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**Journal  
des débats  
(Hansard)**

**Monday 14 April 2014**

**Lundi 14 avril 2014**

Speaker  
Honourable Dave Levac

Président  
L'honorable Dave Levac

Clerk  
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Deborah Deller

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LEGISLATIVE ASSEMBLY  
OF ONTARIO

Monday 14 April 2014

ASSEMBLÉE LÉGISLATIVE  
DE L'ONTARIO

Lundi 14 avril 2014

*The House met at 1030.*

**The Speaker (Hon. Dave Levac):** Good morning. Please join me in prayer.

*Prayers.*

BOOK OF CONDOLENCE

**The Speaker (Hon. Dave Levac):** I would like to inform the members that, in accordance with protocol, a book of condolence for the late Honourable Jim Flaherty has been made available for signing in the main lobby.

Pray be seated.

WEARING OF PINS

**The Speaker (Hon. Dave Levac):** The member from Leeds–Grenville on a point of order.

**Mr. Steve Clark:** I believe you'll find we have unanimous consent that all members be permitted to wear pins today in recognition of April being Oral Health Month.

**The Speaker (Hon. Dave Levac):** The member from Leeds–Grenville is seeking unanimous consent to wear pins for Oral Health Month. Do we agree? Agreed.

INTRODUCTION OF VISITORS

**Mr. Shafiq Qaadri:** Je voudrais accueillir 55 invités, Speaker—55 Ontario medical students, as part of the Ontario Medical Students Association lobby day. As future physicians in Ontario, we will rely upon them for their care, and they, of course, recognize that they have a responsibility to be part of positive change in our health care system. So I welcome you all to Parliament.

**Mr. Todd Smith:** It's a pleasure to welcome Manohar Singh Bal, secretary of the Canadian Sikh Association, to the Legislature today. I would like to remind all members that the CSA is having a Vaisakhi and Sikh Heritage Month reception at 4 o'clock this afternoon down in the dining room.

**Hon. Tracy MacCharles:** I am very pleased to welcome the grade 5 class from Highland Creek Public School in Scarborough. I'm looking forward to meeting them after question period today.

**Hon. John Gerretsen:** Speaker, would you please help me welcome Rick Fiedorec and his wife, Michelle Chatten Fiedorec, who made a generous donation to the Rotary clubs of Kingston for their good works. They are joined today by Charlotte Jespersen, who's a Rotary exchange student from Denmark, and Iasmin Mendes,

who's a Rotary exchange student from Brazil. They're spending time with the Frontenac Rotary club and the Cataraqui Rotary club in Kingston. Please help me welcome them.

**Mr. Jagmeet Singh:** I invite the entire House and all the members to join me in welcoming two special guests. One is Jenny Kaur Gill, director of the Canadian Sikh Association, and also Gurni Gill, who is an ambassador with the United Nations for promoting a better, safer and fairer society—someone who is very active in the promotion of Punjabi culture, as well as someone who is active in the arts, both as a participant and as someone who has promoted and judged many cultural events promoting language, arts and dance.

**Hon. Michael Coteau:** I'd like to welcome students from the Armenian public school from the beautiful riding of Don Valley East, and to join two other members from the opposite side in welcoming the Canadian Sikh Association to the Legislature on this beautiful day. Welcome.

**Mr. Paul Miller:** I'd like to welcome my EA's sister, Pat Ostermeier, who is here with her Guelph Wellington Retired Women Teachers art club to attend question period and take in the Legislature's arts and architectural tour. Welcome to Queen's Park.

**Mr. Steve Clark:** Seated in the west members' gallery today are a number of people who will be here for Oral Health Month: Dr. Raffy Chouljian, who is with the board of directors of the Ontario Dental Association, Frank Bevilacqua from the ODA, Maggie Head from the ODA, and also Jennifer Boyd, who's representing Brusha-mania. Thank you, and welcome to Queen's Park.

**Mr. Todd Smith:** I'd like to welcome a large contingent of students from Belleville and Alberta who are making their way into the member's gallery today: from Holy Rosary in Belleville, and their exchange students all the way from Spruce Grove, Alberta. Welcome to Queen's Park today.

**Hon. Madeleine Meilleur:** I would like to introduce four guests from my riding who will be joining us shortly: Reaghan McGill, Robert McGill, Murray McGill and Kimberley Allen-McGill.

**Mr. Michael Mantha:** I have some family here with me this morning. I have my aunt Vina and my uncle Jim, along with my cousin Liane Wuytenburg. They're from the area of Kitchener, and I would like to welcome the Chamberlain family.

**The Speaker (Hon. Dave Levac):** On behalf of the member from Etobicoke Centre, for page captain Divya Dey: her mother, Pia Dey, is here, and grandmother

Indira Dutta is here, visiting our page captain. Welcome to Queen's Park. We're glad you're here.

We also have with us today in the Speaker's gallery a delegation from the parliamentary staff from Lesotho, Uganda, Zambia and Tanzania. Individuals are meeting with their Canadian counterparts to share information and best practices. We welcome our visitors from those countries.

*Applause.*

**The Speaker (Hon. Dave Levac):** Thank you for that warm welcome.

## ONTARIO BUDGET

**The Speaker (Hon. Dave Levac):** I am prepared to provide a ruling. On Monday, April 7, 2014, the member for Nipissing, Mr. Fedeli, raised a point of privilege with respect to the upcoming provincial budget, and specifically with regard to a document the member says is a blueprint for the government's plan to systematically pre-announce, over the next several weeks, the contents of the budget. The third party House leader, Mr. Bisson, the government House leader, Mr. Milloy, and the official opposition House leader, Mr. Wilson, also made submissions on this point.

The document referred to by the member from Nipissing—the provenance of which is unknown; it has no reference to the person, office or authority responsible for creating it—is purportedly a four-and-a-half-week schedule of announcements to be made in the lead-up to the budget presentation, and the member from Nipissing alleges that these announcements are of actual items that will eventually be included in the budget. Since raising the point, the member has also provided me with additional submissions that give details of government announcements whose timelines and topics show that the complained-of document predicted and accorded with actual events, thus supporting the validity of the document.

The member's case is that the announcements represent an improper disclosure of information that first ought to be given to the Legislature and, moreover, as disclosures of budget contents via an intentional, systematic plan, are of a higher level of importance and represent contempt of the Legislature.

**1040**

The third party House leader made the case that the foundational core function of this assembly is to scrutinize and approve the government's plans to raise revenue and spend public funds. Because of this, proceedings related to financial procedures are of the highest importance among the business the House considers.

The government House leader, in both oral and later written submissions, contends that, in the first instance, there is significant authority for the case that the concept of budget secrecy is one of political convention, not parliamentary procedure or privilege. Secondly, the House leader states that the member for Nipissing is mistaken in relying for any support on the precedent of the so-called

Magna budget of 2003, since that instance represented a decision by the government of the day to present its budget outside of the Legislative Assembly, and at a time when it was not sitting. In the present case, he points out, no such thing has taken place.

With respect to the issue of budget secrecy, it has been widely settled in the procedural authorities and in the major Westminster-style Parliaments, including our own, numerous times, that a breach of budget secrecy does not equate to a matter of privilege.

For instance, the member for Nipissing provides an excerpt from House of Commons Procedure and Practice, as follows:

“There is a long-standing tradition of keeping the contents of the budget secret until the Minister of Finance actually presents it in the House.”

However, this citation immediately goes on to saying the following:

“Respect for a budget's impact on financial markets has often been used as the basis of questions of privilege or points of order respecting the validity of budget proceedings where there has been a budget 'leak.' However, Speakers of the Canadian House have maintained that secrecy is a matter of parliamentary convention, rather than one of privilege. Speaker Sauvé noted that while a breach of budget secrecy 'might have a very negative impact on business or on the stock market [and] might cause some people to receive revenues which they would not otherwise have been able to obtain ... [it has] no impact on the privileges of a member. [It] might do harm—irrevocable in some cases—to persons or institutions, but this has nothing to do with privilege. It has to do with the conduct of a minister in the exercise of his administrative responsibility.’”

A very thorough and often-quoted ruling by this assembly's Speaker, John Turner, on May 9, 1983, is well worth the time of members to read. In part, the ruling says:

“Budget secrecy is a political convention, as is the practice that the treasurer presents his budget in the House before discussing it in any other public forum. It has nothing to do with parliamentary privilege. My decision is supported by the decisions of a number of Speakers in several jurisdictions, including Speaker Sauvé on November 18, 1981, and most recently on April 19, 1983, and Speaker Smith of the Legislative Assembly of British Columbia on April 1, 1976.

“I would also direct the attention of honourable members to the comments of Joseph Maingot in his text, *Parliamentary Privilege in Canada*, where he states:

“Parliamentary privilege is concerned with the special rights of members, not in their capacity as ministers or as party leaders, whips or parliamentary secretaries, but strictly in their capacity as members in their parliamentary work. Therefore, allegations of misjudgment, or mismanagement, or maladministration on the part of the minister in the performance of his ministerial duties do not come within the purview of parliamentary privilege.

And neither does an allegation that a minister permitted a budget leak constitute a matter of privilege.”

Beauchesne’s Parliamentary Rule and Forms, sixth edition, says at citation 31:

“Budget secrecy is a political convention, and if breached, the minister may be attacked through a substantive motion, but not through a question of privilege.”

In Parliamentary Practice in New Zealand, McGee states at page 475:

“Certainly, premature disclosure of the budget has important political implications, though it is not a question of privilege.”

In making his argument, the member for Nipissing seeks to draw a distinction between a breach of privilege—which, as we see, does not arise as a result of a budget leak—and contempt of the Legislature. The member cites various parliamentary authorities on the nature of contempt, and argues that the intentional advance disclosure of budget contents outside the House lessens the role of the Legislature, deprives it of its ability to discharge its proper functions and diminishes the respect due to the House.

The member from Nipissing argues that the lack of deference to the House in this case regarding information contained in a budget raises this instance to parity with the so-called 2003 Magna budget, referenced earlier in this ruling.

In that instance, as noted by Speaker Carr in his May 8, 2003 ruling, the decision to present the budget at the Magna facility was motivated by the government’s own stated desire to have “a direct conversation with the people of Ontario.” This is how Speaker Carr addressed that:

“When the government or any member claims that a budget presentation is needed outside the House well before it happens inside the House in order to communicate directly with the people or because of a perceived flaw in the parliamentary institution, there is a danger that the representative role of each and every member of this House is undermined, that respect for the institution is diminished, and that Parliament is rendered irrelevant. Parliamentary democracy is not vindicated by the government conducting a generally one-sided public relations event on the budget well in advance of members having an opportunity to hold the government to account for the budget in this chamber.”

As is well known, Speaker Carr then went on to find a prima facie case of contempt had been established.

In the present case, I cannot find that there is any intention on the part of the government to similarly bypass or pre-empt normal procedures of the Legislative Assembly with respect to the 2014 budget. Rather, I have expressly heard the Minister of Finance say on numerous occasions in this House that he intends to present his budget in this chamber when he is ready to do so. As the third party House leader so correctly pointed out, a core function of this assembly is to consider and scrutinize the finances of the province, and I see every reason to fully expect that to occur with respect to this year’s budget. I

therefore cannot find real parallel in the present case and that of 2003.

This matter, in the end, is far from akin to those numerous instances in which members have complained about the government of the day making important policy announcements outside the House. Whether it be the government’s financial plan or any other measure or announcement, Speakers have repeatedly looked unfavourably upon it when the House has not been the first to receive such information. There are rulings almost too numerous to compile in which Speakers have admonished governments for doing this, and defending the Legislature’s claim to be the first recipient of major announcements. However, no Speaker has ever found that the snubbing of the Legislature in this manner has amounted even to a valid point of order—there being no standing order or practice to require it—let alone to a breach of privilege or contempt of the Legislature. While Speakers have observed that it is at minimum a courtesy, if not an expectation, for the House to be deferred to, in the face of an unwillingness to do so in these types of instances, Speakers have consistently stated they have no authority to compel these types of announcements to be made in the House first.

We are left with the assertion that bona fide elements of an upcoming budget have been released outside the Legislature. Until a budget is eventually presented, this won’t be known, but aside from this demonstrating a willingness on the part of the government to continue to make announcements outside the House and releasing information before it is given to MPPs, it also likely represents a diminishment of the considerations that previously made budget secrecy such an imperative political practice; modern governments seem to feel considerably less constrained about the budget-related discussions they are willing to publicly have before the budget is actually released. It is not for the Speaker to speculate on the reasons why this might be so.

For the reasons given, I do not find a prima facie case has been made out.

Finally, though it did not function as an overriding precedent in this matter, I want to make an observation about how the 2003 Magna budget privilege issue was resolved. In that instance, the motion moved as a result of the Speaker’s ruling was: “That this House declares that it is the undoubted right of the Legislative Assembly, in Parliament assembled, to be the first recipient of the budget of Ontario.” After significant debate, the House, in its wisdom, defeated the motion. That decision endures, and so it is therefore the standing posture of this Legislature that it is not entitled to be the first recipient of the budget. As Speaker, it is difficult to know what to make of that, and many of you may wonder the very same thing. Nevertheless, time and circumstance have not changed the fact that the House made such a pronouncement.

I thank the member from Nipissing for raising the matter and the government, official opposition and third party House leaders for their submissions in response.

It is now time for question period.

## ORAL QUESTIONS

### TAXATION

**Mr. Tim Hudak:** I just want to say off the top, this is the first question we've had since the untimely passing of the Honourable Jim Flaherty. I think it moves us all to see so many members wearing green today in support of Jim. Our first thoughts and hearts, I know, of all members of the assembly are with the member from Whitby–Oshawa, Christine Elliott, and their sons, Galen, John and Quinn.

*Applause.*

1050

**Mr. Tim Hudak:** My question to the Acting Premier: Acting Premier, we've seen taxes go up considerably under the Liberal government and we've seen a significant reduction of economic activity. We've lost jobs and our rate of growth is near the back of the pack in Canada.

Do you agree that there is a correlation between tax increases and job losses?

**Hon. John Milloy:** Before addressing the leader's question, on behalf of the Liberal caucus, the government of Ontario, I too want to express our deepest condolences to the Flaherty family, in particular, of course, our colleague the member from Whitby–Oshawa; and also, I think, join with the thousands of Canadians we saw over the weekend thanking Mr. Flaherty and indeed his family for his many, many years of public service.

In terms of the question from the Leader of the Opposition, no, I don't agree. I think that what we have seen is a Premier and a Minister of Finance who have come forward with a plan, a plan that will be further enunciated in a budget in several weeks' time, a plan which is balanced, which addresses the needs of more growth in this province.

We've seen us rebound since the recession, and I think we are on good course. We have a Premier who represents a safe pair of hands to make sure that our province—

**The Speaker (Hon. Dave Levac):** Thank you. Supplementary?

**Mr. John Yakabuski:** Must be a safecracker, because she's robbing the people.

**The Speaker (Hon. Dave Levac):** The member will withdraw.

**Mr. John Yakabuski:** Withdraw.

**The Speaker (Hon. Dave Levac):** Thank you.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Order.

**Mr. Tim Hudak:** I guess in other words, the member from Renfrew is correct. The only thing that's a safe bet about those hands is that they're going to go back in the pockets of Ontario families to take more money out of our pocketbooks.

Look, it was disturbing to hear your answer. You seemed to indicate that you think there's no connection between increased taxes and job losses. I remind you of a

very basic rule of economics or common sense: You increase the price of something, you get less of it. You increase taxes, fewer products are sold, less people will create jobs in the province of Ontario. Quite frankly, the McGuinty-Wynne Liberals are a textbook case of increased taxes damaging economic activity.

I ask the deputy leader, will you now say, "No new tax increase. We're going to focus on job creation instead"? I actually want to lower taxes. Why do you want to increase them?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock, please. Be seated, please. Thank you.

Acting Premier?

**Hon. John Milloy:** Minister of Economic Development, Trade and Employment.

**Hon. Eric Hoskins:** The fact is that the combined federal, provincial and corporate income tax rate in Ontario is lower than any US state. In fact, it's lower by almost 10 percentage points than the next US state. The result is that we're creating jobs. We've created 460,000 net new jobs, all of them full-time, since the bottom of the recession.

