that many people who live in Ontario are seeing their quality of life being reduced. And their quality of life is being reduced, quite frankly, because every time they turn around, either a promise is being broken, a tax is being implemented or a fee is being increased.

We have people who had thought—much to their dismay, it didn't happen—that there might actually be some action taken on a government promise. In fact, at that time it wasn't even a government promise, I don't think. It was simply an election promise by the party that was elected to govern back in October, and that promise was around auto insurance rates. It seems to me the people of Ontario were fully expecting that auto insurance rates would not go up, that in fact they would be capped, they would be reduced, and that didn't happen.

I seem to recall—and certainly heard from people in Hamilton East—that another thing they had expected was that hydro rates would be capped, and that cap would stay on for a certain period of time. Of course, that was another promise that was broken.

When you look at that kind of thing, you see that when the government is breaking its promises, it's costing people more money. Then when the government makes up new things that they didn't promise, when they invent initiatives that they didn't ask the people, that they didn't float with the people during an election campaign, in fact, when they come up with things like a health tax, like an increased amount of money off of everyone's paycheque—unfortunately, off of people who are least able to pay at a higher proportion than off of those who are most able to pay—and you couple that with omnibus bills that are full of extra fees and charges, you end up with a number of Ontarians who are not happy with the way things are happening in Ontario.

Quite frankly, I don't blame them. The people I represent in Hamilton East are some of the lowest-income people in Ontario. It's very easy for many members of this Legislature to sit back in our quite well-paid positions that we have, as Mr Kormos mentioned a little bit earlier, and not understand the real effect that these kinds of fee increases and taxes have on people in their everyday lives. That's a bit of a concern. In fact, it is an extremely major concern for someone like me, because people in Hamilton East are hanging on by their fingernails. Those kinds of situations are exactly what force people into places like cheque-cashing facilities, which this bill is at least attempting in some ways to address and regulate.

The other thing that's in the bill is, again, more fees and requirements—and I think Mr Kormos also raised that one—around licensing requirements. I think everybody would agree that the safety of contractors, the safety of electrical contractors, the safety of people who are working, particularly with something like electricity, which can be extremely dangerous, is very important. So there are many things we can say about that in a positive vein. However, the bottom line is that the ability to build a safety regime is much more than what's being done in this bill. This bill is scratching the surface of a lot of different things without really making significant changes in any one area. It speaks to issues like the Theatres Act, the Electricity Act. There are just many of them—athletics and all kinds of things.

What I'm understanding from discussions with my caucus is that this bill is simply a recycling of dusty old pieces of legislation that have been sitting around for many years. Of course, I wouldn't know that from personal review because I haven't been here myself, sitting on a shelf, getting dusty, but apparently some of this legislation has. What we need to get at is that if there are going to be attempts to change the regime—some of these industries, some of these trades that people in their everyday lives are dealing with, whether it's cheque-cashing or electricity—we need to do it in a way that, first of all, is consultative—and my understanding is there wasn't much consultation with any of this—but also in a way that's holistic, that really takes the time and makes the effort to overhaul these things and not simply throw them all together in a hodgepodge, mishmash of an omnibus bill that has all kinds of different bits and pieces that are tied in together.

1930

Then of course, as I had mentioned earlier, the piece that's interesting—and I haven't actually had enough time to ferret out every single new fee and every single opportunity for an extra fee and an extra charge. I'm sure the rest of the bill is riddled with these kinds of things. It's really difficult for me, as a representative of the riding that I represent, to try to explain to people why it is that this government continues at every turn to try to find ways of increasing revenues, particularly in a way that's not progressive. We all know that fees and charges are simply a tax by another name, a tax with another

particular—what should I say?—coating on it that's not obvious as a tax, but it's a fee.

I come from the municipal sector. I know very well that fees, charges and those kinds of things are often used as a way to gain revenue and pretend that we're really not raising taxes. Unfortunately, the same things that I fought against in the municipal sector in regard to fees and charges that are levied upon people, as opposed to providing very clear and transparent changes through taxes, are being done here in this forum as well. Although I'm not surprised, it is rather disappointing.

Fees and charges like that are regressive. They don't take into consideration the ability of a person to pay; they simply provide the same fee for everyone. So if you're making 6 bucks an hour, 7 bucks an hour, you pay the same fee as if you were making \$100,000 a year—or \$40 an hour or whatever that figure turns out to be. So you can see how someone who is earning a very low income is paying far more as a proportion of their income when it comes to fees and charges that are levied, as opposed to things that are much more progressive, like income tax, but income tax that is progressive in regard to the amount a person has to pay; unlike the health tax that was brought forward by this government, which is not very progressive, and which we've said many times in this Legislature is a health tax that unfortunately sees some of the lower-income people—a single mum earning about \$30,000 having a 24% increase in her taxes, as opposed to someone in the \$100,000 range or more, who has a very small percentage—less than 2%—increase in their taxes as a result of that fee or that health tax increase.

Governments have choices when it comes to these kinds of things. We can choose. It's funny; talk to anybody these days and they will bemoan the fact that in Canada—in fact, in Ontario—we are seeing what we call the loss of the middle class. The middle class is disappearing, and we're seeing an increase on both ends of the scale. We're seeing larger numbers of people who are extremely wealthy and larger numbers of people who are extremely poor, and we're having a loss of the middle class. Why are we having that? Well, it's not by accident that that happens. It's not an accident that we lose the middle class. It's because governments make real choices about things like taxation, about things like fees and charges, about things like what we've seen being debated in this Legislature for the last couple of months.

I think the people of Ontario did make a choice back in October, a choice they thought was going to address some of the huge disparities that were coming down the pike in regard to the income levels of Ontarians. And you know what? I think they are sorely disappointed. In fact, knock on any door in the context of this federal election and you'll see people saying not only are they disappointed that the provincial Liberal government has not followed through on their promises in regard to things like reducing hydro rates, protecting them from skyrocketing insurance, things like natural gas and the cost of gas at the gas pumps, people were expecting the government to be proactive. They had elected a new

government to be proactive in their interests, and they didn't get that.

Similarly, we're seeing the same kind of concern as we knock on doors during this federal election, where people are a little bit worried that if a federal Liberal government were elected, the same kind of thing would happen. There are lots of promises being made, lots of concerns being raised. However, they're also concerned that should that government be elected, they're not going to listen to the people. They're not going to do what they say they're going to do. They're not going to address the increasing income disparity in this country.

I worked in the social justice field for a very long time in my previous capacity, prior to being elected, and I can recall 10, 15, 20 years ago talking about the trend toward income disparity, toward the loss of the middle class. That was 15, 20 years ago. In fact, very few people were talking about that then—very few. Nowadays, however, my mum meets people on the bus—why on the bus? Because she can't afford to drive. She takes public transit. She's a senior citizen. She can't afford the taxes, she can't afford the fees, she can't afford the new health tax. She can't afford to drive; she takes the bus.

On the bus you have regular people, who would never have talked about those kinds of issues before, talking about the problem that we have with a society that's becoming more and more polarized. You can see it in the way people elect governments. They're swinging back and forth because they really don't know whom to believe any more.

I think governments do have an opportunity to really make a difference in the way that people experience their life or their time in Ontario. Unfortunately, the way it's happening now is simply a continuation of what the previous government in Ontario had done, and that was to favour the people with higher incomes and to have less favour for people with lower incomes, and therefore continue to exacerbate this gap between the rich and the poor that we have been seeing for a decade or more in Ontario, as well as in Canada.

It's unfortunate that when there are real opportunities, like Bill 70, to try to redress some of these concerns, instead it's just a listing of more fees. It's just a matter of taking little bits and pieces of legislation that have been floating around for quite some time and putting that forward as extremely important, when we really know that the important things to people are the things that affect their daily lives. Those things include not only the issues I've already raised around hydro rates and things like that, but they include places like the cheque-cashing institutions, like the one Mr Kormos was raising, where people are subjected to pretty much highway robbery in an attempt just to make ends meet. These Money Marts, these facilities are real pariahs on society. They are highway robbers, and they are robbing poor people just because these poor people are trying to make ends meet.