But let me talk about the leader of the official opposition and his scheme, which will kill jobs, drive down wages, weaken pensions and, frankly, cut billions from schools and hospitals. In right-to-work states—and this is what will happen if this individual becomes Premier—the average worker makes almost \$6,000 a year less than the other states. Compared to median household income in states with right-to-work—it's \$6,400 less in those states—

**The Speaker (Hon. Dave Levac):** Thank you.

*Interjections.*

**The Speaker (Hon. Dave Levac):** The member from Northumberland, the member from Prince Edward–Hastings—no, he didn't. I'm sorry. I'm trying to use just my ears. Come to order, please.

Final supplementary.

**Mr. Tim Hudak:** I guess to the economic development minister now: It's disturbing to hear you basically say you think taxes are too low in the province of Ontario. I think they're too high. That's why my million jobs plan will actually lower taxes, have less debt, get energy rates under control. My plan is to create a million new middle-class jobs in our province to give hope to young people again.

The minister says that our tax rate on businesses is among the lowest in North America, but, Minister, you conveniently either ignore or are not aware that income taxes are much higher in Ontario than in the states or provinces that you mentioned. They certainly didn't bring in the HST tax increase in the states that you mentioned.

Let's not forget, you said that the HST tax increase would create 600,000 new jobs in the province of Ontario. Will the minister stand by that? You said that by putting a new tax on gas for your car and your hydro bill would create 600,000 jobs. Can you report back on

exactly how many new jobs your HST tax helped create in the province?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Minister?

**Hon. Eric Hoskins:** I think that in the four or maybe five years since the HST was introduced—that estimate was 600,000 jobs over a 10-year period. We've already created 450,000 jobs since the bottom of the recession, since 2009.

One of the things that concerns me the most, quite frankly, about the job scheme that the member opposite, the leader of the official opposition, has is the right to work for less. In those states where they have right-to-work laws, which is the direction that the member opposite wants to go in his attack on labour—the rate of workplace deaths is 36% higher in states with these right-to-work laws, according to the US Bureau of Labor Statistics. We're not going in that direction. We believe that it's a partnership between government and the private sector, labour and their representatives, to continue to build jobs. We are building jobs in this province, right across the province, and will continue to do so.

#### TAXATION

**Mr. Tim Hudak:** I guess I'll go back to the economic development minister. Again, I remind you that your title is supposed to be about creating jobs in the province of Ontario, not Michigan or Wisconsin or Indiana. I don't know if you've got that quite right yet.

We had a revelation now from the minister, who says that the 600,000 jobs they wanted to create through increasing the HST were back-end-loaded and were to come in the last of the 10 years. If we've lost 300,000 manufacturing jobs and you've got 600,000 to come, I guess it's another 900,000 jobs that you're going to create in 2021. Minister, I remind you: I've got a million jobs plan to create jobs in the province of Ontario today, to put people to work in the province now, not 10 years from now.

I'll ask you this, too, Minister, because you campaigned on this. You've increased the HST. You brought in an income tax increase. You brought in a new health tax—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock, please. Before I go to the minister, on both sides, even when the question is being put, I'm hearing people heckle from that side. It's hard to discipline somebody on that side when somebody is heckling their own leader. In this case, when somebody gives the answer, I don't want to hear any heckling.

Minister?

**Hon. Eric Hoskins:** I guess the leader of the official opposition didn't see the 95,000 jobs created last year. In fact, last month, 13,400 jobs were added, including 15,000 jobs added for our young people—

*Interjections.*

**The Speaker (Hon. Dave Levac):** The member from Bruce–Grey–Owen Sound, come to order. The member from Stormont, come to order.

**Hon. Eric Hoskins:** But I'll say, just today we're announcing two important investments by this government for job creation—

**Ms. Lisa MacLeod:** Where?

**Hon. Eric Hoskins:** The member opposite is asking where. Well, in fact, they're in Tory ridings, and I suspect that the Conservatives who currently hold these ridings—Klassic Coconut in Simcoe is a fantastic company that is expanding their work in that important jurisdiction as well, which is, of course, a Tory riding. Transcontinental RBW Graphics in Owen Sound is another one creating jobs. Just today we're making these two announcements.

*Interjections.*

**The Speaker (Hon. Dave Levac):** The member from Bruce–Grey–Owen Sound will come to order—second time.

**Hon. Eric Hoskins:** I'm looking forward to making other announcements as we continue to create jobs, and we are.

Quite frankly, I don't know where the Leader of the Opposition is getting his facts, but he's clearly not looking at the facts that are there for anybody to see.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Tim Hudak:** Again, here's a major difference: The minister thinks we need to bribe businesses to stay in Ontario. I want to create an environment where they're knocking down the doors to set up shop—

*Interjections.*

**The Speaker (Hon. Dave Levac):** I'm not going to accept that. Please withdraw.

**Mr. Tim Hudak:** Withdraw.

**The Speaker (Hon. Dave Levac):** Carry on, please.

**Mr. Tim Hudak:** You want to give businesses money to try to get them to stay. I want to actually lower taxes and get energy under control so they knock down the doors to build here in Ontario. That's my plan. I call it the million jobs plan.

1100

I know that the Premier is making an announcement today that she wants to expand subways, and she's going to increase taxes to pay for it. I think the last thing you want to do is to increase taxes. That's going to cause us to lose even more jobs. You're at the back of the pack. We built 64 new subway stations; we didn't increase taxes because we grew the economy. Why are you going to increase taxes yet again?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock, please. Be seated, please.

Minister?

**Hon. Eric Hoskins:** Mr. Speaker, the member opposite talks about subways built, but I'll talk about the subway that you didn't build. In fact, it's in my riding: the Eglinton subway. In the 1990s, the hole was dug, the

subway was ready to be built, and your government filled in that hole.

I want to talk about his jobs scheme, his idea of what he wants to replace here. I'm going to quote the Toronto Star: "Hudak's plan is a collection of recycled ideas and dangerous policies that would kill jobs or drastically reduce wages and pensions." Or here in the Welland Tribune as well, Grant LaFleche: Hudak's "magical ... thinking is just insulting to our collective intelligence." Or we've got economist Don Drummond in the Globe and Mail: "It's extremely unlikely to produce many jobs. A few calculations should have made that evident."

**The Speaker (Hon. Dave Levac):** Final supplementary?

**Mr. Tim Hudak:** I know the minister calls it magical thinking; I call my plan an ambitious turnaround plan that will put people back to work in our province. It's called the million jobs plan. It will actually fire up our economy and give young people a chance to get their own home, to pay down the mortgage.

I'm going to ask you again. We've heard this story now several times. I know you guys never use the words "Dalton" and "McGuinty" in the same sentence anymore, even though the Premier famously campaigned on "Dalton, Dalton, Dalton," but it's the same playbook. Before an election campaign, you said there would be no increases on middle-class families, but after, you brought in the health tax, you brought in an HST tax grab, you brought in the eco tax. I could use up all of question period with your tax increases. It hurts our economy. It hurts young people and their aspirations in the province. I believe taxes need to come down to create jobs. Why are you going to increase taxes on hard-working families again? Just say no.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock, please. Be seated, please. Thank you.

Minister?

**Hon. Eric Hoskins:** Mr. Speaker, of course the Premier has already said that she's not going to increase the HST. She's not going to increase taxes for middle-income earners, as well.

The Leader of the Opposition's plan would kill jobs, would drive down wages, would cut billions from our schools and our hospitals.

Quite frankly, if the Eglinton line that his party filled in had been completed—that hole that they filled in the 1990s—in fact, they spent \$150 million filling in that hole.

On the HST, the member opposite knows that he was against it until the election, and then he flip-flopped, and now he's in support of the HST changes that were made in this province.

We're finding the progress made in creating jobs—460,000 since the recession. We're the number one destination for foreign direct investment. We have the lowest corporate, provincial, federal income tax rate in North America, Mr. Speaker.

So these are the improvements we're seeing—the unemployment rate is coming down.

There's much more work to be done, but we're on the right track.

## POWER PLANTS

**Ms. Andrea Horwath:** On behalf of New Democrats, I would like to begin by extending our condolences to the member for Whitby–Oshawa and her children, on the passing of Jim Flaherty, husband and father that he was to that family. We also want to extend our condolences to the Conservative caucus, who are, I'm sure, going through a difficult time in not only the loss of Mr. Flaherty, but the support of their member from Whitby–Oshawa. We also want to join with Canadians in noting Mr. Flaherty's many years of dedicated public service, Speaker, as we mourn his passing.

Speaker, my first question is to the Acting Premier. In the investigation into whether Liberal staff committed a criminal breach of trust, the OPP allege that the House leader's chief of staff is one of many people who had their computer accessed and possibly wiped clean. Can the minister confirm whether this is the case?

**Hon. John Milloy:** Mr. Speaker, I can do nothing of the sort. This is an OPP investigation. I'm very happy—I'm a very patient person—to go over the facts of the situation.

Several weeks ago, a document was released through the courts which gave a glimpse of an ongoing investigation by the Ontario Provincial Police. The tradition of this Legislature, something that was confirmed by an OPP officer who appeared in front of the justice committee, is that politicians should stay out of OPP investigations. I will not be commenting on anything related to that investigation in the House or out there in a scrum with the press.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Ms. Andrea Horwath:** For over two years the minister has been tasked with stickhandling key questions about the waste of over \$1 billion in the gas plant scandals and criminal investigations into the possible disappearance of information. Police believe the minister's own chief of staff had her computer accessed. Now, is the minister claiming seriously that he has never spoken with her about this?

**Hon. John Milloy:** I'm not sure where she's going with this question, but if we're going to start to get into drive-by smears against staffers here in the Legislature—because I think we all recognize the important role that's played by our staff; the fact that they cannot defend themselves.

The fact of the matter is that the Ontario Provincial Police have indicated that there is one person who is of interest in terms of this potential charge, which has not been proven yet, and that is the former chief of staff—

*Interjection.*

**The Speaker (Hon. Dave Levac):** Member from Renfrew, come to order.

**Hon. John Milloy:** —to the former Premier. If the honourable member wants to start to go through the list of people they've interviewed—as I've said, if you look at the court document, they list everyone from opposition MPPs to a whole range of current and former staff. I think we should allow the Ontario Provincial Police to undertake their work.

**The Speaker (Hon. Dave Levac):** Final supplementary?

**Ms. Andrea Horwath:** The question is actually to the minister, and it's about what the minister did or didn't speak to his staff about. It's not about the staff person specifically.

Last week, the minister claimed not only that he knew nothing about the OPP investigation until it broke in the news but that he knew nothing about the investigation conducted by his own ministry. Now he's claiming he knows nothing about what's happening in his own office. Does the minister think that's credible?

**Hon. John Milloy:** Again, the fact that the Ontario Provincial Police was looking into the matter has been a matter of public record for quite some time. There have been numerous articles that have been written in the media and statements. I believe Commissioner Lewis even appeared in front of the justice committee.

The details of that, which were released in a court document two weeks ago, provided a glimpse into this investigation. As minister, I had informed my deputy minister of the day that I did not want to be involved or informed as to what was going on in that OPP investigation because, quite frankly, that is the proper thing to do when you are a minister and it is the proper thing to do when you're the leader of the third party or a member of this Legislature. Allow the Ontario Provincial Police to undertake their work. As the officer pointed out in committee, it could even jeopardize an investigation to have a politician interfere.

## ENERGY POLICIES

**Ms. Andrea Horwath:** It's pretty rich that the Liberals think the proper thing to do is something they know. They don't know what the proper thing to do is.

My question is for the Acting Premier. The government says they've learned their lessons, frankly, from the gas plants scandal, but last week they confirmed that they're ready to cook up new, even riskier private power deals. Can the Acting Premier tell us how much of our hydro system the government is prepared to sell?

**Hon. John Milloy:** Again, what we are talking about is a decision to cancel two gas plants that was supported by every single party in this Legislature. The fact of the matter is that our efforts have been to make sure that sort of error never happens again, and our efforts have been to strengthen our power system here in the province of Ontario. I commend the Minister of Energy for the good work that he has done, and I recommend that members look at the government's record, which I would put up

against the NDP's lack of a record or lack of position when it comes to energy any day of the week.

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Hamilton East–Stoney Creek will come to order.

Supplementary?

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**Ms. Andrea Horwath:** As the Acting Premier knows, the PC caucus is very gung-ho on the same sort of sell-off. Yet here's what the Liberal energy minister at the time said about those plants, just months ago: "That's just a creeping approach by the Tories to get rid of the whole asset ... We need to keep the whole asset in public hands, public control working for families and businesses in the province of Ontario."

Now, is the Acting Premier saying they agree with the creeping approach of the Tories or with what the energy minister said?

**Hon. John Milloy:** To the Minister of Training, Colleges and Universities.

**Hon. Brad Duguid:** The Minister of Energy's comments today are exactly the same as they were last week and exactly the same as when the member quoted. The minister said last week, to a similar question, that maintaining public ownership and key assets will continue to be a priority. That's pretty clear on what our position is.

Why the NDP would be opposed to taking a look at our assets and trying to find better ways to get value is beyond me. Isn't that what all of us should be doing, working together and trying to do that, getting better value for taxpayers' investments and ratepayers' investments? Why would the NDP be opposed to doing that? They are so backwards in their philosophy they have no clue how to get better value for taxpayers.

**The Speaker (Hon. Dave Levac):** Final supplementary?

**Ms. Andrea Horwath:** Ontario families are stuck paying some of the highest hydro bills in Canada and they don't see solutions coming from this government, just a billion-dollar tab for private power scandals and political games. This government has made it clear they won't merge agencies to tackle bloat. They won't put a hard cap on CEO salaries at twice the Premier's pay. They won't do anything to stop exporting electricity at discount rates and sticking people with the bill. Their only plan is to pull a page from the PC white papers. Does the Acting Premier think that's good enough?

**Hon. Brad Duguid:** Our commitment to low- and middle-income families has been proven through many years of hard work. You look at our Ontario Clean Energy Benefit: 10% off energy bills. You look at our Ontario Energy and Property Tax Credit, saving a maximum of over \$1,000 for families across this province. You look at the Northern Ontario Energy Credit, saving families \$210 a year.

We've been there for low- and middle-income families when it comes to this. What they want to know is where they are going to get their power from under an NDP government. They're against nuclear. They're

against gas. They're against wind turbines. They're against hydro. They're against every form of energy provision in this province. That's the question that rate-payers across this province ought to know. Where are we going to get the power from if, God forbid, you ever become Premier?

#### POWER PLANTS

**Ms. Lisa MacLeod:** My question is to the Minister of Government Services. As the minister who is constitutionally responsible for the public service IT department, he has stood here in this place and defended a senior bureaucrat offering a super password to allegedly wipe out 24 hard drives in the Premier's office and access to 24 of those computers which contained sensitive cabinet information to an outsider with no security or background check.

The role of the Minister of Government Services is not to defend the alleged destruction of documents in order to avoid public scrutiny. We are in the midst of a \$1.1-billion gas plant scandal that saved five seats in the last election. The hard drives, documents and emails in question relate to that scandal, to an obstructed Information and Privacy Commissioner report and an OPP investigation.

Given, as I said, that the minister is the constitutionally responsible minister, doesn't he think it's time that he accepts responsibility for the destruction of those emails?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Minister of Government Services?

**Hon. John Milloy:** I know the honourable member is having some fun here playing police officer. She's trying to turn this chamber into some kind of Law and Order Paper. But the fact of the matter is that there is an issue in front of the Ontario Provincial Police. There is a document that went before the court, which outlines some allegations, which gives us a glimpse into where we are in terms of an investigation. There is nothing in that document that is proven. It is now up to the OPP to finish their work, to draw conclusions and then, if necessary, take the next steps.

The advice that we received from the OPP in front of the justice committee is that the prudent course for all of us is not to play amateur detective; it is to stand back and allow the Ontario Provincial Police to undertake their work.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Ms. Lisa MacLeod:** The minister seems to be very fixated on Law and Order, but from here it looks like we're watching *The Sopranos*, because that's how they are running their government.

The minister had an opportunity to launch an internal investigation into the high-level access given by David Nicholl to Peter Faist, and he didn't. He had the opportunity to recover the deleted emails from servers in this

billion-dollar scandal, and he didn't. He had the opportunity to remove the rogue bureaucrat from heading up the IT department just two weeks ago, and he didn't.

Instead, he stands by, day in and day out, refusing to accept and acknowledge the fact he served in Dalton McGuinty's cabinet—and that holding this government to account is somehow an affront to democracy, and of course he stands here expecting anyone in this province to believe that Premier Wynne is actually without repute in all of this. We know, Speaker, that not to be the case.

This minister, his Premier and that government have been negligent in protecting the public interest time and time again. Will he own up—

**The Speaker (Hon. Dave Levac):** Thank you.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock, please. Be seated, please. Thank you.

Minister?

**Hon. John Milloy:** Mr. Speaker, there is absolutely nothing wrong with the opposition holding the government to account. All we ask, Mr. Speaker, is that they use facts.

The fact of the matter is, there is a document that was tabled with the court, and that document talks about one individual, the former chief of staff to the former Premier, and actions that may or may not have taken place under his watch. These are unproven allegations.

What we are asking is two things: We are first of all asking that members stand back and allow the OPP to undertake their work, and we are also asking the opposition to deal with facts.

That member, who understands about bluedraft.com and the fact that she had to issue an apology when she didn't deal with facts, should know very well the dangerous, dangerous territory that she and her colleagues are getting involved with.

#### POWER PLANTS

**Mr. Peter Tabuns:** My question is to the Acting Premier. The Acting Premier claims that when he learned of an internal government investigation into the deletion of gas plant emails and wiping computers in the Premier's office, he didn't want to know anything about it.

It was also through the Acting Premier that we learned the Liberal Party did an internal investigation that led to the firing of Peter Faist.

Are there any other internal investigations being kept secret from Ontarians?

**Hon. John Milloy:** Mr. Speaker, again, I would direct members to the document that was tabled with the court. It is now a public document. It outlines a number of activities that were undertaken by the Ontario Provincial Police, including about the co-operation that it received from the Ministry of Government Services.

As I stated in the Legislature, I believe it was last week, I was approached in a general way by my deputy minister, who said that it was now a matter of public record at that point that the OPP was looking into this

matter, and that they had had some contact with my ministry, and did I want to know any details of it? I said that that would not be the prudent course, that I would allow the OPP to undertake their work, and I did not want to be briefed on it.

Mr. Speaker, I give the same message to the member from Toronto–Danforth: Let us allow the OPP to undertake their work.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Peter Tabuns:** Speaker, as is clear, I was not asking about the OPP investigation, but the Liberal investigation. The government has told Ontarians that the Liberal Party conducted an internal investigation that led to Peter Faist being fired, but they won't say what they were investigating or what they found.

Ontarians have learned that the Ministry of Government Services conducted an internal forensic investigation into the wiping of the computers in the Premier's office, but they are keeping the report secret.

Is the Acting Premier still going to insist that the government is open and transparent?

**Hon. John Milloy:** Mr. Speaker, I will make no apologies for the fact that we are co-operating with the Ontario Provincial Police.

The fact of the matter is, I'm not sure where the NDP are going with these questions. It seems to me that the member from Toronto–Danforth is asking us to interfere with an OPP investigation. I'm a little bit troubled by the fact that we have the Progressive Conservatives, on the one hand, telling us that we're not doing enough, and on the other hand, we have the NDP, who are saying that too much is being done.

Let us allow the Ontario Provincial Police to undertake their work, Mr. Speaker, to respect that process and allow them to reach their own conclusions.

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#### ONTARIO MUNICIPAL BOARD

**Ms. Mitzie Hunter:** Speaker, my question is to the Minister of Municipal Affairs and Housing. Last week, I along with my colleagues from Vaughan, Scarborough–Agincourt and Mississauga East–Cooksville were at the Standing Committee for Finance and Economic Affairs, where we heard public depositions on Bill 20. We heard opinions and complaints about the Ontario Municipal Board and the role it plays in land use planning, and we heard from city councillors in Toronto such as Adam Vaughan and Kristyn Wong-Tam, who suggested Toronto is constantly at the Ontario Municipal Board, fighting against development plans for important planning decisions.

Speaker, through you to the minister: Can the minister explain to this House whether the government believes that Bill 20 will adequately address these concerns?

**Hon. Bill Mauro:** I want to thank the member for the question. I also want to thank the members of our Toronto caucus who, in my short time in this ministry, have come to me with their interest in this particular issue.

Speaker, there has been suggestion that developers always win and that Toronto is always in front of the OMB, but the chief planner for the city of Toronto, Jennifer Keesmaat, doesn't agree. She has said a couple of things that I think are worth noting. One, she doesn't agree that they're always there. Contrary to what some might believe, the city is not beholden to the OMB. She also goes on to say the following, Speaker: that only 4% of applications even end up at the OMB, with the city winning about 50% of the appeals that do go to the OMB.

We do know, Speaker, that at some point not all decisions that are made at the council level would necessarily be viewed as good planning, and we on this side of the House do in fact believe that we need some appeal mechanism. The truth is, on Bill 20, it does not force or legislate, if it were to pass, any appeals mechanism. We believe one is necessary, and I can speak more to that in the supplementary.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Mitzie Hunter:** Thank you, Minister. I'm glad that our government will shortly be introducing changes to the land use planning system that would strengthen community involvement.

But I know that many of my constituents work in our construction and building industries and they are worried about the proposed changes in this bill. They're worried that these proposed changes could put their jobs on the line.

Even community groups are worried about what removing the Ontario Municipal Board will mean for their communities. In fact, Kent McCaskill, president of the Friends of Glen Davis Ravine, from the riding of Beaches–East York, has said, "Without some sort of intermediary between the residents and the developer it would be the wild, wild west."

I know that many local groups are concerned about having their voices heard.

Speaker, through you to the minister: Will the minister please explain what would happen if Bill 20 was to become law?

**Hon. Bill Mauro:** Speaker, again I thank the member for her question.

I do want to start by saying that in relatively short order, we will be coming forward with a package of reforms on land use planning and OMB reform more specifically, hopefully in the not-too-distant future, based primarily upon the work that was done by former minister Linda Jeffrey, and I want to thank her for her efforts in that regard.

Speaker, fundamentally the problem is that Bill 20 will not set up an appeals body, and by default it will be transferring people's concerns from the OMB to the courts. We don't understand, on this side of the House, how in any way that makes access to land use reform planning appeal systems any better for anybody.

The other part that's significantly a problem with this is, should that bill pass, there is no transition period. Immediately upon its passage, should that have hap-

pened, the OMB would be gone. There would be no transition period, should the city of Toronto wish to set up an appeals body, to get anything done.

Transferring people to the court system is not a good way to deal with that. I don't know any judges who are planners, Speaker.

#### POWER PLANTS

**Ms. Laurie Scott:** My question is to the Acting Premier. For weeks now, we've been asking you specific questions about the deletion of emails in the Premier's office. We've asked you what you knew about the email destruction and when. In response, you repeat the same talking points about co-operating with the police investigation and that you've brought in new rules and procedures for documentation retention.

The Archives and Recordkeeping Act was passed in 2006. So in other words, it was in place in 2011, when Liberal staff in the Premier's office were routinely deleting their records at the end of the day. If Liberals followed the rules that were in place in 2011, we wouldn't be having this discussion here today.

So tell me, Acting Premier: What good is bringing in new rules and procedures when it's the same Liberal gang in place?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. Be seated, please. Thank you.

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Renfrew–Nipissing–Pembroke, second time; actually, third, but I'll give you a pass.

Carry on.

**Hon. John Milloy:** Mr. Speaker, through you, I ask the honourable member: Since when is co-operating with the Ontario Provincial Police and not interfering in an investigation "talking points"? Is this what Ontarians can expect from the opposition should they ever form government, that they will freely interfere in an OPP investigation? This is serious business.

As to the second part of the question, we are all aware of the report that came out from the Information and Privacy Commissioner, and we should also all be aware that we took non-legislative steps to ensure that we were complying with the act that she cited. At the same time, we have legislation before this Legislature which would, in fact, strengthen that legislation.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Laurie Scott:** They're the government that put in the rule in 2006. You didn't follow it, your government, and the OPP—you're the party that's being investigated by the OPP. So you might have had some credibility if you'd made an effort to find the guilty parties and bring them to justice, but you didn't do that. You've been claiming a conspiracy of silence has existed in your office since the day McGuinty handed the keys to Kathleen Wynne, but the justice committee has established repeatedly that high-level senior Liberal staffers knew

that gas plant information on hard drives was illegally erased. Either this Premier didn't know and her staff deliberately misled her, or she knew and hasn't been up front with the people of Ontario. When can the hard-working people of Ontario expect you to finally come clean about what you knew and stop making a mockery out of the Office of the Premier?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. Be seated, please.

**Hon. John Milloy:** On this side of the House, we're not prepared to make a mockery of an Ontario Provincial Police investigation. The fact of the matter is, we allow the police to undertake their work. Let me quote from the Information and Privacy Commissioner, Dr. Ann Cavoukian, about the action that has been taken by our government. On August 21, she had this to say about the Premier: "She has been fully co-operative with me and my office. In fairness to Premier Wynne, she said, 'You have my full co-operation, whatever you want from us.'" July 26: "I think on a go-forward basis, the government really is looking to change things. The government is dedicated to opening up access to government data." On June 13 of last year: "I have commended Premier Kathleen Wynne's government's approach to dealing with this issue, referencing the staff training program she instituted and the memo circulated by her chief of staff." June 25, 2013: "I'm pleased now to report that the new government has acted proactively to address the recommendations made in my report."

Mr. Speaker, we have taken the necessary steps.

#### PUBLIC TRANSIT

**Mr. Rosario Marchese:** To the Acting Premier: Ontarians want transit that works, but they look back on the Liberal record and can only see years of waste, delay and mismanagement. Presto costs have soared by \$450 million. The government wants to run dirty diesel trains through our neighbourhoods instead of clean electric trains.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Come to order.

*Interjection.*

**The Speaker (Hon. Dave Levac):** That's not helpful when I'm trying to get attention for your member—

**The Speaker (Hon. Dave Levac):** Along with the Minister of Aboriginal Affairs, who always likes to interject.

Finish, please.

**Mr. Rosario Marchese:** Metrolinx and the Minister of Transportation have cancelled more transit projects than they have completed, putting short-term politics ahead of the public interest. Scarborough transit plans are in chaos. How can the government expect the public to trust it with more money for transit when it has mismanaged this important file so badly?

**Hon. John Milloy:** Minister of Training, Colleges and Universities.

**Hon. Brad Duguid:** We're the only party in this Legislature that has been there for transit from day 1. We've put \$19 billion into transit. I can almost guarantee you, every one of those dollars you and your party opposed. The NDP scoffs at our multi-billion dollar investments. I think what we need to do is ask: What are you going to build, when are you going to build it and how are you going to fund it? Over the last 10 years, you've said nothing about any of those things with regard to building strong public transit in the GTA and across this province.

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**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Rosario Marchese:** Four years ago, the current Premier cut \$4 billion in transit funding, saying, "We need to slow down the cash flow." It was the current Premier who helped kill Transit City because she and the former—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Carry on, please.

**Mr. Rosario Marchese:** It was the current Premier who helped kill Transit City because she and the former Premier, Dalton McGuinty, were afraid to say no to Rob Ford. And it's the current Premier who is using our desperate need for transit to shift even more of Ontario's tax burden away from corporations and wealthy Ontarians and onto everyone else.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Minister of Rural Affairs, come to order.

**Mr. Rosario Marchese:** Instead of dealing with these problems, that government has wasted time attacking others. Does the government understand that it's time to stop attacking others and start fixing the problems it has created with transit?

**Hon. Brad Duguid:** We're not attacking others; we're building transit. That's what we're doing. But we will attack those who make light of the investments that we're making. I mean, think about this. We put in funding to build the York line. The NDP opposed that. We're funding the air-rail link line. The NDP are opposing that. We're finally building a subway to the Scarborough City Centre, after people from Scarborough have been looking for that for 30 years. Who's standing in the way of that? The NDP. We're going to build transit. We're going to keep on building transit. We're going to fund it, unlike the NDP, who have no plan whatsoever. We're going to get it done. This Premier is going to get it done. I'm looking forward to the budget because that's going to elaborate on that even further.

#### LANGUAGE TRAINING

**Ms. Soo Wong:** My question is for the Minister of Citizenship and Immigration. Newcomers from around the world choose Ontario, more specifically my riding of Scarborough–Agincourt, because we have access to some of the best public education in the world, some of the best opportunities to build a career, and a culture that

promotes the economic and social value of diversity. Our government recognizes that when newcomers in Scarborough–Agincourt arrive, they will benefit from English- or French-language classes. Specifically, specialized language training programs help newcomers learn the language specific to their occupation and help them become more employable. When newcomers are successful in entering Ontario's labour force, it benefits all of us. Speaker, through you to the minister, can he please share with us how the ministry facilitates delivery of these ESL services to adult newcomers across Ontario.

**Hon. Michael Coteau:** I'd like to thank the member for the important question. All 72 school boards are eligible to deliver adult English- and French-as-a-second-language programs here in our province. Adult ESL and FSL funding is provided to Ontario school boards based on enrolment numbers and demand in the area. Our government has invested \$67 million this year so 120,000 learners can learn in our schools. Participants can learn and improve their English and French in classes at their personal levels from beginners to advanced levels as well. Participants enrol in language training with a wide variety of goals in mind, including improving their language skills for daily life, for the labour market and to pursue higher education. Providing accessible, publicly funded adult ESL and FSL courses is part of our government's commitment to improve the lives of newcomers, because we know when newcomers succeed, Ontario succeeds.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Ms. Soo Wong:** Thank you to the minister for that information on the government's commitment to adult ESL education.

Obtaining Canadian citizenship is one of the highest honours for many of Ontario's newcomers. I encourage everyone to attend a Canadian citizenship ceremony in their life, to fully appreciate how important citizenship is to newcomers. As an immigrant, I know becoming a citizen is a privilege and one that many newcomers consider one of their ultimate goals upon arriving to this country. Recently, I learned that Citizenship and Immigration Canada now accepts Ontario's ESL and FSL language training certificates as proof of language proficiency in citizenship applications. Speaker, through you to the minister, can he please tell us what this means for Ontario's newcomers and what role our government had in bringing this initiative forward?

**Hon. Michael Coteau:** Again, I'd like to thank the member for the question. We've been working with the federal government in a collaborative way to make sure that we can get our certificates recognized when people apply for their citizenship here in the province of Ontario. Until now, only those who were in LINC Programs received a certificate demonstrating their language proficiency for citizenship purposes. We are pleased to see that the federal government has finally listened to the province of Ontario and allowed for people who earn their certificates through our courses here when they apply for their citizenship.

This is a huge step for Ontario and it's great for our newcomers, because we want our newcomers to be successful.

### POWER PLANTS

**Mr. Victor Fedeli:** Good morning, Speaker. My question is for the Minister of Government Services.

We have said all along that the deletion, destruction and denials would be a bigger scandal than the \$1.1-billion gas plant cancellation. It goes to expose the very DNA of the Liberal Party. You went to great pains to block us from ever getting any evidence coming forward. You delivered some documents; we fought for more. You deleted emails; we got them restored. You destroyed emails; we brought in the OPP.

You've gone to great lengths to stop us from ever getting to the truth, and now we know why. We learned of the widespread destruction of documents in the very office of the Liberal Premier. You stand there and read lots of notes to us, Minister. Why not read us a note of what was in those deleted emails?

**Hon. John Milloy:** Not surprisingly, I disagree entirely with the characterization that's been put forth by the opposition critic. The fact of the matter is, under this Premier's watch, we brought in the justice committee. We gave it extraordinary powers.