There was an opportunity for a proactive approach, for real, strict regulation around this kind of industry, and unfortunately that opportunity was lost. Perhaps it's the

early days of this government, and perhaps they will reconsider and at some point support some other legislation in regard to the regulation of this industry, but really, the idea here is that there is an opportunity to support and to equalize or at least to start moving the pendulum in the other direction in regard to the polarizing of the rich and the poor in our society. There are real opportunities to do that. There are real opportunities to protect the interests of consumers. That is, quite frankly, the bottom line.

This bill speaks to the protection of consumers, the Consumer Protection Act, and really doesn't do much at all to protect consumers. Consumers would be very much protected if the governments they elected were looking after their interests as opposed to the interests of the big corporations and particularly these fly-by-night—not even fly-by-night; that's the wrong word—these unsavoury organizations, these unsavoury facilities like these cheque-cashing places. It's very disturbing that when there are real opportunities to make those significant inroads, we see a tinkering around the edges, we see a little bit of this and a little bit of that, in a number of different bills.

So you have a number of different acts that are being amended, from the Athletics Control Act all the way through the Bailiffs Act, the Business Corporations Act—and the list goes on and on—the Land Titles Act, all the way down to the Travel Industry Act. When you take all of these things together, yes, it's a lot of words and it's a lot of clauses and it's a lot of tweaking or twinging of various pieces of legislation, but as a whole, I think it really misses the mark, not so much in terms of doing nothing but probably more along the lines of not doing enough, of a lost opportunity to really take on some of these things and instead to do a lot of tinkering, as well as to provide for more fees, charges and opportunities for the government, once again in the most regressive way, to burden those least able to pay.

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That's an unfortunate thing, particularly in the context of all the other financial issues and burdens that are being put on the people of Ontario, whether through skyrocketing auto insurance—in fact, I've had two calls just this week from people who have received their renewal notice, and they are just floored by the increase they're receiving. Those are the kinds of things that need to be regulated by this government: spiralling auto insurance rates, spiralling hydro rates, gasoline prices at the pumps which we cannot rely on because they fluctuate wildly, particularly as we get toward long weekends in the summer. We all know how that goes. Those are the things that can really protect people and those would be real consumer protections.

The Acting Speaker: Questions and comments?

Mr Kormos: I want to commend Ms. Horwath, the member for Hamilton East, for her thorough analysis of this legislation. In but a sparse 20 minutes, she has been able to canvass every element of this omnibus bill, wide-ranging issues. She has been able to present it in a way

that people can understand, that people can identify with. She's made it very, very clear.

Hon Jim Watson (Minister of Consumer and Business Services): Point of order, Mr Speaker.

Mr Kormos: Fraudulent point of order.

The Acting Speaker: The Minister of Consumer and Commercial Relations.

Hon Mr Watson: Is it possible to reset the clock?

The Acting Speaker: Relax. I'll look after the clock. The member for Niagara Centre.

Mr Kormos: Ms Horwath displays—this is why we're so grateful that the folks in Hamilton East sent her here to Queen's Park. She reads this legislation, she digests it, she analyzes it. She was able to refer to the bulk of this legislation without even having to open the pages of the bill because she's got it up here; she's got it stored away. She is one of the hardest-working new members I've ever seen. I know she's going to be here at 8 am tomorrow morning for her boards, agencies, commissions committee. Here's one hardworking MPP, the member for Hamilton East.

Unlike the Liberals, she's not afraid to get to her feet and speak to this legislation. Andrea Horwath's folks back in Hamilton East are getting their money's worth. Ms Horwath has nothing to apologize for. Folks from Hamilton East are watching their member of the Legislature on her feet in this Parliament engaging in debate.

There's a whole lot of constituents of a whole lot of Liberal members who are saying, "Where's my member?" It's like Where's Waldo? You know those pictures? If you have kids, grandkids, you've got to show them where Waldo is. Where's Waldo? Where's the Liberal?

Liberals want to sit evenings, but don't want to debate. Maybe they can't. Maybe they don't understand the legislation. Maybe they're too lazy to read the legislation. Maybe their supptime was simply too intense for them to risk rising to their feet at this time of the day. Maybe their supptime was just a little too long and a little too diverse in how the table was set for them to dare stand and attempt to engage in any sort of meaningful dialogue here.

I feel sorry for the ridings represented by Liberals. Those people are getting short-changed tonight. Folks in Hamilton East didn't get short-changed. Andrea Horwath delivered.

Mr Richard Patten (Ottawa Centre): I cannot sit here tonight and listen to the diatribe, the pretending by the NDP, who say they are really for workers, for the people. This particular bill will contribute to people within your riding, member for Niagara Centre, and your riding, member for Hamilton East. To see the diatribe of theatrics—which is what it is. The people watching do not know that the opposition will stand there and just talk about one thing or another and not deal with the substance of this particular bill. This bill deals with a lot of issues that help electricians be able to move around the province, help workers get jobs throughout Ontario and help employment. It contributes to your riding and everybody's riding throughout Ontario.

I want you to know that this particular bill is very important. It's very complex and there are a lot of issues that have to do with housekeeping. What does that mean? It means, you help to make it easier to do what you want to do, and that's to help people be employed—people who are able to be standardized as electricians, for example—and move from one area of the province to another, rather than being divided as before, and can find employment and support employment throughout Ontario.

I just want to say, before my good friends from the NDP continue to attack us in terms of some of these particular issues, talk about the substance of the bill and you will find in there something that will be helpful to the people within your own riding. They will get more employment—

Interjection.

Mr Patten: You can say that as much as you like, but you know this as well as I do. Speaker, I just had to say that. I want you to know: Deal with the substance of the bill.

Mr Kormos: Who dat?

Mr Gilles Bisson (Timmins-James Bay): Who dat? That's what I wanted to find out.

This bill is going to do so many things for the workers of Ontario. For example, it's going to help the travel industry make sure that Air Canada, should it go bankrupt, won't put poor travel agents in despair from having to issue out tickets from Air Canada.

Mr Patten: Doomsday, doomsday.

Mr Bisson: Doomsday? Why did you put it in the bill? The member gets up and says, "Oh, my god, look at this." We have to stand here and allow this bill to go right through the House without any kind of debate, without any kind of scrutiny. All of a sudden the party that in the last election said, "Oh, my god, we have to have debate. We have to increase democracy in Ontario," doesn't want to debate its own legislation. I just say, come on, get up and have a speech.

I want to say up front that there are things in this bill that we as New Democrats can support. In fact, I can speak with some authority. I am an electrician. I understand what this stuff is all about. I've contracted. I understand what it is.

Mr Kormos: He's wired.

Mr Bisson: I'm wired, as my good friend Mr Kormos says.

There are things in this bill that are supportive. The government says it wants to help workers when it comes to the electrical trade. One of the things that we have to do is strengthen the apprenticeship training system. The reality is that under the former Tory regime we basically gutted the apprenticeship system in this province. It used to be a decent apprenticeship system that was able to do some justice to training people in certified trades. I would hope that in this bill that the government says is going to assist people to get back to work and create employment—all this is is technical stuff about how you do the licensing, who looks over the licensing and what happens as far as standardization of some of the licensing in

Ontario. It doesn't deal with what is the bigger issue, in my view, which is apprenticeship training.

I want to say that my good friend Andrea Horwath did an excellent job in trying to cover what this bill is all about. So if members are that upset and feel one way or another on this bill, they should get up and debate it.

The Acting Speaker: Questions and comments?

The member for Hamilton East has two minutes to reply.

Ms Horwath: I really do want to thank the member opposite for his very passionate response. I think it's very important that the members who are sponsoring this bill actually get up and speak to it. I think it's really important to recognize that although he spoke particularly about one section, which had to do with electricians, in fact, as I raised several times in my discussion, there are—I could stand here and count them; I can't even see how many there are here—dozens upon dozens of acts that are being tinkered with in some way by this bill. It is an omnibus bill. Certainly you can take one little piece and say that this particular person has not provided enough substantial debate on the bill, but neither did the person who was criticizing that.

I know what I'm saying when I'm representing the people of Hamilton East. I understand what this kind of bill can do. I also understand what other kinds of initiatives the government can bring forward—

Interjections.

The Acting Speaker: I would ask the government members to allow the member for Hamilton East to make her response. I can barely hear her.

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Ms Horwath: Thank you, Mr Speaker.