If he wants to hear some of the stats, we have provided 311,325 pages to the committee. We've responded to 35 motions. The committee has heard from 77 witnesses and has had 117 hours of testimony.

Mr. Speaker, there has been one gap in terms of the committee's hearings, and that is when we asked the Progressive Conservative candidates to come forward from that area to talk about why they made the exact same commitment. The fact of the matter is that the Conservatives blocked them and would not encourage them to come forward. We are still anxious to hear from them about their analysis and their policy work.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Victor Fedeli:** Thank you, Minister of Government Services. Delete, destroy, deny: That's your new motto. You had a chance to come clean with Ontarians and you chose to delete documents. You had a chance to come clean with the gas plant scandal committee; you destroyed emails. You had a chance to come clean with the OPP; you deny any knowledge.

These emails didn't just delete themselves. They didn't just destroy themselves. Now you sit there and deny any knowledge.

You spent \$1.1 billion to save Liberal seats and you simply laugh it off. Well, Ontarians aren't laughing. They have the same question I have: As minister, what else is it that you're hiding?

**Hon. John Milloy:** Deny? This was the party whose leader went on YouTube and said that the only way to get rid of the gas plant in Mississauga was for him to become Premier. This was the party whose candidates went out and sent out robocalls, tweets and press releases saying

that the only way to get rid of these gas plants was to elect a Progressive Conservative government.

I direct the honourable member to the document that was tabled by the OPP with the court, which states that despite the fact the Progressive Conservatives and New Democrats made the exact same promise, they actually criticized our government for going through with it.

As I've said many times, Mr. Speaker, it was a promise they made—a promise we kept.

### POWER PLANTS

**Mr. Jagmeet Singh:** My question is to the Acting Premier. The Premier has stuck by her claim that she knew nothing about the allegations of computer wiping that took place between February 6 and March 20, 2013. But after becoming the leader of the Liberal Party, the Premier enlisted the aid of an entire transition team.

Will the Acting Premier tell Ontarians when the transition team learned that the widespread deletion of emails and wiping of computers occurred in the Premier's office?

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**Hon. John Milloy:** I think I'm tasked with the job of being Acting Premier because I'm a very patient person. I'm very, very happy to outline the situation that we find ourselves in. Two weeks ago, a document was made public by the courts. It was a document produced by the Ontario Provincial Police which gives us glimpses into an ongoing investigation by the Ontario Provincial Police.

As we have been cautioned by OPP representatives at the justice committee, the best thing for politicians to do with an OPP investigation is to stand back and to allow them to do their work—not to comment on it, not to try to play amateur detective, not to try, as I said earlier, to turn this place into Law and Order Paper, but to allow the police to undertake their work. That is what we are doing on this side of the House, and I would encourage the honourable member to follow suit.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Jagmeet Singh:** I'm going to remind the Acting Premier that my question did not involve the OPP whatsoever. It's about this government's investigation and what this government knew. The Premier has insisted that the current Liberal staffers whose computers were wiped have never spoken about this, including the three who work in the Premier's office, a claim that a lot of people find pretty hard to believe.

Will the Acting Premier tell Ontarians when senior Premier's-office staff learned that current staffers in their office had their computers wiped?

**Hon. John Milloy:** Mr. Speaker, my patience knows no bounds. I will go back to the beginning. The fact of the matter is that it has been a matter of public record—I believe, since roughly last June—that the Ontario Provincial Police have been looking into this issue in a broad way. That is what has been a matter of public record.

We've even had Commissioner Lewis appear in front of the justice committee.

About two weeks ago, we learned two things. Actually, we learned several things. We got a glimpse into the OPP investigation. We found out that it was ongoing, meaning that politicians should not be commenting on it or speculating on it, and we also learned that it was focused on one individual: the former chief of staff to the former Premier.

None of the allegations have been proven. We are talking about a very serious situation. We have people's reputations on the line. Let us allow the Ontario Provincial Police to undertake their work.

#### POST-SECONDARY EDUCATION

**Mr. Shafiq Qaadri:** Ma question est pour le ministre de la Formation et des Collèges et Universités, the Honourable Brad Duguid. As the residents in my own riding of Etobicoke North know well, post-secondary education is crucial to a prosperous economic future.

Many of the families that I speak with tell me that their children in high school are faced with tough decisions upon graduation. Students at the end of their high school careers, for example, must decide to attend either college or university. Some students worry that, if they attend a college but later decide to attend university, transferring credits can be difficult. I also know that students face transfer-credit challenges even when they move within the same university system to different divisions.

I use this opportunity, Minister, to once again welcome the 55 future doctors, medical students from all across Ontario, of the Ontario Medical Association.

Speaker, my question is this: Can the minister please inform this chamber what we as a government are doing to assist these students?

**Hon. Brad Duguid:** That is an excellent question, and it's an important one for students across this province. How many of us in this Legislature actually ended up going into the profession that we started out in in our first year of college or university? Very few.

Students do change their minds. In this fast-changing economy that we have, students are often forced to change their minds to be able to adjust to the changes in the economy. I'm really pleased that in January we announced the creation of a new course-to-course online guide and interactive database that lets students see how their credits are recognized at other institutions, in order for them to be able to make informed decisions about the future of their education.

Students can access this database through ONTransfer.ca, a website designed to give more students flexibility and give them more choice in post-secondary studies. This is going to be really helpful to students across this province. It moves us from a province that I would say was in the middle of the road to one that's now a leader in credit transfers.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Shafiq Qaadri:** Thank you, Minister; I appreciate the update. I believe that these steps, of course, are important, and that we must ease transfer movements within the post-secondary system, particularly within the same university system. But, as you've rightly cited, with an ever-changing global environment, business climate and market economy, students must be empowered and enabled to change their career paths, should they choose.

Speaker, as you'll appreciate, more and more of that educational access occurs on Web-based learning platforms, yet students also face barriers when trying to learn online. Many institutions across the province do not, in fact, recognize the courses that are available online, often making it difficult for students with unique circumstances to complete their degrees.

Speaker, through you to the minister: Can the minister please explain what steps are being taken to bring parity between classrooms and online learning experiences?

**Hon. Brad Duguid:** It's another excellent question. The fact of the matter is that Ontario is a leader. Some of our institutions are global leaders when it comes to online learning. But not all of them are, so some students in this province don't have access to the globally competitive, quality online learning that they need to have access to.

That's why in January we announced Ontario Online, an online centre of excellence designed to enhance the learning experience and provide greater access to our students for online learning experiences. Ontario Online will offer students: the flexibility to learn wherever and whenever it works best for them; high-quality learning experiences from new courses that use only the best online learning technology and world-class instruction—because that's what our students deserve. This will provide comprehensive, 24/7 online supports.

Again, we've moved from a province that was a leader—but not the leader—in North America, to a province that I believe will soon be the leader in online learning.

#### AGRICULTURAL COLLEGE

**Mr. Steve Clark:** My question is for the Minister of Training, Colleges and Universities. I'm proud of how eastern Ontario has rallied since the University of Guelph announced it was shutting down the Kemptville campus. Our community has made very positive steps already to ensure that agricultural and technological education continues in Kemptville, but from the start I've said that it's critical to have an intake of new ag students in September.

Yesterday, on province-wide radio, the Premier said: "I am hopeful that Brad and I will have an announcement soon ... As well, a good solid statement about getting a first-year class in for the fall 2014 semester."

Minister, students are making those important decisions right now regarding education in the fall. Can you confirm today that a first-year class will be attending Kemptville campus in September? When are you going to tell us how this will all work?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Minister?

**Hon. Brad Duguid:** I want to thank the member opposite and the member from Glengarry–Prescott–Russell, who I know have been working very hard and very closely with us on this issue; both of them have. I know that the local community, through a number of different individuals, from the mayor to the group that has been set up to try to find local solutions to help, have been doing a magnificent job as well.

The Premier has given me my marching orders on this and that's to ensure that we find a solution. The member has got his finger on a very important part of that solution, and that's ensuring that the September cohort proceeds so that students in eastern Ontario and others who want to access Kemptville campus have that opportunity. We're working very hard with our post-secondary partners and I hope that very soon we'll have some good news, but we're not quite there yet. We're working hard at it and I'll let the member know as soon as there's something more to be said.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Steve Clark:** Back to the minister: The other critical factor in continuing the 97-year tradition of agricultural excellence at Kemptville is maintaining the assets. I was pleased that the Dairy Farmers of Ontario responded positively to requests from myself and others to defer any decisions about moving the quota allotted to the Dairy Education and Innovation Centre. Dairy is a \$1.6-billion industry that sustains over 20,000 jobs in eastern Ontario, so it's obvious that we have to maintain that program in our region. But quota is only part of what makes that dairy program operate. We need the equipment and the herd too.

Minister, DFO has stepped up. What is your ministry doing to ensure that the other assets, including those our community raised funds to purchase, stay right in Kemptville?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. Be seated, please.

Minister?

**Hon. Brad Duguid:** I and the member from Glengarry–Prescott–Russell and the member from Leeds–Grenville and the mayor of Kemptville, among others, had the opportunity to tour the Kemptville campus a number of weeks ago. I've got to tell you, I was impressed. I believe it's 800 acres of land there. I believe there are about 70 buildings there. Some are in good shape. Some are in not-so-good shape.

I think this is a gem of an asset that has incredible potential. We've got to work on the short-term solution, as the member said, to ensure that, as of September, there is a cohort of students that can gain access to post-secondary education at that location. That's what we are working toward in the short-term.

In the long-term, there is plenty of work to be done with the local community, with the Ontario Federation of

Agriculture, with dairy farmers, with the local members and others to develop a vision for long-term sustainability of that campus. That's what we are out to do, and I thank the member for the question—

**The Speaker (Hon. Dave Levac):** Thank you.

*Interjection.*

**The Speaker (Hon. Dave Levac):** Stop the clock for a minute, please. Let's get the member from Northumberland under control.

New question.

## NATURAL GAS RATES

**Mr. Gilles Bisson:** The question is to Acting Premier. We know that the Ontario Energy Board approved an application by Union Gas for a 28% increase. Can you tell me why your government is standing on the sidelines while the OEB rubber-stamps these huge rate increases?

**Hon. John Milloy:** Minister of Training, Colleges and Universities.

**Hon. Brad Duguid:** It's a busy morning, Mr. Speaker.

That's an important question. At the same time, one would think the NDP would understand the role of the Ontario Energy Board. Their role is to receive input in terms of applications on whether to increase or decrease natural gas. The member knows that over the last 10 years we've seen natural gas decreasing on a steady basis. Of late—many would say because of the weather—there has been a spike, and the Ontario Energy Board is doing the work that they do.

They're independent of the government. They're independent of this Legislature. One would think the member would not want us to interfere in this independent hearing. Certainly it's not our intention to interfere, as much as we do recognize the challenges that ratepayers and users are facing.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Gilles Bisson:** Minister, if you're not going to stand up for the average person who can't afford these rate increases, who else? That's my question.

The reality is that we see, coming down the pipe, a 44% increase on hydro costs as a result of what it is that you guys have put forward. Now we see Union Gas and others coming to you and saying, "We need to have a rate increase." What people back home are saying is, "If this is all about what happened this winter, why is this rate increase permanent?"

People cannot afford to pay, and they expect to see their government being there to assist them, not standing on the sidelines. So I say again: Will you take action as the minister and stand with the people of Ontario, and not necessarily just those gas companies?

**Hon. Brad Duguid:** It must be nice to have the magic wand that the NDP have to control the cost of natural gas on the continent of North America. That's not something that is within our control or yours. We have stepped up when it comes to being sensitive to energy costs for families.

*Interjection.*

**Hon. Brad Duguid:** The member scoffs, but he scoffs because he didn't support this: Our Ontario Clean Energy Benefit brought costs down by 10% for ratepayers. Our Ontario Energy and Property Tax Credit saves individuals \$963 a year. We understand that times are tough. We understand that a spike in energy costs when it comes to natural gas is challenging.

At the same time, we have to let the Ontario Energy Board do their work. They're an independent arm's-length agency of the government, and that needs to be respected.

**The Speaker (Hon. Dave Levac):** There being no deferred votes, this House stands recessed until 1 p.m. this afternoon.

*The House recessed from 1153 to 1300.*

## INTRODUCTION OF VISITORS

**Mrs. Laura Albanese:** It is my pleasure to welcome to the Legislature today one of my constituents, but also a good friend of mine whom I've had the pleasure to work with for a number of years, Ivana Padovan, who is here with her sister, Marisa Padovan, and Giorgio, Andrea, Marco, Valeria and Sofia Bevilacqua, who are here visiting from Italy. Welcome to Queen's Park. Benvenuti.

**The Speaker (Hon. Dave Levac):** Buon giorno.

## MEMBERS' STATEMENTS

### SICKLE CELL AND THALASSEMIC DISORDERS

**Mr. Rod Jackson:** I recently had the opportunity to meet with representatives from the Sickle Cell Awareness Group of Ontario and the Thalassemia Foundation of Canada. Thanks to these representatives, I learned more about sickle cell disease and thalassemia, two diseases that attack red blood cells.

Healthy red blood cells are essential to health, as these are the cells that provide oxygen to the body. When red blood cells aren't healthy due to sickle cell disease and thalassemia, it can lead to everything from pain to infection, diabetes, heart failure or even organ damage. Thankfully, with regular blood transfusions and proper treatment, most people suffering from these diseases can be treated effectively and with relatively little cost.

Yet there are severe gaps in our health care system which act as barriers to care for people suffering from these diseases, meaning that many people who suffer end up in emergency rooms across the province due to complications from their illness. Even worse, often when they arrive in emergency rooms they have to be transported to hospitals with teams who know how to deal with complications arising from these diseases, and this is costly to patients and to the province.

The problem is that Ontario lacks a coordinated, comprehensive health care strategy for people with these

diseases. The need for a provincial strategy is made even more urgent given that sickle cell disease and thalassemia are the most common genetic conditions in the world and are emerging as significant problems right here in Ontario. This is why I urge my colleagues from all sides of the House to support the creation of a provincial strategy for sickle cell disease and thalassemia. Together, we can ensure that Ontario's health care system is one that we can be proud of, one in which every Ontario citizen can receive the care they need and deserve.

## GURU STUDIO

**Mr. Rosario Marchese:** Recently, I had the pleasure of visiting Guru Studio in my riding of Trinity-Spadina. Guru produces some of the best children's television programming and interactive media in the world. It employs over 200 people from its location on Spadina Avenue in Toronto's former garment district.

Earlier this year, Justin Time, Guru's hit show for preschoolers, was nominated for three Annie Awards for animated programming and won the Canadian Screen Award for best preschool program.

Trinity-Spadina needs employers like Guru Studio. Their success demonstrates to talented young animators and game designers that they don't have to pack up and go to California to build their careers; they can produce world-class work right here in Toronto.

We need to continue investing in this growing sector of our economy. Ontario's supports for employers like Guru have paid huge dividends. We need to nurture their relationships with colleges and universities, and we need to ensure that employers like Guru are not squeezed out from ridings like Trinity-Spadina. Our cities need to have the power to plan for and preserve employment lands.

I would like to thank Guru for their gracious hospitality, and I look forward to their many future successes.

## SIKH HERITAGE

**Mr. Vic Dhillon:** Vaisakhi is the holiest day in the Sikh calendar. It commemorates the founding of the Khalsa Sikh community in 1699 by Guru Gobind Singh Ji.

The founding father of Sikhism, Guru Nanak Dev Ji, gave the people a roadmap to live a peaceful and productive life. His main teachings are practised in three ways: vand chakkō, which means sharing with others, helping those less fortunate; kirat karō, which means earning and making a living honestly without exploitation or fraud; and naam japna, meditation on God's name to control your evils to eliminate suffering and contribute overall to a happy life for all.

Mr. Speaker, Sikh Canadians have contributed immensely to Ontario and Canada. Their participation in business and community life has added to the success of our province. For all Canadians, Vaisakhi provides an excellent opportunity to reflect on the tremendous contri-

butions that Sikhs have made to this country's rich and diverse heritage.