I also know what kinds of things the government can do to alleviate some of the financial pressure that is on people in Ontario. As Mr Bisson—I thank him for his comments—and Mr Kormos have indicated, there are certainly parts of this bill that can be supported. However, I think it's incumbent upon the opposition parties to clearly indicate what is lacking and what is missing. That is certainly something that I attempted to do, and I proudly do that on behalf of the people whom I represent in Hamilton East as well as the NDP caucus who, although it does have some agreement on many of the clauses, does have some concerns about what is very obviously missing.

The Acting Speaker: Further debate?

Mr Bisson: The first thing I want to say is, I appreciate having the opportunity tonight to stand up and to debate this particular bill. There are a couple of things that I want to put on the record. I want to say first out that there are a number of parts of this bill that quite frankly I'm supportive of. I mentioned earlier in my comments to Madame Horwath that, as an electrician, I understand some of the rationale around why we want to deal with some of the licensing system in the province of Ontario. We need to make sure there is a common standard. I don't think anybody, either in industry in the skilled

trades, or in the trade union movement, for that matter, have any difficulty with that particular part of the bill.

But I want to make very clear up front that there are a couple of things that we'd like to hear the government speaking to, if not in this legislation, then at least by ministerial announcement. And that's the whole issue of apprenticeship training. Apprenticeship training is one of the most effective ways of being able to give people an opportunity to work their way into a skilled trade that we have had, as experienced in the province over many years.

I'm a beneficiary of that. I worked at the Pamour Porcupine mine as an electrical apprentice, working under the tutelage of other electricians. I was registered as an apprentice, went off to trade school at both Algonquin College in Ottawa and here at George Brown in Toronto. As a result of the combination of working under the tutelage of journeymen electricians as well as some on-site training that I did with my employer and going off to trade school every year for two or three months, I began to basically work my way to being able to call myself a licensed electrician.

I just think it's a crying shame in this province that we are where we are today when it comes to the issue of apprenticeship training. The Tories, when they were in power, basically gutted the apprenticeship training system. I'm just saying to the government, we have opportunities in this Legislature to raise issues every now and then, and this particular bill, Bill 70, gives me the opportunity to do that.

I want to say why it's important. We all understand that there's been a humungous change, again, by the past Conservative government of our education system. And in that particular change we've really started to stream young people into the university sector. If we take a look at the elimination of grade 13, and we look at where a lot of guidance counsellors are within high school systems across Ontario, we see there's a very large onus on pushing people into the university stream.

Well, I just want to say that not every young person wants to go off to university, and rightfully so. There are various other things we can do by way of making a living that give people a very good income, give people a very challenging work life and many things, and those are the skilled trades. I would think one of the things that the government would want to have done when they introduced Bill 70 was to have had at one point or other a ministerial statement or a press conference, or maybe a response in these speeches, to talk about the government's intent to do something about reviving the apprenticeship training system here in the province of Ontario.

I say again that apprenticeship training is one of the ways that we are able to qualify people for very meaningful work in trades and actually give industry the skilled tradespeople they need in order to operate. There's a huge problem. In fact, this last weekend in the city of Timmins I had the opportunity to canvass with my federal colleague who's running for election in Timmins-James Bay, Charlie Angus. We went by a number of

machine shops and welding shops, I think it was on Friday, as we went around canvassing from one area to the other. Without our saying anything, on every stop we made in those shops, when we asked people, "What is the number one issue within the workplace?" they didn't say "money" for the most part, but I'm sure that was high on their list of priorities, because it's certainly high on everybody's priorities. One of the things they talked about was the need to develop a strong apprenticeship training system. They complained that they now have to pay a user fee when they go off and register themselves as apprentices. At one time, that was a service provided by the province of Ontario. Many employers are unwilling to pick up the cost of registering their apprentices.

When it comes to the issue of going off to trade school, in many cases the employer is unwilling to pay the registration of the apprentice within the community college system. When I went through the community college system to become an electrician, that registration was paid for by the province of Ontario. That was the provincial government's contribution toward developing the apprenticeship training system and allowing an apprentice like me to advance through the system. They complained about not having the ability to pay to go off to trade school.

There was one particular gentleman there who, as I talked to him, was really upset. He said that he was a third-year apprentice millwright and had yet to go off to his basic training program because he couldn't afford, with two young children at home, the dollars to be able to register himself inside the college system. The employer for whatever reason, rightly or wrongly—I would argue probably wrongly—was unwilling to pay. But I raise this issue: Should the employer have to pay? And I argue, no; that should be a responsibility of the province. The province, in my view, has a responsibility to provide a training infrastructure to the industry of Ontario. Without that, Ontario cannot position itself very well when it comes to being one of the most competitive economies in North America.

Why is training important? I tell people, take a look at what they call the Celtic Tiger. My good friend Tony Martin, who is running for election federally—

Interjection.

Mr Bisson: —I'm not going to go there yet—used to raise this issue. At one time, not that long ago—some 20, 25 years ago—Ireland was behind everybody else in Europe when it came to—

Mr Kormos: It was stagnating.

Mr Bisson: It was stagnating. Their economy was going nowhere. The Irish government decided they had to make some investments. One of the key investments the Irish government made was in training—college, university and apprenticeships.

Mr Kormos: What did they do with tuition?

Mr Bisson: They eliminated tuition altogether. They said to people, "If you want to go off to college, if you want to go off to university, if you want to register in an apprenticeship, there will be no cost to you as an

individual." Yes, that was a big-ticket item for the state, for Ireland itself. But at the end of the day the dividends paid back to that country big time because they had trained people within the economy, which allowed them to go out and lever the investment of people to establish themselves in Ireland.

All I'm saying is that Ontario can't sit on its laurels and say, "Oh, we're the great place to be. After all, we're Ontario-ario and we don't have to do anything." I'm saying that the economy is going through a change, and if we as a province don't actively get involved in training at every level, and particularly in this case in the apprenticeship training system, I think it's going to be a great disservice.

Si on regarde dans les communautés comme Hearst, Kapuskasing et dans d'autres places, ce programme d'apprentissage a des retombées économiques très importantes pour ces communautés. On regarde, par exemple, comment Tembec à Kapuskasing, ou Tembec à Smooth Rock Falls, ou Columbia Forest Products à Hearst pourrait opérer leurs « plants » s'il n'y avait pas le monde dans ces usines qui ont l'entraînement nécessaire, les forces, les compétences nécessaires pour opérer ces moulins.

Écoute, ce sont des technologies qui sont très développées quand on regarde la technologie du milieu de travail d'aujourd'hui. J'ai fait un programme d'apprentissage en 1970. Moi, je travaillais des « light bulbs » et puis des affaires assez simples au début.

Interjection.

M. Bisson: C'est des « light bulbs ». On a ça en français. Mes amis francophones de l'autre coin comprennent quand je dis « light bulb ».

Le point que je fais c'est qu'entre 1970 et le début des années 1980, la technologie dans l'industrie n'était pas avancée telle qu'elle est là. Quand je rentre, par exemple, chez Tembec, un moulin de pâte à papier à Smooth Rock Falls, ou quand je rentre à une papeterie directement à Kapuskasing, je regarde la technologie dans ces machines et je te dis que c'est une technologie très avancée.

Les employeurs commencent maintenant à dire, « On a toute la garde dans le domaine du travail, le monde qui ont fait leur apprentissage entre 1970 et 1980 et qui sont pas mal proches de leur retraite. » Regardez-moi, par exemple. J'ai 47 ans. Si je travaillais encore dans l'industrie, j'aurais peut-être un autre 10, 15 ans au maximum, et on n'a rien fait pour avoir la relève.

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C'est ça le point. Si on ne fait pas les investissements nécessaires aujourd'hui pour s'assurer qu'il va y avoir une relève, l'industrie dans le nord, comme dans d'autres places à travers l'Ontario, va être mise dans une situation très précaire, parce qu'ils ne vont pas avoir le staff nécessaire dans leurs usines pour bien les maintenir et opérer. Ces jours-ci, ce n'est pas seulement une question d'avoir un travailleur avec son onzième ou douzième année à qui on dit, « Va opérer la machine. » Asteur, ce sont des technologies qu'on appelle « process controlled » qui sont très avancées d'une manière technique, et on a be-

soin d'avoir le staff dans ces usines pour être capable de vraiment opérer ces machines d'une manière efficace et de s'assurer qu'on peut faire la maintenance.