We're also celebrating Sikh Heritage Month in Ontario. I would like to welcome all members of the Canadian Sikh Association who are here today in the House. I know there are a few, and we have one member. Welcome to Queen's Park.

I would like to invite all members of the chamber to join us in the legislative dining room between 5 and 7 this evening to enjoy some South Asian delicacies.

Once again, happy Vaisakhi. Vaisakhi di lakh lakh Vadhai. Thank you very much.

**The Speaker (Hon. Dave Levac):** A point of order from the member for Leeds–Grenville.

### ORAL HEALTH

**Mr. Steve Clark:** Before I do my statement, I just want to recognize, seated in the west members' gallery—I know I introduced them this morning, but they are actually right here looking at me, so I want to make sure I recognize them—Dr. Raffy Chouljian, who is on the board of directors of the Ontario Dental Association. I'd like to welcome ODA representatives Frank Bevilacqua and Maggie Head. I also want to make a special introduction to Jennifer Boyd, representing Brush-a-mania. Welcome to Queen's Park.

**The Speaker (Hon. Dave Levac):** Don't worry, that's not your statement. Go ahead.

**Mr. Steve Clark:** Thank you, Speaker. This past Friday, I had the opportunity to be part of an Oral Health Month event called Brush-a-mania in my riding at Benson Public School in Cardinal. Dr. Kim Hansen, who is on the ODA's board of directors, and Dr. Lance McIntosh, president of the Brockville Dental Association, had a captive audience as they interacted with the Benson students about the importance of brushing, flossing and a nutritious diet. I was charged with the giant toothbrush, and demonstrated how to brush all sides of the teeth—front, back and top—which also garnered, I have to say, a few giggles from the students. The three-minute brush-off, where students demonstrate their proper brushing habits, was a real hit. A special guest appearance by Timmy the Tooth was definitely a highlight of the brush-off and kept students engaged.

Being a part of this event was a healthy reminder of how important oral health is and its foundation in our overall health. It's important that we protect the smiles of our youth and give them the tools they need to be as healthy as possible and in future. I want to encourage all members of the Legislature to connect with a member of the ODA, and I encourage them to have a Brush-a-mania event in their own riding.

April is Oral Health Month in the province of Ontario, and I was happy to recognize the great work done by dentists across the province, both by participating in Brush-a-mania and in showing my support by adorning the Oral Health Month pin today in the House.

The ODA's message for this year's Oral Health Month is that dentists are the oral health care experts and the best resource patients have for information on achieving excellent oral health, including a healthy smile. I think this is an important message, especially as I see dentists reaching out to our students and building relationships with them from a young age.

Speaker, I'm happy to participate in Brush-a-mania and happy that ODA representatives are here.

### RUN FOR ROCKY

**Mr. Taras Natyshak:** It was my extreme pleasure and I was proud this weekend to participate in the second annual Run for Rocky in support of gay-straight alliances in our local Essex county school system. The Run for Rocky was established in honour of Rocky Campana, who tragically took his own life at the age of 23. Rocky was a vibrant, talented and loving young man. Rocky was also gay. He experienced hardships and discrimination as he struggled to fit into a society that was not always welcoming and understanding. Although his family were supportive and loving of who Rocky was, they could not ease the pain that he felt.

Upon Rocky's death, the Campana family were subject to one final act of discrimination when Rocky's organs were excluded from being donated because Rocky was a gay man. In an amazing display of strength and love, Rocky's family have made it their mission to raise awareness about this discriminatory practice and also to raise funds for local gay-straight alliances.

Although the tally has not been finalized, based on the \$68,000 they raised in the first year, and the increased support of numbers of corporate sponsors and participants this year, I have no doubt that this year's event was incredibly successful.

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I want to thank Rob and Nancy Campana and Rocky's siblings, Kirsten and Connor, and their extended family for an amazing event and for inspiring people to run for Rocky in support of those in our communities who require that support, and gay-straight alliances in our school system.

### ORAL HEALTH

**Mr. Bas Balkissoon:** Mr. Speaker, April is Oral Health Month, and to recognize this, dentists embark on public awareness campaigns across Canada. Here in Ontario, Brush-a-mania was designed to promote oral health awareness among young children. Every April, local dentists and Rotarians visit schools across Ontario to teach children and youth about the importance of brushing, flossing and a nutritious diet.

On April 4, I attended Brush-a-mania, sponsored by the Don Mills Rotary Club, held at Silver Springs Public School, with my good friends Dr. Raffy Chouljian and Jennifer Boyd. Dr. Raffy is the chair of Brush-a-mania and sits on the Ontario Dental Association board of direc-

tors, and led the oral health education portion with the students at the school.

I've been attending Brush-a-mania for over 10 years, as I am a strong believer in this program. I know how important it is to reach and educate children at a young age on the significance of maintaining good oral health.

Students also participate in the Brush-a-mania challenge contest, which encourages them to track their brushing progress for 30 days.

Brush-a-mania has already reached over 400,000 students since it first began in 2001, and the plan is to continue to partner with dental associations and governments across Canada and internationally to promote April as Oral Health Month.

I want to acknowledge Dr. Raffy, the ODA dentists, Rotarians, teachers and parents who come together to support this wonderful initiative.

### PASSOVER

**Mrs. Gila Martow:** Mr. Speaker, on behalf of the Ontario PC caucus, I would like to extend my warmest wishes to all of those who will be celebrating Passover in Ontario, Canada and all around the world.

As Jewish families sit down for the Passover Seder, they will retell the story of the exodus of the Jewish people from Egypt after hundreds of years of slavery.

In addition, for the next eight days, they will eat matzo—unleavened bread that looks and tastes like a cracker—to remind them that when they fled Egypt, they did not even have time to bake their bread properly. So we can make one less pizza at the cafeteria next door.

A celebration of freedom and hope, Passover serves as a reminder that the freedoms we, in Ontario, cherish must never be taken for granted.

From our PC family to yours, I want to wish everyone celebrating a Chag Pesach Kasher v'Sameach.

### FABIO BELLI

**Mr. Rick Bartolucci:** Unfortunately, I stand today to inform the House of the sudden passing of one of Sudbury's civic leaders. Fabio Belli, ward 8 councillor, was only 37 years old when he shockingly and suddenly passed away this weekend. He is survived by his wife, Susan, an elementary school teacher, and his two young, beautiful daughters, Emma and Brianna.

Fabio was a bright star in the city of Greater Sudbury's political universe, being elected in 2010. A successful businessman, he brought a business sense to council. He was a hard worker, always advocating for causes important to the people of Sudbury. He understood that development creates jobs. He understood that an active community network made for a better neighbourhood. He understood that our mighty Sudbury Wolves need a new arena to play in.

Aside from the political influences in his life, he most loved his wife, his children and his family. His family was his life.

He will be greatly missed, but his star will still shine brightly, and we will continue to be inspired by the person known as Fabio Belli.

Our sympathies go out to his family, his friends, our community and city council.

Rest in peace, my friend.

### AGRICULTURAL COLLEGE

**Mr. Rob E. Milligan:** I want to just say, Mr. Speaker, that my statement is on the Kemptville closure, the satellite campus of Guelph University.

After a tremendous outcry from the residents of Northumberland–Quinte West via email, phone calls and also personal visits, I quickly reacted and immediately organized a meeting at the Codrington Community Centre to listen to the compassion and the need of the alumni in my riding of Northumberland–Quinte West. I have to thank the member from Leeds–Grenville, who came down that busy Saturday, along with the alumni from Kemptville college, to express a deep concern that they have with the closure of Kemptville college by the University of Guelph and this government.

We need to remember that there are close to 700 students who go to Kemptville college and are trained in the expertise of running agri-business and working family farms. For those individuals who are not aware, agriculture is the second-largest employer in the province of Ontario, with upwards of 160,000 people working in that sector who put food on our table every day.

The Kemptville college campus is very important to the people of Northumberland–Quinte West, and I want to thank again the member from Leeds–Grenville, and the hard work that Tim Hudak and the PC caucus are doing for them.

**The Speaker (Hon. Dave Levac):** I thank all members for their comments.

### STATEMENTS BY THE MINISTRY AND RESPONSES

#### SIKH HERITAGE

**Hon. Michael Coteau:** It is my privilege to be the first Minister of Citizenship and Immigration to recognize April as Sikh Heritage Month here in the beautiful province of Ontario, a month in which we celebrate the significant contributions of the Sikh community here in our province.

Sikhs in Ontario have strengthened our province and distinguished themselves in virtually every field and profession. Ontarians admire their solid work ethic, faith and spirituality, love of family, and strong commitment to democracy.

Across Ontario this month, the story of Sikh immigration to Ontario and the community's growth will be told and retold in events and exhibitions.

Sikhs were initially attracted to Ontario by our free and diverse community and society, and they continue to come because of the success and opportunity that have followed them here. This is the beauty of Ontario's diversity. We come from over 200 countries and we speak more than 250 languages. People are free to express themselves, practise their beliefs, celebrate their heritage and build strong communities. This is the Ontario way, and it has been the reason we have attracted so many immigrants from so many countries over the years.

Today, April 14, is also known as Vaisakhi Day in Ontario and around the world. Vaisakhi is an important date in Sikh history. It was on this day in 1699 that Guru Gobind Singh laid the foundation for the Khalsa order and the founding of Sikhism. The distinct identity of Sikhs and the code of conduct by which they go about their daily lives also dates back to the very first Vaisakhi Day.

For hundreds of thousands of Sikhs in Ontario, this is a both a holy time and a celebratory time. Members of our Sikh communities mark Vaisakhi with prayer and music, singing and dancing, parades and delicious food offerings.

In Ontario, we recognize and celebrate our differences. We're proud and pleased to celebrate both Vaisakhi and April as Sikh Heritage Month with the Sikh community that has so strengthened this great province.

*Remarks in Punjabi.*

**The Speaker (Hon. Dave Levac):** It is now time for responses.

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**Mr. Todd Smith:** I rise to celebrate both Sikh Heritage Month and Vaisakhi on behalf of our leader, Tim Hudak, and the PC caucus. I would also like to welcome a number of guests to the Legislature, as we have a big celebration happening at 4:30 this afternoon down in the dining room. Manohar Singh Bal, the secretary of the Canadian Sikh Association, is here in our west members' gallery, and also Baljit Singh Ghuman, Kanwaljit Kaur and Jenny Kaur Gill. They have been here throughout the day today, and I know they'll be here when we celebrate a little bit later on this afternoon.

We celebrate the fact that in 1699, Guru Gobind Singh laid down the foundation of the Khalsa. Vaisakhi is now a celebration by the Sikh community around the world. It gives thanks and allows for prayers for prosperity, both past and into the future. In Ontario, we've celebrated Vaisakhi with the Nagar Kirtans, and I had the opportunity to parade through downtown Toronto last April. It's now a celebration that has become an integral part of who we are in the greater Toronto area and right across the province. I was proud last year to take part in my first Nagar Kirtans, and this year I'll be very pleased to have some of my family members joining me as well as we make the long walk from Exhibition Place to Nathan Phillips Square at Toronto city hall for the big celebration.

Our celebration of Vaisakhi inspired this Legislature to unanimously pass Sikh Heritage Month last year. We

ensured that every April would be a chance for us to embrace the multicultural spirit that has given rise to a vibrant and growing Sikh community here in Ontario. I was honoured, actually, to support the motion that was brought forward by our House leader from Simcoe-Grey, Jim Wilson, that helped push the recognition of Sikh Heritage Month through the House on that day just prior to Christmas last year. As a matter of fact, it was part of a bill where two private members' bills moved forward and eventually received royal assent. The other was a bill brought forward by our member from Newmarket-Aurora, Frank Klees, instigating and initiating First Responders Day on May 1 every year. So on May Day we'll have First Responders Day.

Over the last couple of years, I've gotten to know a number of Sikh Canadians—actually, hundreds of them. And one of them I want to bring a special mention of because of the passage of First Responders Day and Sikh Heritage Month and Vaisakhi: Gary Atwal, who's actually a turban-wearing Sikh who is a member of the Peel Region Police Service. He'll be celebrating both of the private members' bills that we passed prior to Christmas.

Tomorrow we'll celebrate the birthday of Guru Nanak Dev Ji. Guru Nanak Dev Ji's spiritual journey to Sikhism took him on many sacred journeys across the globe, to places like India, central Asia and the Middle East, including Mecca. Throughout these journeys, Nanak Ji preached the then-considered radical ideologies—they were considered radical ideologies at one time—of equality for all, regardless of their caste, creed, sex, religion or stature in the community. It was through these beginnings that Guru Nanak Dev Ji's great spiritual legacy and preaching led to the faith that we now call Sikhism.

We know from all accounts that the future of this province is highly dependent on our ability to embrace all comers to our province. We have established traditions and declarations like Sikh Heritage Month every April, to demonstrate that Ontario is a place that everyone can call home. We take this moment and this Vaisakhi to extend our prayers for future prosperity alongside those of our Sikh brothers and sisters in the GTA and right across our province. Our shared future is our children, and we must do everything that we can to make sure that Ontario is a place where they can grow and become prosperous and have a very bright future.

Again, I hope that all members of the Legislature will join us in the dining room alongside our leader, Tim Hudak. I know the leaders of the other two parties will be there as well as we celebrate Vaisakhi and we celebrate the very first Sikh Heritage Month in the province of Ontario. It happens at 4:30. As we heard earlier, there will be lots of delicacies there to celebrate as well. Congratulations on this, the first Sikh Heritage Month in the province of Ontario.

**Mr. Jagmeet Singh:** Before I get into my formal remarks, I want to extend my thanks to everyone today for speaking on Sikh Heritage Month, and particularly for the support from all parties in order to pass my private

member's bill. It wouldn't have been possible without your support, so I thank you all for that.

I also want to acknowledge the fact that one of the things that I had hoped for and that my team had dreamed of was that in the Ontario Legislative Assembly, people from each party would get up and talk about the contributions of the Sikh faith or the Sikh community as a way of shedding some light and some awareness on the community that all too often receives a lot of negative attention and also receives a lot of stigma. Today was a really meaningful and very special moment for me—to hear people from each party get up today, representatives from each party, representatives in this House, to speak on the contributions of the community and to talk about the faith. It really means a lot to me, and I really want to acknowledge that from the bottom of my heart as little Jagmeet Singh growing up in Windsor, facing a lot of racism and facing a lot of prejudice. It feels like I've come a long way, and I know members of my community feel the same way, so it's a really special moment today. Thank you for that.

**Mr. Percy Hatfield:** Yay, Windsor!

**Mr. Jagmeet Singh:** Yay, Windsor.

I also want to take a moment to acknowledge that there's a cultural celebration that happens this month, and that's the cultural celebration of Vaisakhi. It's a celebration that's enjoyed by members of all faiths—folks of a Muslim, Hindu, Sikh and Christian background in Punjab and throughout northern South Asia. But to distinguish from that, the Khalsa Day celebration that we talked about today is a specific part of that celebration. It is a recognition of the formalization of the Sikh faith and particularly our unique concepts and principles at that time. Some of them were alluded to today.

One of the most important and foundational principles in the Sikh faith is the idea of equality and that we all have a moral obligation and responsibility to defend the rights of all people. Despite the fact that some people may have different opinions, the foundational principle of the Sikh faith is that we must stand up for those rights of all people, regardless of whether or not we believe or agree with them. But it's important, for freedom of religion and for freedom of expression, that we stand up and defend the rights.

I have to share with you one brief story. The ninth guru, or teacher, of the Sikh faith was actually approached by members of a different religion altogether—in fact, a religious practice that the guru criticized often in terms of some of their beliefs that were something that he didn't agree with in terms of equality and in terms of the caste system. But when approached with the question, "Can you help us? We're being persecuted. We are being denied the ability to practise our faith," the ninth guru actually engaged in a peaceful protest that resulted in his death in defence of a spiritual tradition that he didn't agree with and that he didn't actually believe in. He died defending it because it's so important, as our principle, to stand up for the rights of all people.

One of our hopes was that if people were to realize this tradition that believes in freedom of expression and freedom of belief to that extent, to give their life in a peaceful protest to defend the freedoms of all people, people wouldn't have the prejudice that they do have towards the image of a Sikh, who is often seen with a beard and turban and in sometimes a negative light. That's something I wanted to share with you as well.

One of the things that I think is of particularly great importance and I'm very proud of is that if you look at the climate in South Asia, not only was there a caste system which denied people rights and obligations based on their birth, but there was also a very strong culture that persists today, across the world, of sexism, where women were put in an inferior position and continue to be, not just in South Asia but across the world, in western society as well. One of the hallmarks of the Sikh faith was this belief—not only to say it but in practice—that women and men should enjoy equal responsibilities, privileges and rights, and should be accorded equal access in all areas—whether it's socially, whether it's spiritually—in all aspects of life. That's something I'm very proud of. I'm very close to my sister and my mother, and they taught me these principles growing up. It's something I'm very proud of because, in our society, it's something we still need to work towards. We still see a lot of inequality and inequity. The struggle for equal rights for men and women is something that I'm hoping that there will be a day when it will be successful and we will see a society where there is absolute equality. That's one of our hallmarks and one of the things I wanted to celebrate today when we talk about the creation of the Khalsa, which is exactly that: the creation of an order or an organization or a belief structure which champions social justice for all.

I want to thank you all again for your help in passing Sikh Heritage Month. It means a lot to the Sikh community. It also means a lot to celebrate these principles that are Canadian principles: principles of equality and justice that we all stand for in our lives.

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## PETITIONS

### AGRICULTURAL COLLEGES

**Mr. Steve Clark:** I have a petition to the Legislative Assembly of Ontario:

"Whereas the University of Guelph's Kemptville and Alfred campuses are two of Ontario's outstanding post-secondary agricultural schools; and

"Whereas these campuses have delivered specialized and high-quality programs to generations of students from agricultural communities across eastern Ontario and the future success of the region's agri-food industry depends on continuing this strong partnership; and

"Whereas regional campuses like those in Kemptville and Alfred ensure the agri-food industry has access to the

knowledge, research and innovation that are critical for Ontario to remain competitive in this rapidly changing sector;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That Premier Wynne in her dual capacity as Minister of Agriculture and Food act immediately to reverse the University of Guelph’s short-sighted and unacceptable decision to close its Kemptville and Alfred campuses.”

It’s signed by literally hundreds of members. I’m pleased to sign it and send it to the table with page Mira.

#### ALZHEIMER’S DISEASE

**Mr. Percy Hatfield:** It’s a real privilege for me to stand in the House today and raise a petition that is not only important to my constituents in Windsor–Tecumseh but also to the Alzheimer Society of Windsor and Essex County as well as similar societies right across this caring province. It reads as follows:

“To the Legislative Assembly of Ontario:

“Whereas Alzheimer’s disease and other dementias are progressive, degenerative diseases of the brain that cause thinking, memory and physical functioning to become seriously impaired;

“Whereas there is no known cause or cure for this devastating illness; and

“Whereas Alzheimer’s disease and other dementias also take their toll on hundreds of thousands of families and care partners; and

“Whereas Alzheimer’s disease and other dementias affect more than 200,000 Ontarians today, with an annual total economic burden rising to \$15.7 billion by 2020; and

“Whereas the cost related to the health care system is in the billions and is only going to increase, at a time when our health care system is already facing enormous financial challenges; and

“Whereas there is work under way to address the need, but no coordinated or comprehensive approach to tackling the issues; and

“Whereas there is an urgent need to plan and raise awareness and understanding about Alzheimer’s disease and other dementias for the sake of improving the quality of life of the people it touches;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To approve the development of a comprehensive Ontario dementia plan that would include the development of strategies in primary health care, in health promotion and prevention of illness, in community development, in building community capacity and care partner engagement, in caregiver support and investments in research.”

I fully support this petition, affix my name and ask page Nick to bring it to the Clerk.

#### USE OF DIGITAL TECHNOLOGIES

**Mr. Shafiq Qaadri:** I have a petition addressed to the Legislative Assembly of Ontario, which, as you know, is an exercise in moral suasion. It reads as follows:

“Whereas virtually all Legislatures in Canada have fully embraced digital technologies;

“Whereas digital communications are now essential for members of Parliament to conduct their business, correspond with constituents, respond to stakeholders, stay in touch with staff, store data and information securely, keep ahead of the news cycle, and to remain current;

“Whereas progressive record-keeping relies on cloud technology, remote access, real-time updates, multiple-point data entry and broadband, wireless and satellite technologies;

“Whereas there is more to full exploitation of technology than having an email address;

“Whereas the Legislative Assembly of Ontario has been considering the value, utility and usage of digital devices within the legislative precinct and within the chamber of Parliament itself for several months;

“Whereas this consideration of digital empowerment of members continues to be unresolved, on hold, under consideration and the subject of repeated temporizing correspondence between decision-makers and interested parties;

“We, the undersigned, respectfully request all various decision-makers of the assembly and government to fully embrace digital technologies, empower members, acquire the optimal Android and Apple devices, maximize the many technology offerings, and orchestrate a much-needed modernization of the conduct of parliamentary business for the eventual benefit of the people of Ontario.

“In agreement whereof, we affix our signatures.”

A petition endorsed by Todd Decker, Clerk, and sent to you by Anthony, page.

#### LYME DISEASE

**Mr. Jerry J. Ouellette:** I have a petition to the Legislative Assembly of Ontario.

“Whereas the tick-borne illness known as chronic Lyme disease, which mimics many catastrophic illnesses such as multiple sclerosis, Crohn’s, Alzheimer’s, arthritic diabetes, depression, chronic fatigue and fibromyalgia, is increasingly endemic in Canada, but scientifically validated diagnostic tests and treatment choices are currently not available in Ontario, forcing patients to seek these in the USA and Europe; and

“Whereas the Canadian Medical Association informed the public, governments and the medical profession in the May 30, 2000, edition of their professional journal that Lyme disease is endemic throughout Canada, particularly in southern Ontario; and

“Whereas the Ontario public health system and the Ontario Health Insurance Plan currently do not fund those specific tests that accurately serve the process of establishing a clinical diagnosis, but only recognize

testing procedures known in the medical literature to provide false negatives at 45% to 95% of the time;

“We, the undersigned, petition the Legislative Assembly of Ontario to request the Minister of Health to direct that the Ontario public health system and OHIP include all currently available and scientifically verified tests for acute and chronic Lyme diagnosis, to do everything necessary to create public awareness of Lyme disease in Ontario, and to have internationally developed diagnostic and successful treatment protocols available to patients and physicians.”

I affix my signature in support.

#### NATURAL GAS RATES

**Mr. John O’Toole:** I have a petition that reads as follows:

“Whereas the Ontario Energy Board has approved a 40% increase in Enbridge Gas rates effective April 1, 2014;

“Whereas the government of Premier Kathleen Wynne has not taken action to ensure affordability of natural gas in Ontario;

“Whereas the provincial government has contributed to higher costs of natural gas by its own policy on purchasing natural gas for electricity generating stations required to supplement wind and solar” inefficient plants;

“Whereas an increase averaging \$400 in annual gas bills is a hardship for all Ontarians, but especially seniors on fixed pensions and families and individuals of modest means;

“Therefore we, the undersigned, ask that the provincial government recognize that heat and hydro are essential commodities for Ontario,” and must be respected by the province;

“We, the undersigned, further ask that the provincial government immediately investigate the 40% increase, take action to ensure temporary increases caused by an exceptionally cold winter do not become permanent, and also ensure affordability of natural gas for Ontario consumers.”

I’m pleased to sign it, support it and present it to Jane, one of the pages, on her last week.

#### USE OF DIGITAL TECHNOLOGIES

**Mr. Shafiq Qaadri:** J’ai une pétition ici adressée à l’Assemblée législative de l’Ontario—an exercise in moral suasion, as you know, Speaker:

“Whereas virtually all Legislatures in Canada have fully embraced digital technologies;

“Whereas digital communications are now essential for members of Parliament to conduct their business, correspond with constituents, respond to stakeholders, stay in touch with staff, store data and information securely, keep ahead of the news cycle, and to remain current;

“Whereas progressive record-keeping relies on cloud technology, remote access, real-time updates, multiple-

point data entry and broadband, wireless and satellite technologies;

“Whereas as there is more to full exploitation of technology than having an email address;

“Whereas the Legislative Assembly of Ontario has been considering the value, utility and usage of digital devices within the legislative precinct and within the chamber of Parliament itself for several months;

“Whereas this consideration of digital empowerment of members continues to be unresolved, on hold, under consideration and the subject of repeated temporizing correspondence between decision-makers and interested parties;

“We, the undersigned, respectfully request all various decision-makers of the assembly and government to fully embrace digital technologies, empower members, acquire the optimal Android and Apple devices, maximize the many technology offerings, and orchestrate a much-needed modernization of the conduct of parliamentary business for the eventual benefit of the people of Ontario.

“In agreement whereof, we affix our signatures,” as do I—and send it to you via page Zohaib.

#### HYDRO RATES

**Mr. Bill Walker:** To the Legislative Assembly of Ontario:

“Whereas the Green Energy Act has driven up the cost of electricity in Ontario due to unrealistic subsidies for certain energy sources, including the world’s highest subsidies for solar power; and

“Whereas this cost is passed on to ratepayers through the global adjustment, which can account for almost half of a ratepayer’s hydro bill; and

“Whereas the high cost of energy is severely impacting the quality of life of Ontario’s residents, especially fixed-income seniors; and

“Whereas it is imperative to remedy Liberal mismanagement in the energy sector by implementing immediate reforms detailed in the Ontario PC white paper Paths to Prosperity—Affordable Energy;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To immediately repeal the Green Energy Act, 2009, and all other statutes that artificially inflate the cost of electricity with the aim of bringing down electricity rates and abolishing expensive surcharges such as the global adjustment and debt retirement charges.”

I fully support it, will affix my name and send it with page Kathryn.

1340

#### RANKED BALLOTING

**Ms. Mitzie Hunter:** I have a petition signed by residents of Scarborough—Guildwood.

“To the Legislative Assembly of Ontario:

“Whereas, on June 11, 2013, Toronto city council passed a motion requesting a ranked ballot for municipal elections; and

“Whereas Bill 166 will strengthen local democracy within the city of Toronto;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That members of the Legislative Assembly pass Bill 166, the Toronto Ranked Ballot Elections Act, 2014 which was introduced by Mitzie Hunter, MPP (Scarborough–Guildwood) and passed second reading on March 6, 2014.”

I will sign this petition and give it to page Nick.

#### AGRICULTURAL COLLEGES

**Mr. Jim McDonell:** I have a petition to the Legislative Assembly of Ontario:

“Whereas the University of Guelph’s Kemptville and Alfred campuses are two of Ontario’s outstanding post-secondary agricultural schools; and

“Whereas these campuses have delivered specialized and high-quality programs to generations of students from agricultural communities across eastern Ontario and the future success of the region’s agri-food industry depends on continuing this strong partnership; and

“Whereas regional campuses like those in Kemptville and Alfred ensure the agri-food industry has access to the knowledge, research and innovation that are critical for Ontario to remain competitive in this rapidly changing sector;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That Premier Wynne in her dual capacity as Minister of Agriculture and Food act immediately to reverse the University of Guelph’s short-sighted and unacceptable decision to close its Kemptville and Alfred campuses.”

I agree with this and will be passing it off to page Mustfah.

#### USE OF DIGITAL TECHNOLOGIES

**Mr. Shafiq Qaadri:** I have a petition addressed to the Legislative Assembly of Ontario—an exercise in moral suasion, as you know, Speaker.

“Whereas virtually all Legislatures in Canada have fully embraced digital technologies;

“Whereas digital communications are now essential for members of Parliament to conduct their business, correspond with constituents, respond to stakeholders, stay in touch with staff, store data and information securely, keep ahead of the news cycle, and to remain current;

“Whereas progressive record-keeping relies on cloud technology, remote access, real-time updates, multiple-point data entry and broadband, wireless and satellite technologies;

“Whereas as there is more to full exploitation of technology than having an email address;

“Whereas the Legislative Assembly of Ontario has been considering the value, utility and usage of digital devices within the legislative precinct and within the chamber of Parliament itself for several months;

“Whereas this consideration of digital empowerment of members continues to be unresolved, on hold, under consideration and the subject of repeated temporizing correspondence between decision-makers and interested parties;

“We, the undersigned, respectfully request all various decision-makers of the assembly and government to fully embrace digital technologies, empower members, acquire the optimal Android and Apple devices, maximize the many technology offerings, and orchestrate a much-needed modernization of the conduct of parliamentary business for the eventual benefit of the people of Ontario.”

Je vais la signer moi-même, Speaker, et je vous l’envoie avec page Callista.

#### HYDRO RATES

**Mr. Todd Smith:** “To the Legislative Assembly of Ontario:

“Whereas household electricity bills have skyrocketed by 56% and electricity rates have tripled as a result of the Liberal government’s mismanagement of the energy sector;

“Whereas the billion-dollar gas plant scandal, wasteful and unaccountable spending at Ontario Power Generation and the unaffordable subsidies in the Green Energy Act will result in electricity bills climbing by another 35% by 2017 and 45% by 2020;

“Whereas the soaring cost of electricity is straining family budgets, particularly in rural Ontario, and hurting the ability of manufacturers and small businesses in the province to compete and create new jobs; and

“Whereas home heating and electricity are essential for families in rural Ontario who cannot afford to continue footing the bill for the government’s mismanagement;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario to immediately implement policies ensuring Ontario’s power consumers, including families, farmers, and employers, have affordable and reliable electricity.”

Wouldn’t that be nice? I’m signing this and sending it to the table.

#### VEHICLE INSPECTION STATION

**Mr. John O’Toole:** I’m pleased to present a petition which reads as follows:

“Whereas the Ministry of Transportation is proposing to relocate the Bowmanville truck inspection station on westbound Highway 401 to a site that could affect prime agriculture and agri-tourism lands in the municipality of Clarington; and

“Whereas the proposed sites are on the greenbelt, and these farmlands currently support a vibrant farming and agri-tourism business community; and

“Whereas farmers feed cities, and tourism helps drive the local economy; and

“Whereas the building of a new commercial vehicle inspection station could have a severely detrimental and negative impact on farms, agribusiness and rural communities; and

“Whereas the building of a new commercial vehicle inspection station could have a severely detrimental and negative impact on rural residents, residents of the village of Newcastle, businesses, and the Newcastle Public School located adjacent to Highway 401;

“Now therefore, we, the undersigned, petition the Legislative Assembly of Ontario to protect prime farmland and the local economy by ensuring a new commercial vehicle inspection station built on Highway 401 in the municipality of Clarington does not adversely affect farms, agri-tourism, agribusiness and rural residents;

“Furthermore, we recommend that the existing Bowmanville site be redeveloped” to save money and “to accommodate the new vehicle inspection guidelines, with the least amount of disruption and cost.”

I'm pleased to sign it and support it on behalf of my constituents in the riding of Durham, and I present it to Eli.

**The Speaker (Hon. Dave Levac):** Thank you. The time for petitions is over.

The member from Bramalea–Gore–Malton on a point of order.

**Mr. Jagmeet Singh:** I want to correct my record by including also an invitation to everyone to join the Canadian Sikh Association for their reception at 4:30 today, and also to acknowledge the Canadian Sikh Association for being here today, which I was unable to do in my statement.

**The Speaker (Hon. Dave Levac):** It is a point of order to correct your record, but that is not a correcting of the record. But we'll welcome everyone to the reception.

The government House leader on a point of order.

**Hon. John Milloy:** Mr. Speaker, I believe you will find unanimous consent that the House now revert back to motions.

**The Speaker (Hon. Dave Levac):** The government House leader is seeking unanimous consent to revert back to motions. Do we agree? Agreed.

## MOTIONS

### HOUSE AND COMMITTEE SITTINGS

**Hon. John Milloy:** Mr. Speaker, I believe we have unanimous consent to put forward a motion without notice regarding the House schedule.