Le point sur lequel je veux finir est la question—

Interjection.

M. Bisson: Oh, merci beaucoup : « l'ampoule ». Mon ami M. Kormos est un bon ami. Quand j'ai dit le mot « light bulb », comme un bon ami du caucus NPDP, il voulait que je me serve du bon mot francophone, et il l'a même bien épilé. Regardez, monsieur le Président, c'est « ampoule », avec un « e ». C'est-tu M. Kormos qui a écrit ça? Non, hein? C'est vous, madame? Vous êtes excellente.

Interjection.

M. Bisson: OK. Je me le demandais. Je pensais que vous vouliez dire quelque chose.

The Acting Speaker: I don't want you using props.

M. Bisson: Ça vient de la Greffière, monsieur le Président.

You actually wrote that? That's amazing; with an "e" at the end.

Mr Kormos: Do you think I can't write?

Mr Bisson: Well, I didn't think you could write in French. That's pretty good.

Mr Kormos: I'm working on the literacy.

Mr Bisson: You're very good.

Je veux finir sur ce point-là. Avec les apprentissages, si on ne fait pas les investissements nécessaires aujourd'hui, puis on ne réforme pas le système d'apprentissage pour faire entrer des nouveaux dans le système pour s'assurer qu'on peut faire l'entraînement nécessaire, on va se trouver dans une situation, dans 10 ou 15 ans—et ce n'est pas moi qui le dis; c'est l'industrie elle-même.

Quand on parle aux employeurs du nord-est de l'Ontario, dans les mines ou dans l'industrie forestière, ils disent tous la même affaire : qu'eux autres se trouvent de plus en plus coincés avec la compétition d'aujourd'hui, les prix, et ils n'ont pas nécessairement l'argent qu'ils voudraient avoir pour être capables d'investir eux-mêmes dans des programmes d'apprentissage.

C'est pour ça que je dis que, comme gouvernement provincial, on a une responsabilité de s'assurer que ce monde-là est dans le système pour remplacer ceux qui sont là présentement. C'est un point, je pense, qui est important à faire.

The other thing I noticed in this bill, and I was trying to find it just before I got up on my feet, was the whole issue having to do with the Cemeteries Act. I don't know how many times we've gotten into debates in this House over the Cemeteries Act, but this is one that I thought was rather interesting. I'm just going to read it as best I can here, with the glasses I don't have on that I left in my office, which I can't go and get because I'd lose the floor. I'm getting to the point, if you'll notice, where I have to throw this almost all the way down to Mr Kormos's seat so I can read it. I've got long arms.

Mr Rosario Marchese (Trinity-Spadina): Do you want me to hold it for you?

Mr Bisson: Could you hold it over there, please? It says, "A confidentiality provision is added to the act. In addition, powers are added to make regulations that require the registrar to maintain a public record of certain documents and information and to publish certain documents and information and that authorize the registrar to conduct quality assurance programs and to use information collected under the act for the purpose of those programs."

Let me just put that in really simple English, because that was written in legalese. The problem is, and it's happened in my riding a couple of times, where cemeteries have records that, let's say, are not just exactly spot on. This is an amendment that I very much support, because at least twice now in 14 years I've had relatives come back looking for deceased family from years back who are unable to find them because the records of the cemetery indicate that the person has been buried in a certain place, but when they go to that place, somebody else's name is on the plot. The reason for that is that there has never really been—

Hon Mr Watson: It's your voters' list.

Mr Bisson: I'll tell you, that's probably a Liberal voters' list. You got that right. I always wondered why they used to win those advance polls. Now I know. The secret's out of the bag.

Anyway, it's a very traumatic experience for those families. I remember one particular family coming to my office and saying they had come back to find their grandfather. This particular man had met his grandfather only once in his life, when he was about 11 or 12 years old, on a trip back in to the Highway 11 corridor. His grandfather had died, and here he was some years later—I'd say this man was about 50 years old at the time—looking for where his grandfather was buried. He was trying to bring some of his adult children to visit—would you get Peter, please?

Mr Marchese: It's Peter you want?

Mr Bisson: Yes, if you can come over here, sir.

Mr Marchese: Peter, we need you to hold this up.

Mr Bisson: Can you come to your seat, please? I want you to come to your seat.

Mr Kormos: For Pete's sake, keep going.

Mr Bisson: You're welcome. Very good. I would just say, it's amazing. We have a small caucus, but they are so determined to do their duty.

Look at this, Mr Marchese and Madame Martel, who ran all the way here just to be with you tonight. Stay tuned, everybody. A little bit later it'll be Rosario, followed by Shelley, speaking out on behalf of the people.

But anyway, I want to make this point: The amendments to the Cemeteries Act, I support. Why? I wanted to finish that story. The man comes into my office and says, "I have to see Mr Bisson, absolutely." My staff, Diane up in Kapuskasing, says, "This man has to see you," and I say, "What for?" and she says, "He can't find his grandfather." I say, "How the heck am I going to find him?" and she says, "No, you don't understand. He's buried and

we should be able to find him, but he's not in the plot that was registered within the town."

So I go off with this particular person, after making some phone calls, and sure as heck, the grandfather was supposed to be buried—it's kind of funny, but it's not. He was supposed to be buried in a spot and, as I got to the spot, let's say it was a M. Charest that we were looking for, but there was a Mr Smith. So the family was upset because they were combing through the graveyard, trying to find where their grandfather was buried but, as we found out later through some investigation, there were problems when it came to the record-keeping, so in fact he had been buried in the right cemetery but they had marked the wrong plot. So I just think, on behalf of M. Charest who came to see me, we've got to give pause to this bill and that's why I ask, Mr Speaker, that we have adjournment of the debate.

The Acting Speaker: Mr Bisson has moved adjournment of the debate. Is it the pleasure of the House that the motion carry?

All those in favour of the motion will please say "aye."

All those opposed will please say "nay."

In my opinion, the nays have it.

Call in the members. This will be a 30-minute bell.

The division bells rang from 2007 to 2037.

The Acting Speaker: Will all those in favour of the motion please rise and remain standing.

Will all those who are opposed to the motion please rise and remain standing.

Deputy Clerk (Ms Deborah Deller): The ayes are 5; the nays are 32.

The Acting Speaker: I declare the motion lost.

The member for Timmins-James Bay still has the floor.

Mr Bisson: I think it's rather interesting that we moved adjournment of the debate and the government voted to keep the debate going. I'm glad to see that. It indicates that the government is finally going to be speaking to the bill. For example, you can talk to the amendments to the Cemeteries Act, which I think are important, as well as maybe talking a little bit about the need to reform our apprenticeship training system. I look forward to Mr Patten, who is going to get up and speak about such things that are important in the bill because, obviously, the Liberals want to speak to this bill. I think it's fine. Like I said at the outset, there are a number of things in this bill that are supported.

But I just want to point out yet another section of this bill that I thought was rather interesting, and that was the section I read on the Consumer Reporting Act. Again, I've got to hold the bill far out because I forgot my glasses downstairs. It basically says, "The act is amended to clarify that a consumer reporting agency must not include in a consumer report information regarding a debt or collection." I always thought that was the case, and I was a little bit surprised to see that inside the bill. I always thought they were not allowed to report that kind of information, and I wasn't aware that it was an issue. I

would just like to know if any of the government members are able to respond to where that particular reform comes from because it was never my understanding that collection agencies did that in any way, shape or form. So I just was wondering when I saw that particular act.

Then there was another section that I read—I love the parts of the bills that give us the explanatory notes because it gives us—oh yes, this was the one. I thought this was rather interesting, the Paperback and Periodical Distributors Act. I'm sure that most members are riveted to that section of the bill, and I've read that section. But if you look in the middle, it says here, "In addition, powers are added to make regulations that require the registrar to maintain a public record of certain documents and information and to publish certain documents and information"—a lot of repetitive words there; I should ask that you cut that down a bit—"and that authorize the registrar to conduct quality assurance programs and to use information collected under the act for the purpose of those programs."

If I hold it back far enough, I'm able to read it. But I just thought that was interesting. What quality are we talking about? Certainly we're not talking about the quality of the novels because, I can tell you, there's a whole bunch of books we'd be able to take off the shelf. I've got to say to those who haven't had a chance to read it yet, *The Da Vinci Code*—has anybody got the book? A very good read. It's a good book. I recommend it very strongly. It's actually quite a good read.

When we talk about assurance programs, what exactly are we talking about here? Because as I read that, is it that they're not allowed to, as publishers, refer to who are the backers for the publishing of the book? I wasn't quite sure and I'd like somebody to clarify exactly what that's all about.

Then there's an amendment to the Corporations Act, but I can't find it and I'm running out of time quickly, so I'm not going to be able to report that.

The other one was the Theatres Act. I stood with the brothers and sisters that were on strike over a decertification move on the part of an employer a couple years ago. I'm sure that it has nothing to do with that, and I'd like to know that it doesn't. But it "adds a confidentiality provision to the act. It also adds powers to make the following regulations," and I don't have enough time to read them all, but one of the regulations deals with authorizing "the director to conduct quality assurance programs and to use information collected under the act for the purpose of those programs." It goes back to the other regulation that we talked about earlier.

Mr Speaker, I've run out of time.

The Acting Speaker: Questions and comments?

Hon Mr Watson: I'm delighted to speak to this bill. I would remind the members of the New Democratic Party that a number of us on this side of the House in fact did speak to this bill last week. So the silence you hear from this side of the floor is a result of the strong support that the Liberal Party of Ontario has for the working men and

women of this province, because they very much support the amendments to the Electricity Act.

This is a bill that is going to help small businesses, travel agents or people travelling. It's going to improve the real estate industry and the whole issue that we heard some members talk about, which was payday loans. This bill, if passed, would require lenders to disclose the full cost of borrowing for consumer loans. This is going to help the people whom those individuals purport to help.

Perhaps it's my naiveté as a new member, but the amount of time that has been wasted by frivolous discussion over there—most of those members have not even read the bill. They have insulted this Legislature and the people of Ontario by wasting time. The once great NDP party, people like Stephen Lewis, Tommy Douglas and David Lewis, must be simply disgraced by the performance of these people who come to this chamber ill-prepared to debate the substantive issues that this government is putting forward.

I would encourage the honourable members, if they're serious about helping workers—what about the gentleman from the International Brotherhood of Electrical Workers who wants this legislation passed to help the men and women of this province? It's going to make this province safer. Bring some substance to the debate—

The Acting Speaker: Thank you. Questions and comments?

Mr Kormos: I listened carefully to the comments of my colleague from Timmins-James Bay, and I tell you, five minutes of his comments are worth two hours of Liberal comments on this bill. The problem is there hasn't been two hours of Liberal participation in the debate. There hasn't been an hour and a half of Liberal participation in the debate. There hasn't been an hour and 10 minutes of Liberal participation in the debate. There has been exactly one hour of leadoff shared, as they would have it, by five people reading canned, fluff speeches. What a pathetic excuse for participation in a debate. What a pathetic excuse for a minister who would stand up and protest about oh so many of his colleagues participating in the debate when five of them took, what, 12 minutes apiece—on average, I suppose—to collaborate in the minister's leadoff.

Look, New Democrats make no apologies for standing up to a government that has lost all credibility. The evidence is in. The evidence is clear. The jury has come back. Clearly, the people of this province don't believe the Liberals for good reason: because the Liberals promise anything they have to to win favour and, in the case of September of last year, to win an election, and then proceed to break those promises as quickly as they share a one-hour leadoff in a debate around Bill 70.

People don't believe the Liberals. It's Dalton McGuinty's Liberals at Queen's Park that have privatized health care, that have privatized chiropractic, optometry care, that have privatized physiotherapy. Nobody believes this government. Nobody believes this minister. Nobody believes these Liberals.

The Acting Speaker: Questions and comments?

Mr Patten: It's about time. I spoke a little earlier—

Mr Kormos: It's about time Dick was in cabinet.

Mr Patten: Thank you. But I want to say to the member from Niagara Centre that I did not hear any substantive issue related to the bill. As we all know—and I understand this—in opposition, your job is to beat up the government, to try to make them look bad, but I don't think this evening the opposition is doing very well.

It's so good to see my good NDP friends who are all here at the moment, and of course I can't mention that others are not, so I will not say anything. But I do want the people who may be watching, those hundreds of thousands of people tonight who are watching, to know that this particular bill is something that helps workers in a variety of industries.

The head of the electrical union, as you would know, is very supportive of this. There are many people who have been taken advantage of by the travel industry who now will now be protected. There's consumer protection. People who have to do these things—the whole arrangement of things with the federal government and the provincial government in terms of the identification of films and one thing or another. We have a bill here that everybody, quite frankly, all parties, essentially agree with. However, tonight we listen to the rhetoric and diatribes of the NDP, who attempt to discredit something that, in the end, I believe they will be extremely supportive of.

The Acting Speaker: We have time for one last question or comment.

Ms Shelley Martel (Nickel Belt): I wouldn't want to miss it, would I?

I listened to the member. I heard him talk about the Cemeteries Act and the problem that he had had with a constituent of his whose body was put in the wrong plot.

Mr Kormos: By the Liberals.

Ms Martel: Any of you who were here heard him say that. I don't know if the Liberals did that or not, but it certainly did happen.

I was here and listened to him talk about the apprenticeship program and how the changes that are in the bill, frankly, tinker around the edges when what is really needed is an overhaul of the apprenticeship system, what is really needed is for this government to cancel some of the fees that were brought in by the Conservatives with respect to apprentices. Is that in the bill this evening, something that would really help young people interested in trades? No, of course not. We don't need some tinkering around the edges. If you want to help apprentices—I heard Mr Patten say we're going to help workers in these industries—why don't you cancel the fee increases brought in by the Conservatives? Do that tonight and you'd get this bill tonight.

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I heard my colleague as well talk about other issues in this ministry that we should be dealing with. I'm surprised the minister got up and spoke a little bit about how concerned he was about what we had to say. He should be more worried about what's going on in his office with respect to birth certificates. I can tell you that, after the

Family Responsibility Office, the agency we have the most trouble with right now is that minister's agency with respect to birth certificates. So eight or nine months later, despite everything he has to say and despite his little MPP reports and releases, the second-biggest problem we have in our office continues to be getting birth certificates in a timely manner. Maybe the minister can put his attention to that very serious issue and help constituents in my riding.

The Acting Speaker: The member for Timmins-James Bay has two minutes to reply.

Mr Bisson: I'm hurt. The government has stabbed me in the heart. They said I talked about garbage, and all I was doing was reading their bill. I just say to the government, if you have a problem with garbage, why are you printing it?

I stood here and talked about how we needed to amend the Cemeteries Act, as in the case I raised earlier. I talked about the changes we're making to the Electrical Act that deal with the licensing of electricians. I talked about the changes we're making to the Consumer Reporting Act, and the government says I talked about garbage. I suggest they read their own bill and then maybe they wouldn't be calling it garbage. I've just got to say that off the top.

I also have to say it'll be interesting to see if the government is actually going to get up and participate in this debate, considering that I heard the Minister of Labour say how important the bill was and they had a whole fulsome debate on the part of the government side.

My good friend from Niagara Centre pointed out that we've had but five Liberals speak on the bill within a one-hour lead. I've just got to repeat the heckle I heard from my leader, Mr Hampton from the New Democratic Party, which I thought was good, and that is, "It takes 12 minutes to break a promise in the Liberal caucus." I don't know. I think that's pretty well what it is.

I've just got to say, listen, guys—

Mr Kormos: Laugh, David, laugh.

Mr Dave Levac (Brant): Too tired.

Mr Bisson: I can't believe the whip is tired. Whips are never tired. You know that.

I support a number of things in this bill. There are a few things that I have a problem with. There are some amendments to the Corporations Act that I didn't get a chance to talk about, which were a bit of a problem. There was also one to the statute law amendment act that I read that I thought was a bit problematic, but I'm sure the government's going to refer this bill to committee so we can deal with the particular amendments that will probably be needed to fix this bill because any time we see an inconsequential bill so large, it always—

The Acting Speaker: Thank you very much. Further debate?

Mr Brad Duguid (Scarborough Centre): I'll be sharing my time with the member for Etobicoke North.