**The Speaker (Hon. Dave Levac):** Do we agree? Agreed.

**Hon. John Milloy:** I move that, following oral questions or deferred votes, as the case may be, on Wednesday, April 16, 2014, the Speaker shall adjourn the House without motion, and the House shall stand adjourned until Thursday, April 17, 2014; and

That no committees shall meet following oral questions or deferred votes, as the case may be, on Wednesday, April 16, 2014.

**The Speaker (Hon. Dave Levac):** Mr. Milloy moves that, following oral questions or deferred votes, as the case may be, on Wednesday, April 16, 2014—

*Interjection.*

**The Speaker (Hon. Dave Levac):** I'm reading it here, so do you mind?

Mr. Milloy moves that—

*Interjection.*

**The Speaker (Hon. Dave Levac):** That's not helpful.

Mr. Milloy moves that, following oral questions or deferred votes, as the case may be, on Wednesday, April 16, 2014, the Speaker shall adjourn the House without motion, and the House shall stand adjourned until Thursday, April 17, 2014, and

That no committees shall meet following oral questions or deferred votes, as the case may be, on Wednesday, April 16, 2014.

Do we agree? Carried.

*Motion agreed to.*

### PRIVATE MEMBERS' PUBLIC BUSINESS

**Hon. John Milloy:** Mr. Speaker, I believe you will find we have unanimous consent to put forward a motion without notice regarding House proceedings for this Thursday, April 17, 2014.

**The Speaker (Hon. Dave Levac):** The government House leader is seeking unanimous consent to put forward a motion without notice. Agreed? Agreed.

**Hon. John Milloy:** I move that, notwithstanding standing order 98, at the commencement of orders of the day on Thursday, April 17, 2014, consideration of private members' public business shall resume at the same stage of consideration of ballot items 4, 5 and 6 as when proceedings were suspended on Thursday, April 10, 2014.

**The Speaker (Hon. Dave Levac):** The government House leader moves that, notwithstanding standing order 98, at the commencement of orders of the day on Thursday, April 17, 2014, consideration of private members' public business shall resume at the same stage of consideration of ballot items 4, 5 and 6 as when proceedings were suspended on Thursday, April 10, 2014.

Do we agree? Carried.

*Motion agreed to.*

### PRIVATE MEMBERS' PUBLIC BUSINESS

**Hon. John Milloy:** Mr. Speaker, I believe you will find we have unanimous consent to put forward a motion without notice regarding private members' public business.

**The Speaker (Hon. Dave Levac):** The government House leader wishes to put a motion without notice. Do we agree? Agreed.

**Hon. John Milloy:** I move that, notwithstanding standing order 98(b), the following changes be made to the ballot list for private members' public business: Mr. MacLaren and Mr. Miller, Parry Sound–Muskoka, exchange places in order of precedence such that Mr. MacLaren assumes ballot item number 10 and Mr. Miller, Parry Sound–Muskoka, assumes ballot item number 5.

1350

**The Speaker (Hon. Dave Levac):** Mr. Milloy moves that, notwithstanding standing order 98(b), the following changes be made to the ballot item list for private members' public business: Mr. MacLaren and Mr. Miller, Parry Sound–Muskoka, exchange places in order of precedence such that Mr. MacLaren assumes ballot item number 10 and Mr. Miller, Parry Sound–Muskoka, assumes ballot item number 5.

Do we agree? Carried.

*Motion agreed to.*

#### COMMITTEE SITTINGS

**Hon. John Milloy:** I believe we have unanimous consent to put forward a motion without notice regarding the Standing Committee on Finance and Economic Affairs.

**The Speaker (Hon. Dave Levac):** The government House leader wishes to put forward a motion without notice. Do we agree? Agreed.

Government House leader.

**Hon. John Milloy:** I move that the Standing Committee on Finance and Economic Affairs meet during its regularly scheduled meeting time on Thursday, April 17, 2014, in order to continue its public hearings on Bill 20, An Act respecting the City of Toronto and the Ontario Municipal Board, that was adjourned on Thursday, April 10, 2014;

That the Clerk of the Committee make every attempt to reschedule the selected witnesses who were unable to present on Thursday, April 10, 2014;

That clause-by-clause consideration of Bill 20 be scheduled for May 1, 2014;

That the deadline for written submissions on Bill 20 be 5 p.m. on Thursday, April 17, 2014;

That a summary of the testimonies be provided by the research officer to the committee by Tuesday, April 22, 2014; and

That amendments to Bill 20 be filed with the Clerk of the Committee by 12 noon on Monday, April 28, 2014.

**The Speaker (Hon. Dave Levac):** Mr. Milloy moves that the Standing Committee on Finance and Economic Affairs meet during its regularly scheduled meeting time on Thursday April 17, 2014, in order to continue its public hearings on Bill 20, An Act respecting the City of Toronto and the Ontario Municipal Board, that was adjourned on Thursday April 10, 2014;

That the Clerk of the Committee make every attempt to reschedule the selected witnesses who were unable to present on Thursday, April 10, 2014;

That clause-by-clause consideration of Bill 20 be scheduled for May 1, 2014;

That the deadline for written submissions on Bill 20 be 5 p.m. on Thursday, April 17, 2014;

That a summary of the testimonies be provided by the research officer to the committee by Tuesday, April 22, 2014; and

That amendments to Bill 20 be filed with the Clerk of the Committee by 12 noon on Monday, April 28, 2014.

Do we agree? Agreed. Carried.

*Motion agreed to.*

#### ORDERS OF THE DAY

##### VOLUNTARY BLOOD DONATIONS ACT, 2014

##### LOI DE 2014 SUR LE DON DE SANG VOLONTAIRE

Resuming the debate adjourned on April 3, 2014, on the motion for second reading of the following bill:

Bill 178, An Act to ensure that blood and blood constituents are donated freely / Projet de loi 178, Loi visant à assurer la gratuité du don de sang et de composants sanguins.

**The Speaker (Hon. Dave Levac):** Further debate?

Ms. Matthews has moved second reading of Bill 178, An Act to ensure that blood and blood constituents are donated freely.

Is it the pleasure of the House that the motion carry? Carried.

*Second reading agreed to.*

**The Speaker (Hon. Dave Levac):** Shall the bill be ordered for third reading? Government House leader.

**Hon. John Milloy:** I would ask that the bill be referred to the Standing Committee on Social Policy.

**The Speaker (Hon. Dave Levac):** So ordered.

##### FIGHTING FRAUD AND REDUCING AUTOMOBILE INSURANCE RATES ACT, 2014

##### LOI DE 2014 DE LUTTE CONTRE LA FRAUDE ET DE RÉDUCTION DES TAUX D'ASSURANCE-AUTOMOBILE

Resuming the debate adjourned on April 8, 2014, on the motion for second reading of the following bill:

Bill 171, An Act respecting insurance system reforms and repair and storage liens / Projet de loi 171, Loi concernant les réformes du système d'assurance et le privilège des réparateurs et des entrepreneurs.

**The Speaker (Hon. Dave Levac):** Further debate? The member from Haldimand–Norfolk.

**Mr. Toby Barrett:** Thank you, Speaker. I do—

**The Speaker (Hon. Dave Levac):** One moment, please. We did have a member of the PC caucus that had time left. He's not here, so I have to offer the rotation.

The member from Toronto–Danforth.

**Mr. Peter Tabuns:** Thank you very much, Speaker. I'm pleased to be able to rise and address Bill 171, Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014. A more accurate title might be the "Christmas comes early for the insurance companies act." This is an act in which the government is proposing to hand out another gift to huge insurance companies, at the expense of all auto insurance policyholders and accident victims.

I want to take this opportunity to tell you that on Friday I had a constituent come in to see me, a woman on a fixed income, dealing with auto insurance and home insurance, who has seen her bills go up 16% in the last year, although she has no record of difficulty with her driving, no tickets and no demerits. This is a person who had followed very closely the earlier commitment by the Liberal government to bring about a reduction in insurance rates. In reality, she is being hit with a big increase.

The insurance industry is taking advantage of its powerful position in dealing with government and in dealing with its policyholders. Frankly it's going to be given a lot more in terms of power and advantage with a number of changes in this bill.

While there are many good ideas in Justice Cunningham's final report on the dispute resolution system that forms the basis for the legislative changes, there's one glaring deficiency in the proposed new system, and that's denying accident victims access to the courts. In the name of cost savings to the insurance industry, the government is proposing to wipe out recourse to an independent judicial system that safeguards the fundamental rights of citizens and to replace the courts with a tribunal.

The second issue is that Bill 171 would change a 30-year-old rule that has been so important to those who have suffered injuries in Ontario. Prejudgment interest on pain and suffering damages is intended to compensate an innocent victim when the negligent person's insurance company delays paying those damages. Under the guise of fighting fraud and reducing automobile insurance rates, this measure was presented as a money-saving initiative for insurers.

Clearly, the change in the interest rate has nothing to do with fighting fraud. It should be obvious for everyone: If an insurance company is being given a preferential interest rate on potential expenses that it may incur when it pays out for pain and suffering—there is nothing here to do with fraud whatsoever. One has to ask, "Why on earth is that part of the bill?" Only because this government has decided to play Santa with the insurance industry. In reality, this change is nothing more than a gift to Ontario's already profitable insurance sector on top of the recent substantial cuts to statutory benefits that have

already netted insurance companies \$2 billion-plus in savings.

Let me go to the background on this. Currently, accident victims have the right to go to court or to arbitration to dispute a wrongful denial. But under the proposed legislation, the right to sue will be taken away entirely and require claimants to advance claims to the Licence Appeal Tribunal in the Ministry of the Attorney General. This is denial to access to justice for Ontarians when they are most vulnerable due to injury.

We've been fortunate in Ontario, with open courts and with the right of citizens to seek redress in the courts for wrongs committed by others and for denial of benefits by insurance companies. It is false to suggest that this will provide cost savings to the insurance industry and reduce insurance premiums.

Let's look at how the dispute resolution system will work under this new legislation. An accident victim will take this case to a new arbitration system. While that new system may be appropriate to handle many of the disputes in the system, it certainly is not appropriate for all of them. One of the significant disadvantages of this new system is that if the accident victim is successful in proving that the insurance company should have paid the claim benefit, the insurance company is forced to pay only a tiny fraction of the legal costs, unlike the court system, leaving the policyholder to pay those costs. If the accident victim is injured and it was someone else's fault, the victim now has to pay a lawyer to bring two entirely different cases: one in court against the person who injured you, and this new arbitration against your insurance company who denied your benefits. The accident victim now has huge extra-legal costs and two different legal proceedings, one in the court system and one in the arbitration system.

**1400**

I ask you: How does this prevent fraud? Who does this help? This has everything to do with making life better for insurance companies and making life harder for policyholders, making life harder for people who have been involved in traffic accidents. None of these changes has anything to do with fraud, but everything to do with making it easier for insurance companies to wrongfully deny benefits, delay settlements and make it harder for you to collect what you're rightly owed.

We know that our insurance system right now is very complex. It makes it very difficult for people to access the benefits that they are reasonably entitled to. This proposed change will make sure that more victims just give up because they can't afford the fight. That's wrong, it's unjust, and it has nothing to do with fighting fraud. It has everything to do with discouraging people from actually trying to collect on their policies.

The question of prejudgment interest: Bill 171 would change a 30-year-old rule that has been so important to those who have suffered injuries in Ontario. Prejudgment interest on pain and suffering damages is intended to compensate an innocent victim when the negligent person's insurance company delays paying those damages.

Basically, it ensures timely payment for pain and suffering damages by insurance companies to innocent victims.

Currently, insurance companies are required to pay 5% interest on whatever you are owed for pain and suffering. So if you have a serious injury and you are owed \$50,000 for pain and suffering and the insurance company delays paying for three years, they have to pay \$7,500 in interest. It's not a lot, but it's something to compensate those whose cases have been delayed and it serves as an important incentive for insurers not to purposely delay settlement of a claim. Insurers invest the money that people pay in premiums, and, according to the federal regulator, they made about 4% per year on these investments in 2012. So if the provisions in this bill are passed and the prejudgment interest rate is reduced to 1.3%, the insurance companies stand to earn 2.7% profit on your money for every year that they put off settling with you. How does this prevent fraud?

What it means is that companies will have a tremendous incentive to settle as late as they possibly can because they are making money on the cash that they owe victims of accidents. This is a huge step back. This is a disadvantage to those in Ontario who are victims of accidents and a huge gift to those who are making money off their policies.

The amendments were introduced under the guise of fighting fraud and reducing automobile insurance rates, but in fact, they were money-saving initiatives for the insurance companies. Clearly, the change in the interest rate has nothing to do with fighting fraud. In reality, this change is nothing more than a gift to Ontario's already profitable insurance sector, on top of the recent substantial cuts to benefits that have already netted insurance companies billions of dollars in profits. It is another unfortunate legislative initiative of late, introduced without any consultation or any consideration for auto accident victims.

Let's be clear: There was not one shred of evidence provided to any stakeholder to explain how much, if anything, this is going to reduce insurance premiums. But it is going to cost people money and put a lot more money into the pockets of insurance companies. In reality, this change is nothing more than another gift to Ontario's already profitable insurance sector on top of the recent substantial cuts to benefits that have netted insurance companies billions of dollars in savings.

It will be very interesting to see how the government ties this to fraud, this failure to put an incentive in place for insurance companies to settle with victims, this moving of jurisdiction out of the courts, and thus the protection of the legal system for those who are accident victims.

I don't think there is a credible answer to those questions.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. John Gerretsen:** As so often happens in this House, there is a little bit of truth in what's being said,

but there's usually an overstatement as to what the real intent of the prejudgment interest situation is.

The reality is that prejudgment interest should be on the basis of the amount the judgment would have earned as you went along. In most situations, it would have to be the cost of living, Speaker. It has been set at 5% for the last 20 years, when the real interest rate that people are earning on their money on an ongoing basis is more in the line of 2% or 3%. I think any prejudgment interest should be in exactly the same proportion as the cost-of-living interest for that particular period of time. So that's one issue.

If the amount of money that's being granted for pain and suffering is not enough, then that is the issue. If it shouldn't be the \$50,000 that he's talking about and it should be \$60,000, that's where the correction should be made; not by giving the individual more money than he otherwise would have been able to earn on that amount, by taking an artificial interest rate of 5% that has been around for 20 years on the amount of the judgment.

I think the main criteria that's contained in this bill comes out of Justice Douglas Cunningham's report with respect to getting resolutions to disputes on automobile insurance claims dealt with earlier. What he has recommended—and that is actually part of the bill—is that the resolutions be the responsibility of a tribunal administered by the Ministry of the Attorney General; namely, the Licence Appeal Tribunal. They can deal with these issues a lot quicker and a lot fairer than is currently the case. That's really what this bill is all about: so that people can get judgments earlier.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Mr. John O'Toole:** To the member for Toronto–Danforth: I have great deference for his comments today.

The member for Elgin–Middlesex–London has said that enough has been said on this; we need to get it to committee. It's in that vein that I'm not using all of my time, to complement your remarks.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Miss Monique Taylor:** I think what we're finding with Bill 171 is that it's doing nothing to fight fraud. There's nothing in this bill that's going to help reduce insurance rates.

It has a great title: Fighting Fraud and Reducing Automobile Insurance Rates. Speaker, New Democrats fought really hard to get a 15% reduction for Ontarians on their auto insurance. To date, we have not seen that 15% come to light. We are still waiting for it. Some people are actually seeing increases. So when they come up with great titles, it's all fine and dandy to say that we're talking about reducing rates, but in reality we're not seeing that at all. I haven't found anything in this bill that's actually going to help the auto insurance rates in this province.

The previous speaker, the member from Toronto–Danforth, talked about this being Christmas for the insurance companies, and I think he's absolutely right. It's definitely Christmas-come-early for insurance providers,

because it doesn't look to me like there's anything in this bill that's going to reduce rates for the premiums payers. It looks like it's going to be a lot more money going back into the insurance industry. We know that that happened in 2010, where they were already putting themselves \$2 billion to the good, and now they're just going to do that again. As the member from Trinity–Spadina would say, God bless.