I have to wonder whether in fact there's anybody left watching television tonight. We've been here since a quarter to seven listening to the debate in probably the

lowest moment we've seen since we've been here since last fall. Members were getting up and speaking to a bill that you could tell the majority of them probably had never even looked at, mentioning hardly anything to do with the bill throughout the entire evening and criticizing us for wanting to listen. We were listening very closely to them because we're waiting to see if they knew what they were talking about. It was very obvious to me, following the debate, that they hadn't read the bill at all.

I'd like to talk about the bill because we're here to talk about the Ministry of Consumer Business and Services Statute Law Amendment Act. Bill 70 paves the way to provide consumer protection and public safety legislation that is fair in response to the needs of Ontarians.

I'd hate to think that the leader of the third party, after all this time this evening—

Interjections.

The Acting Speaker: Order. I apologize to the member for Scarborough Centre.

Mr Duguid: No problem, Mr Speaker. Thank you very much.

I know we're not to speak about the lack of presence of any members here in this House, so I won't specifically. But it's funny how the New Democrats would be here when they're talking about drivel, but when we actually get up to talk about the bill, they don't want to hear about it. Half of them get up and leave because they don't want to hear about what we're doing to help consumers across this province. Frankly, they should be very embarrassed by that.

Let's talk a little about the bill, because we haven't talked about the bill all evening long. It's important that the people of this province know some of the good things happening here with this bill.

The draft regulations for the Travel Industry Act, 2002, were released for comments in March and the discussion period ended April 30. I'm sure there has been much input on this. There's a concern. They want to make sure the changes are fair to everybody: consumers and the travel industry. We know the travel industry has suffered a great deal over the last number of years, with 9/11 and SARS. The travel industry in Toronto and across Ontario, in fact in all of Canada, has suffered a great deal because of all this, so it is important that we look at the impact of our consumer protection legislation on that industry.

At the same time, consumers need better protections. For example, I'm delighted to support the proposed cooling-off period of 10 days for consumers who buy time-share units or join vacation clubs that would allow the ability to get out of those deals. Let me tell you why.

It wasn't long ago that a constituent visited my constituency office. His name was Mr Prasad, if I remember. Mr Prasad told me that a couple of years ago he signed an agreement for a time-share contract. Later that evening he realized that the information he was given was false, so he wanted to get out of the agreement. He waited until the next day and called the company thinking that, in good faith, they would let him out of the agreement. Lo and behold, he was given the runaround.

He called them and they didn't return his calls. He kept calling over and over again. Eventually, he went and found them somewhere and was able to talk to them, and they just continued to give him the runaround. He was not out thousands of dollars, he was out tens of thousands of dollars because of this. My advice to him was, "Hire a lawyer." I'm not a lawyer myself. I can't give legal advice. But he was given false information, in his view. He showed me the information he was given. I'm just a layman, not a lawyer. I can't say for sure whether he had a bona fide case that he could win. But it's a shame that this gentleman, who I don't think could afford to go out and get a lawyer, would have to go through that. When this legislation goes through and these regulations come forward, it's going to make things a lot easier for consumers when they do get into those high-pressure time-share situations.

We around here don't get a chance to go on vacation very often these days, but when we do, we all know those time-share pressures when you're down at a resort somewhere, where they try to hook you in for some free drinks or a free dinner. You sit there for half an hour or an hour and they apply these hard-sell tactics.

Hon Mr Watson: That's where Chris Stockwell is.

Mr Duguid: That may well be. That could be where Chris Stockwell is right now.

This doesn't mean that all time-shares are rip-offs. Some of them are good. I know some members here take advantage of them, because I've talked to them about them. But there are some that do take advantage of our constituents and consumers. That's one of the reasons it's important we get this legislation through.

Another area is the negative-option marketing. This is a key provision. I was going to talk about Rogers. I remember consumers right across this province being totally upset because they were given services and, if I remember, they had to get back to Rogers and tell them they didn't want them, otherwise they were stuck with those services and charged. Consumers across this province rose up against John Tory and Rogers. John Tory's an OK guy. I've met him. I know him well. But I'll tell you, I hope he doesn't bring that kind of leadership to this province if he gets the opportunity to lead the Tories, to try to hoodwink consumers into agreeing to take on these services. This kind of legislation will not allow people like John Tory or companies like Rogers to do these kinds of things. Thank goodness Rogers saw the light. I appreciate the fact that they did, and I think consumers do too.

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But this legislation, as it and the regulations go through, will ensure that won't happen again. I've experienced it myself with CD packages. I remember the first time I went out and bought a CD player. I'm always behind the times with those kinds of things, but it was probably 10 or 15 years ago now, quite a while after they'd come out. We wanted to buy some CDs, so we got involved in one of these packages. They just send you CDs whether you want them or not. We were trying to

stop it, but we couldn't. The CDs kept coming. We were lucky. In the end, I opened the CDs and some of them were pretty good, so I didn't mind that much. But frankly, as a consumer, I thought that was totally inappropriate.

I also like the fact, when you look at some of the things this ministry is involved in—they talk about tips for fraud for consumers. That's a very important area that we need to do more in, particularly when you look at seniors' fraud. With seniors, you get the door-to-door salesmen going around to sell them alarm systems or renovations on their house.

Mr Jeff Leal (Peterborough): Hucksters.

Mr Duguid: We've all, as politicians—I was a local politician for nine years prior to this. I'd have seniors coming into my office in tears, as they'd lose thousands of dollars through these things. The member from Peterborough indicated they were hucksters, and I agree with that. Some of these guys at the door are hucksters, when it comes to that.

Interjection.

Mr Duguid: No, I'm not talking about the Tories. I'm talking about the door-to-door salesmen that sometimes come and try to sell these alarm systems to people, the door-to-door, snake-oil-type salesmen. The fact is that we do need to help our seniors with tips to help them avoid that or the phone calls they get, the telemarketing, where they can get hooked into investments.

These types of initiatives hook in with all the great things we're doing for seniors. We talked about them in the recent budget, about getting 2,300 new joint replacement surgeries. We know some seniors are on waiting lists for 61 weeks for a hip or knee replacement.

This government is here to help seniors: a \$448-million increase for home care, and 95,700 seniors are going to get home care as a result of this.

This government is here for seniors: nine new MRIs and CT sites. Many seniors will be able to take advantage of that.

The \$125 property tax supplement for seniors: That's going to help a number of low-income seniors in our community.

OHIP coverage for eye exams will cover seniors over 65 years old. That's going to help them.

There will be 2,000 new front-line staff in nursing homes to provide better care for our seniors.

This government cares very much for seniors. This bill and the initiatives that this minister is taking to protect seniors from consumer fraud are all part of our big package to treat the seniors in this province better than they've ever been treated in the past.

Thank you for the time. I'll now pass it over to the member for Etobicoke North.

The Acting Speaker: Does the member from Etobicoke North wish to participate?

Mr Shafiq Qadri (Etobicoke North): No, Speaker. Thank you.

The Acting Speaker: OK. Questions and comments?

Mr Kormos: Once again the Liberals make promises they don't keep, make promises they break. He promised that the member for Etobicoke North was going to be sharing his time: another broken promise. You make promises you have no intention of keeping. What is with these Liberals? It is chronic. It has overwhelmed them. It's like there's some kind of broken-promise fluid coursing through their veins instead of blood. Transfusions might be in order. You reek of broken promises.

How can you tell when a Liberal is misstating the facts? His lips are moving. It's an old joke, but, heck, it comes to mind. And you know the straight line isn't, "How can you tell when a Liberal is misstating the facts?" but far be it from me to be unparliamentary.

What have the Liberals done for the people of Ontario? The Liberals have demonstrated that you can't count on Liberals to keep their promises. The Liberals have demonstrated that Liberals will say and do anything they have to to get elected and then ignore every promise they made—no, not ignore: break every promise they made. The Liberals have demonstrated that they will hold themselves out to be the saviours of health care but then be the first government in this province to privatize public health care, like the Liberals have privatized chiropractic, optometric services and physiotherapy. They've introduced American-style health care to Ontario, where whether or not you get optometry services depends upon how much money you've got in the bank, depends upon your ability to pay, and whether or not you get physiotherapy depends upon how much money you've got in the bank, depends upon your ability to pay. The Liberals say, "It's the wealthy who have access to health care, not regular working Canadians."

Hon Mr Watson: I want to thank the member from Scarborough, Brad Duguid, one of the greatest members of provincial Parliament—very eloquent.

It's really quite amazing that the New Democratic Party is against improving protection for consumers in leasing agreements. Why are the NDP against strengthening refund rights for improper billings or against clarifying cancellation rights for Internet purchases and mail orders? Why is the New Democratic Party wasting this House's time and dragging their feet on making sure that consumer protection legislation for the 21st century is introduced?

This bill, if proclaimed, is going to lengthen and create new cooling-off periods, allow for heavier penalties for dishonest activity, make full cost disclosure for leases mandatory, and outlaw, as Mr Duguid pointed out, negative-option billing.

Some of the members touched on the payday loan issue. This legislation that this government has brought forward, if passed, would require lenders, for the first time in Ontario history, to disclose the full cost of borrowing for consumer loans. What did the NDP and the member from Niagara Centre do when he was minister for, what, a few weeks? He did nothing on this file. He was also the minister responsible for financial institutions—absolutely nothing. This legislation will give

transparency and full disclosure for those companies who are charging what some would consider exorbitant interest rates.

I urge the NDP, first and foremost, read the bill. Take the time. You're all getting extra money now. You've all got a pay raise. Read the bill. Put some substance into these debates. Put in a little quality instead of quantity so the people of Ontario get their money's worth. After listening to you, they're going to be coming to me asking for a refund.

Mr John O'Toole (Durham): I was attracted to come in and comment tonight because Bill 70 is what I'd refer to as the consumer and business services omnibus bill. There are actually 22 acts being amended and made more complicated, because a lot of what I read here—if you look through the short titles, you will see the Athletics Control Act. This is stopping activities that people choose to do to keep fit, as I understand it. But the one I am more interested in is section 12, the Electricity Act.

I was in the estimates committee today until just recently. I was surprised. I asked a question in the House today of the Minister of Energy, and the question was very simple and quite direct. I asked him if the artificial number in the budget, the \$3.9 billion, was eventually going to be paid through the rates. The minister didn't tell me the answer, but I asked the Minister of Finance, Greg Sorbara, today in estimates. I'd encourage the people of Ontario to read the estimates committee today, June 22.

Mr Kormos: Give them your address and you can mail it to them.

Mr O'Toole: No, you can e-mail me and I will get it for you.

Greg Sorbara at least told the truth. He said that \$3.9 billion is going to show up in your rates at your home, wherever you live. If I read section 12 here, this is breaking one promise twice, so they're now on the second round of broken promises.

That's why this bill is in some controversy here tonight. I admire the NDP for standing and forcing some discussion and extended debate, because it's an omnibus bill and I suspect there are things in here the people of Ontario aren't certain about.

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Ms Martel: The Liberals are a little cross tonight because they thought they were going to get this bill tonight, and they're not going to. The minister in particular is pretty cranky and has a lot to say about how awful it is that we get up and speak, which is of course our duty, responsibility and privilege to do. He'll maybe be around for a little bit and will understand that pretty soon. There's no point getting cranky when we exercise our right to speak. We're going to do that, and if he doesn't like it, that's just too bad for him. Maybe he can spend some time dealing with the really serious issue in his ministry, the issue of trying to get birth certificates out of the registrar general's office. That continues to be the issue with the second-biggest volume in my office right now, and it has been for months. Maybe instead of

getting exercised here tonight because we use our privilege to speak as members, he can put his mind and his resources and all of whatever else he wants to do into dealing with this serious issue.

With respect to what the member from Scarborough Centre had to say—I think he talked about how the government was going to do something about health care. Let me just focus on that. What did Mr McGuinty have to say about premiums or health taxes? Here's what he had to say:

“Ontario Liberals oppose the return of OHIP premiums because they are a tax hike on working families,” says leader Dalton McGuinty.” And he is absolutely right about that, isn't he, Speaker?

“Two years ago, McGuinty castigated former Conservative leadership hopeful Chris Stockwell for proposing OHIP premiums.

“Families are already paying for health care with their taxes. Pay more for health care, pay twice for health care, but get less health care”—just like under these Liberals—“that's the Tory plan. It's certainly not the Liberal plan.”

Well, it certainly has become the Liberal plan, with the tax and the delisting of chiropractic, physiotherapy and optometric services.

The Acting Speaker: The member for Scarborough Centre has two minutes to reply.

Mr Duguid: I'd like to go back to the bill, which really has not been debated much by anybody who has talked throughout this debate except the Liberals.

One aspect of this bill is that passage of these proposed amendments as soon as possible will ensure that no longer would liability be imposed on travel agents in the event of airline failure. This is within our jurisdiction, but we have to turn to the feds and work with them on consumer protection in a lot of different cases. In this case we have to turn to the feds to talk about regulatory responsibility for airlines. I want to tell you that right now there is no better relationship in this country between a province and a federal government than the relationship that exists between the Liberal government here in Queen's Park and the Liberal government in Ottawa, and we will be able to get that done by working with the Martin government.

It's the same with health care, where we know that the Martin government will deliver in the area of health care and assist this province to deal with the mess we inherited from the Tories, ensuring that we are able to get those wait times shortened for procedures, ensuring that we can get the health care system cleaned up.

Similarly, we have to work that relationship with Ottawa with regard to an immigration agreement—which the previous government had not done anything about for eight years—which is going to help this province immensely in getting funding from the federal government in terms of immigrant settlement agreements, a window that is open now that we must really try to keep open.

Unprecedented investment in public transit in the cities in this province is coming about because of the

great relationship between the Liberal government at Queen's Park and the Liberal government in Ottawa.

All I can say is, let's hope that window stays open. We have an election coming up, and the people of this province will have a very important choice to make to ensure that window stays open.

The Acting Speaker: Further debate?

Mr Marchese: First of all, before I get into the bill, in and out of the bill as often as I can, I want to say hello to Fiore, who is watching these debates. Fiore, it's 9:15 on Tuesday night. I know you enjoy watching this parliamentary channel because you like to listen to everyone speak. I want to say hello to you. Secondly, I wanted to tell you, Fiore, that normally I wear a tie and jacket, a suit, but I was called here—because I'm not on duty tonight. I was not supposed to be on duty tonight. I'll explain why normally I shouldn't be here. We were expecting Liberals and Conservatives to debate the bill, but they weren't debating the bill at all. So I was called to take part in this discussion, because Liberals refuse to talk about their own bill.

You've got Brad, the member from Scarborough Centre, standing up and saying, “Discuss substance.” You've got the minister standing up and saying, “Discuss the substance of the bill. Why don't you people talk about the bill?” I say to the minister, it's not my job to talk about your bill. It's your job. You are the government in this place.

Brad, if you are so proud of your own bill, you should have taken the 20 minutes to talk about all the great things that are in it. Look. There's the Bailiffs Act, evidently—look at that. There's the Athletics Control Act, the Business Corporations Act, the Business Names Act, the Cemeteries Act (Revised), the Collection Agencies Act, the Consumer Protection Act. There is so much to talk about. What puzzles me is that the Liberals wouldn't stand up to speak about each and every one of those items.

Now, good watchers of this program, you've got to understand, there's got to be a problem when the Liberal Party presents a bill and they refuse to speak to their own bill. They attack the opposition for not speaking substantively or with substance about their bill. It is not my problem or job to present the issues for you. You're the ones who are elected. You get the big jobs. The Minister of Consumer and Business Services has got a good car, right? Someone drives him around. He gets the big pay. It's his role and his parliamentary assistant's and all the others, who also get paid a stipend for being parliamentary assistants to other ministers, to be here and debate the greatness of the act.

They took one hour, each taking 10 minutes. Brad, the member from Scarborough Centre, took 10. Nobody else was willing to share the bill. He raised one or two minor issues and then said, “I speak substantially to the bill.”

Interjection: He did.

Mr Marchese: He did. You've got the seals talking.

I say to you, this is your training ground. Why would you miss an opportunity to speak? Why would you do

that? You should all stand up and practise. God knows, a lot of you need to do that. Some of us over here get a lot of practice. I've got to say to the rump to my left—God bless, they're now to the left of us—that they need a lot of practice in speaking up to defend the government. So I urge each and every one of those members here and each and every one of those members there—there are lots of you—to stand up and defend yourselves. Talk about how great this bill is. Why would you wait for a New Democrat to do it for you?

Mr Ted McMeekin (Ancaster-Dundas-Flamborough-Aldershot): He's watching. He's waiting.

Mr Marchese: Who's waiting? Are you waiting for Godot? Are you all waiting for Godot? I've got to tell you, Godot is not coming. He never did in the play, and he's not about to come here.

I want to say to you, this is the place where you train for debating, for speaking, to practise your style, your ideas, and do it as often as you can without notes. I think that would help you a lot.

Mr McMeekin: Tell your friend what's in the bill.

Mr Marchese: There's someone going crazy over there. My friend Ted from Ancaster-Dundas-Flamborough-Aldershot, are you OK? I thought maybe there was something wrong with you.

The member, my buddy here from Niagara Centre, said something interesting earlier on. He asked, who is protecting the consumers from the Liberal government? Who's doing that except New Democrats? If New Democrats don't hold this government accountable—there's no Tory doing it. John was here, but they've all left.

Ms Martel: The Speaker's here.

Mr Marchese: Except the Speaker. You're quite right.

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The Acting Speaker: I would ask the member from Trinity-Spadina not to make reference to the absence of members.

Mr Marchese: Thank you, Speaker, for helping me out.

Interjections.

Mr Marchese: Fiore, do you hear them, the chatter? They can't stand up to speak, but they have a lot to say behind the scenes.

Hon Mr Watson: On a point of order, Mr Speaker: I was wondering if the honourable member would give up his time for one of my colleagues to speak. Do we have his consent for a Liberal member to speak at this time?

The Acting Speaker: That's not a point of order, but thank you very much.

Mr Marchese: The minister asks if I would sit so one of them could stand. Why would I do that? You had the whole evening to stand up and speak to the bill because it's such a great bill and consumers just can't wait, and not one of you—except that Brad stood up for 10 minutes to talk about the substance of the bill. He split his time with someone who wouldn't speak for the other 10 minutes, the other half of the time.

Fiore, I hope you're enjoying this.

The member from Niagara Centre asked this: Who is protecting—

Ms Kathleen O. Wynne (Don Valley West): On a point of order, Mr Speaker: I'm going to practise here as a member of the rump. My friend opposite has suggested that we practise. I'm going to practise making a point of order on standing order 22(b). It seems to me that the member is not speaking to the bill.

The Acting Speaker: He's not directing his comments to the Chair either, and I would ask the member to do both.

Mr Marchese: I am waiting for the member from Don Valley not just to stand up on a point of order, as she did, which is her right, of course. But why wouldn't she stand up to speak for 20 minutes on the substance of the Athletics Control Act, the Bailiffs Act—what else do we have here? Good heavens, there's so much—Loi sur les sociétés par actions, Loi sur les noms commerciaux, Loi sur les cimetières (révisée), Loi sur les agences de recouvrement? Why doesn't she do that? There's so much in this bill to talk about. I don't want to have to do that for them. It's not my job, I'm telling you. It's your job. Member from Don Valley, you're the one who's got to tell the consumers why it is that you can break promises day in and day out. You're the one who has to tell the consumers how it is that before October 2, before you got elected, you made so many promises, and after October 2 why you couldn't wait a day to start breaking them. Who is protecting the consumers from you?

Oh, Brad, yes, I know you've got good relations with Paul Martin, the Prime Minister for a little while—great relations you've got. You guys are working so close, so tight you are. I understand that. I hope it lasts.

And what's your relationship with the consumers, the ones with whom have you broken the promise, the ones where you said here, your leader said, "Ontario Liberals oppose the return of OHIP premiums because they are a tax hike on working families," says leader Dalton McGuinty"? How does a consumer trust you? How does a consumer trust your leader when he says that and then immediately reverses himself? How can Liberals do that? How do you sleep at night and how do you put your right arm on your heart? How do you do that? I don't know.

I want to touch on a bit about the bill if I can. There's a proposed amendment that would free faultless, independent travel agents from liability in the event of an airline bankruptcy. While this change—

Mr Kormos: Who's protecting the consumer?

Mr Marchese: Who's protecting the consumers? That's the point. We know it protects the travel agents, and that's fair, because they are victims in certain circumstances. But who is protecting the consumer?

Mr Kormos: Not Jim. No, siree.

Mr Marchese: Jim?

Hon Mr Watson: Yes, it does.

Mr Marchese: The bill protects him? The bill does not protect the consumer. The bill protects the agent—fair.

Hon Mr Watson: And the consumer.

Mr Marchese: How does it protect the consumer? It doesn't protect the consumer, and I haven't heard the minister or a member of the rump or the other side of this place say to me how the consumer is protected, not one word about it.

Mr Lorenzo Berardinetti (Scarborough Southwest): Mr Speaker, on a point of order: I hate to interfere because the speech from the member for Trinity-Spadina is quite compelling. According to Hansard, and I have a copy of it here, on Tuesday, June 15, second reading of this bill did take place. Mr Watson spoke to the bill, Mr Delaney spoke to the bill, Mr Racco spoke to the bill—

The Acting Speaker: Can I ask how this is a point of order? I don't see it as being a point of order.

Mr Berardinetti: They're giving misinformation—

The Acting Speaker: It's not a point of order.

Mr Kormos: Point of order.

The Acting Speaker: The same point of order, or a different one?

Mr Kormos: No, of course not. I ask the Speaker to please express some concern about fraudulent points of order, like the fraudulent point of order just raised by the member over there.

The Acting Speaker: That was not a point of order either, and I recognize the member for Trinity-Spadina.

Mr Marchese: I understand the member from Scarborough Southwest is nervous or unhappy with something. I don't know what that is. I already pointed out that the minister spoke for a couple of minutes, a few other members spoke for a few more minutes, and that's the extent of the debate. But I already pointed that out; you didn't need a point of order to point out what I pointed out. What I want you to do is to stand up here and you, Lorenzo, defend your bill. Stand up and use the fullness of the time you have here.

Interjections.

Mr Marchese: The rump is saying, "We did." You didn't.

Mr Kormos: They get paid for just sitting.

Mr Marchese: That's true, Peter. How do you pay somebody just to sit here and not debate? Why would you be paying a member to defend your interests when they won't even debate their own bills? We're not paid poorly. I want you to stand up and defend yourselves and your bill. I pointed out that, yes, travel agents are protected in the event of an airline bankruptcy, and I say the

consumers are not protected. There is nothing here by way of general protection of airline ticket buyers that I am aware of.

Hon Mr Watson: Read the bill.

Mr Marchese: The minister says I should read the bill. I want the consumers watching this program to know what's in the bill, and I want you to stand up and defend that.

Hon Mr Watson: We did, on June 15.

Mr Marchese: He's saying to me, "Read the bill." Are you going to read the bill? I don't suspect you will. I suspect most of these members haven't read the bill either, and that's in part why they're not speaking to the bill.

Some members have prepared speeches, but I think some of them only have enough prepared speeches for a couple of minutes. When they run out of time because the prepared speeches aren't long enough to allow them to speak longer than 10 minutes, they won't speak. That's my reading of the situation. I could be wrong, but that's the way I see it.

Normally, when they have 20 minutes of a written speech, they read it out and they last 20 minutes. If they don't have any written speeches by the ministry staff, nobody speaks around here. I think it's wrong.

Ms Wynne: On a point of order, Mr Speaker: At the risk of being repetitive, standing order 23(b) demands that the member speak to the bill, and that is not what's happening.

The Acting Speaker: Well, we've got one minute to go. The member has been making reference to other speeches that have transpired during the course of this debate. I'll again recognize the member for Trinity-Spadina.

Mr Marchese: I know the member from Don Valley West is frustrated. I can see. I think there's an incredible urge for her to speak to the bill, and we look forward to her doing that—Speaker, are you doing something?

Mr Kormos: He's at the edge of his seat. He's excited.

Mr Marchese: At any moment, tell me when I should sit down if you're ready to—

The Acting Speaker: It being 9:30 of the clock, this House stands adjourned until tomorrow at 1:30 pm.

The House adjourned at 2130.

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