We think this is really great for the insurance industry but not so great for the people of Ontario.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Ms. Mitzie Hunter:** Speaker, I'm pleased to rise to speak to Bill 171. I believe that this bill is a direct reflection of the changes that are required in the sector in terms of reducing auto insurance. Our commitment to reduce auto insurance by 15%: We are well on our way, already achieving a 5% reduction. I've been out speaking to residents in my community, and they have voluntarily told me that their insurance rates have come down. I think that's very important for them to see that. Others have also told me that they have a higher rate, and they're concerned about that. I definitely encourage them to speak to their broker, and also to compare companies, because there are companies that are competing in this insurance market that are offering lower rates. It is really important for consumers to take those matters and really speak to their brokers about a reduction in their rate.

1410

I also feel that, in the area of fraud and how we fight fraud—there's a seriousness about fraud. Having a special investigative unit and prosecution unit that specializes in this area, and that can really fight on behalf of consumers, is also very important and will serve to remove and avoid those costs in the system in the first place. We know that we have to work together, and we have to really combat fraud. Having this very targeted unit is going to help to do that and drive costs out of the system, so that we don't see those inflated rates.

I know that's very important to people in my riding of Scarborough–Guildwood. I talk to many, many people about this issue of insurance, and I appreciate the work on Bill 171.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our time for questions and comments. I return to the member for Toronto–Danforth for his reply.

**Mr. Peter Tabuns:** I want to thank those who made their comments: the member from Durham for his very brief but very complimentary words.

To my colleague from Hamilton Mountain: She's quite correct. This bill is not fighting fraud; people in my riding, and apparently hers, are not seeing any rate reductions.

I want to speak to the comments from the member from Kingston and the member from Scarborough–Guildwood. Neither of them addressed this issue: how companies are being given an incentive to hold back on payments, because they can start making money on those payments that are not given over to the policyholder, the

victim of an accident. If, in fact, those insurance companies are making 4% interest on the money that they are investing, then an interest rate of 1.3% that they're going to pay in penalties coming back to policyholders means that they have a huge incentive to hold on to the money for as long as possible.

Payment delayed is payment denied. Many people have low incomes and are struggling to get by; when a company says to them, "We are just going to sweat you out and wait you out," many will be compelled to settle for a lower dollar amount because they can't afford to wait. They need the money to get on with their lives.

Neither the member from Scarborough–Guildwood nor Kingston said anything about how this is actually going to fight fraud.

*Interjection.*

**Mr. Peter Tabuns:** Fighting fraud? No. This is a way of putting the heat on people who have been through an accident, whose lives have been disrupted and who may well be dealing with a permanent disability, and yet the insurance companies are going to get the benefit of their payments withheld.

**The Acting Speaker (Mr. Ted Arnott):** Further debate.

**Mr. Toby Barrett:** I certainly welcome the opportunity to say a few words about Bill 171, the proposed legislation on insurance, repair and storage liens. I sat on the board of an insurance company for a number of years. This is a very important business. This is something that should really not lie in the realm of quick politics or short-order politics. I think it's very important.

I echo the sentiments of my colleague earlier this afternoon: This has to go to committee. It has got to go to committee before any election comes along. We have to give consumers, companies, brokers, appraisers and anyone else concerned with this industry—to have their say. It should not lie just in the Legislative Assembly or just out on the hustings during an election.

I mentioned sitting on a board. I was on the board of Norfolk Mutual. It's one of probably 40 of the original farm mutuals across the province of Ontario. I know our neighbouring mutuals Brant and Oxford, and, just in my riding alone, in addition to Norfolk Mutual, we had Cayuga Mutual, Wabisa, Erie, and Townsend Farmers' Mutual. Many of these companies have been around for well over 100 years. They do not fit the stereotype of an insurance company that I just heard described by a previous speaker. They are well run. They are not-for-profit companies. They're not a stock company. They're shareholder-owned. On the board, we were there to serve the insurance purchasers who were also shareholders in the company. That was our job.

My colleague Jeff Yurek, the member for Elgin–Middlesex–London, has done tremendous work on this. As he would point out, if you go back in time, you see, in recent times, every time an election looms, insurance gets put on the agenda. We recognize the complicated bureaucracy, the regulation involved, the fraud—something I wish to talk about this afternoon. As a result, we've got

the highest insurance costs in Canada. Last year, again, specifically to try and prevent an election, we saw this promise, a Liberal promise, for a 15% reduction in rates, propped up by the NDP at that time—just to prevent an election.

When you have that kind of what I consider a very significant intervention in the marketplace, to my mind it flies in the face of basic economics. Normally, price is a function of supply and demand. A mandated 15% cut, an intervention of that nature—especially when it results in drastic measures by companies to scramble to try and cut costs. But at the same time, the stock companies have to make a profit; they have to pay their help.

I want to read a quote from Phil Howell, CEO of FSCO. He says: “So any move that required all companies to cut rates I think would be a very dangerous move. As well as that, I think you would find situations where people would just have” less choice for “insurance”—these are my words: “less choice”—“and perhaps be forced into the” Facility Association. As a result they pay “much higher rates.” That is not in the best interest of the consumer—again, one more reason why this has to go to committee as soon as possible.

Some of the providers walk away. State Farm has sold its property and casualty business in Canada, and they cited auto; the auto insurance market is the reason. The state of New Jersey promised to cut rates by 15% in 1998. Many companies left the market at that time. So what happens? Auto becomes very difficult to obtain. The rates did go down by 15% over two years, but here is where supply comes in. The lack of availability eventually led to a spike of 27% in people’s premiums in New Jersey by the year 2000; here it is, two years later. So, again, the economic laws of declining supply and rising prices kick in.

Let’s look at what else has happened. We’re told by our critic that bad drivers are getting the biggest discounts. The biggest winners are those insured by the non-standard insurers. These are the companies that look after the worst drivers, the ones with a number of accidents, drinking and driving convictions. Some of the companies, again, with their respective rate reductions, for example: Perth Insurance, a 15% reduction; Pafco, 14.5% down; and Echelon General, an 8.7% decrease.

As I mentioned earlier, one way to cut insurance costs is to cut fraud. We advocate for the recommendations coming from the anti-fraud task force. This was done about a year and a half ago, with something like 30 recommendations. With the implementation of some of these ideas, we’re looking at something like \$1.5 billion that can be reduced on the cost or the overhead of insurance—again, reductions in premiums.

**1420**

The Minister of Finance now says he wants to institute a special fraud unit, but each time that we brought up this idea, this government said it was not a good idea. Somehow, obviously, they have changed their mind a bit on that one. Again, we’ve been talking about fraud pretty well from day one on this file, and we would like to see a

special unit established through the unit of crown attorneys to investigate and prosecute fraud. That was used in New Jersey, and it worked in Britain as well, so it can work in the province of Ontario.

Quite recently, I received a communication from Ralph Palumbo. He represents the Insurance Bureau of Canada. He was talking about fraud. He indicated that Bill 171 would lead to reduced premiums and reduce the opportunity for those in the “car accident business”—in other words, the fraudsters—to unduly profit from the benefits available in the current system. Mr. Palumbo recognizes that the bill will also reduce unreasonable storage costs for vehicles damaged in motor vehicle collisions, again reducing the ability of the fraudsters to charge exorbitant storage rates; again, this can lead to lower costs and lower premiums.

This amendment to the Repair and Storage Liens Act in this legislation is designed to do just that. The issue here is that vehicles that are involved in collisions may be taken to storage facilities where the charges kick in immediately. The problem is that the owner may not be aware of this. The present legislation allows the facility to hold a vehicle for 60 days before notifying the owner. Again, the 60-day period is expired and then you’re notified.

The anti-fraud task force cited in their report, “In some cases a daily rate of up to a thousand dollars has been charged” to the owners of vehicles. They proposed that an amendment is required to reduce this kind of unscrupulous storage activity.

KPMG has an estimate on fraud; it ranges from \$768 million to \$1.56 billion. That works out to between \$116 and \$236 per premium paid in the province of Ontario.

In the GTA alone, the problem is much more severe. The anti-fraud task force noted that 83% of the increase in accident benefit costs in Ontario between 2006 and 2010 occurred in the GTA. However, the MTO reported significant decreases in the number of reported vehicle accidents. How do you square this? Accident rates are on the decline—this is in the GTA—yet the cost of accident benefits continues to increase. Again, I point the finger at fraud on that one.

I’ll just make mention that fraudulent health clinics, again in the GTA, have also been cited as a key driver of fraud-related costs. Oftentimes these clinics are nothing more than a front for the larger fraud rings. In 2012, the OPP arrested something like 65 people involved in these fraud rings. So you’ve got a system; it’s based on phony injuries, phony clinics, phony treatment. Everything is fraudulent. It tips into that area as well.

Some of our answers to this: obviously, a crackdown on fraud; more competition in the industry; reducing the unnecessary bureaucracy. You cut costs; you cut premiums.

**The Acting Speaker (Mr. Ted Arnett):** Questions and comments?

**Mr. Taras Natyshak:** I’m pleased to comment on the remarks made by the member from Haldimand–Norfolk, whom I respect very much. He has quite a level-headed

demeanour, I think, in this House, and I appreciate his ideas.

He did make reference to the insurance industry and its correlations to supply-side economics, obviously the basis of global economies where supply and demand dictate the price. I would submit that he spoke more about the nature of trickle-down economics rather than supply-side economics.

The premise of Bill 171, the Fighting Fraud and Reducing Automobile Insurance Rates Act, is to make sure that insurance companies are more profitable and thus, hopefully, through the hope of this Legislature—not any formal legislative mechanisms, but just our own desire and dreams that insurance companies will then feel compelled, on the basis of their being more profitable, because of it being easier for them to fight claims in a new mechanism that is outside of the courts, in a tribunal rather than through the legal system—that they will become even more profitable and, therefore, reduce the premiums that drivers will have to pay. I say: Wow, when has that happened in the past, when you have increased the benefits on the insurance company side, when you've increased their profit margins by lowering their liabilities to drivers when it came to paying out claims? When has that happened? You've made them more profitable, but we certainly have not seen the converse of that action, when insurers and claimants have to actually receive benefits. It doesn't happen, and it won't work.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Shafiq Qaadri:** First of all, as many members opposite have quite rightly cited, to deal with the insurance industry and all its various players—whether it's the victims, the individuals who've suffered loss, the insurers, industry players, medical doctors—is quite a beast. We agree with that.

I think it's important that we move Bill 171 forward. There are, of course, a number of aspects, as you'll know. We're already en route to the 5% reduction of insurance premiums since August.

One thing I would also speak to very directly is this issue of licensing health service providers that bill the auto insurers. I think this is an area that requires not only scrutiny, but also some measured enforcement. As a physician, I do see, hear of, hear through the grapevine of a number of service providers who may not be serving the people of Ontario optimally. There is, unfortunately, Speaker, a lot of overbilling, a lot of fraud that we need to address, and I think Bill 171 is attempting to deal with at least some of those aspects. We need to get it to committee and pass it right away.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. John O'Toole:** I couldn't let the opportunity go by without complimenting my member from Haldimand-Norfolk. I, like he, believe that the Farmers' Mutual group he spoke to represents the real views of this caucus.

I think the NDP should do a service and get this to committee so we can get on with doing the important business of this House.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Peter Tabuns:** I appreciate the opportunity to comment on the member from Haldimand-Norfolk and his response to this bill.

Speaker, a number of us here have pointed out, and it is entirely the case, that significant parts of this bill will do nothing to deal with fraud; are going to in fact deliver a substantial gift and reduction of financial burden to the insurance companies, with no requirement that they pass those on to policyholders, that they pass them on to the public.

As I had an opportunity to say earlier, the reduction in the requirement to pay interest on delayed settlements is an incredible incentive for insurance companies to delay as long as possible. If they are making a spread of 2% or even 3% profit on every dollar that they hold back, then they will do everything in their power to stall, to sandbag, to slow down, to temporize so that people in hospital, in pain, people who are trying to re-establish their lives, will be starved for cash. These companies will make a lot of money on payments which they're not having to provide to accident victims, and those accident victims will be levered into having to settle for far less than they are owed. That's exactly what we've got here. The reduction in the interest rate that is meant to give insurance companies an incentive to settle and make payment only serves the interest of insurance companies, only serves to undermine policyholders, only serves to undermine justice in this province. Speaker, this part of the bill—and there are other problems—is an unconscionable change.

1430

**The Acting Speaker (Mr. Ted Arnott):** That concludes the time for questions and comments. We go back to the member for Haldimand-Norfolk for his reply.

**Mr. Toby Barrett:** Just briefly, I appreciate the comments, and I think I heard a bit of consensus. We need legislation that effectively will get a handle on fraud and deal with the fraudsters, deal with some of the bureaucracy and red tape that is suffocating this industry and, by extension, suffocating the policyholders, the brokers, the appraisers and everybody else involved in trying to provide a product at the least cost possible and within reason.

Again, I echo some of what I heard. Let's get this to committee as soon as possible. Let's come up with the best piece of legislation that we can for the benefit of all.

One thing I detected here was a bit of a sentiment that the policyholder, the consumer, has lost trust in the industry. That is unfortunate. That has to be fixed. I think we can play a role there. I mentioned the insurance company that I was connected with, one of the farm mutual companies. There was trust between our company and our policyholders. We worked very closely with our brokers. The people who purchased the product knew

their brokers. They knew their broker's family. Again, I'm talking kind of small town, Main Street. I think a lot of that can be brought back into this industry as well. It's up to us to get it to committee to come up with the best piece of legislation that we can.

**The Acting Speaker (Mr. Ted Arnott):** Further debate. The member for Windsor–Tecumseh.

**Mr. Percy Hatfield:** Thank you, Speaker, for the opportunity to speak to Bill 171, the Fighting Fraud and Reducing Automobile Insurance Rates Act. It's an honour to be able to stand in the House and represent the views of my constituents in Windsor–Tecumseh.

Before I begin, I would like to again express my condolences to the member from Whitby–Oshawa on the passing of her husband, former MPP Jim Flaherty; and condolences as well to the member from Durham, a close friend, and actually to the entire PC caucus on the loss of a friend and former colleague.

To Bill 171: Allow me, Speaker, to say right off the top that I'm not a lawyer. I've never sold insurance for a living. I've never been on the board of an insurance company, not-for-profit or otherwise.

This bill, Bill 171, has been given the title by the McGuinty-Wynne Liberal government of the Fighting Fraud and Reducing Automobile Insurance Rates Act. I take exception to that. It does nothing of the sort. A better title may well have been the "Government's smoke and mirrors act" or "Dear insurance companies, here's an Easter gift for you from all of your friends in the McGuinty-Wynne Liberal government act."

The intent of the bill is to implement changes to Ontario's automobile insurance system, a system that can, at times, be quite difficult to understand and navigate. It is not an easy system to understand. It's complicated and full of lots of rules and regulations.

Let's be serious here: This bill is nothing more than the Liberal government, without any consultation with the victims of automobile accidents and without any consideration for the victims of automobile accidents, handing yet another gift to the big insurance companies. You know what, Speaker? It's a gift from the McGuinty-Wynne Liberals that comes at the expense of all of us who drive and buy car insurance, the policyholders; and all of us who will ever be in an accident that wasn't our fault, the innocent accident victims.

This is really bad legislation. And who is this legislation really benefiting? Well, the majority of the recommendations in Justice Cunningham's final report on the dispute resolution system forms the basis for the legislative changes.

The most glaring error in this bill is that it denies accident victims access to the courts, which they have enjoyed for some time now. In the guise of cost savings to the insurance industry, this McGuinty-Wynne Liberal bill is proposing to wipe out recourse to an independent judicial system that safeguards the fundamental rights of all of us.

Currently, accident victims have the right to go to court or to arbitration to challenge when insurance companies

wrongfully deny benefits. In its place, the McGuinty-Wynne Liberal government is proposing to give us a tribunal—no access to the courts that we used to enjoy, but a tribunal—the Licence Appeal Tribunal in the Ministry of the Attorney General. Thanks, but no thanks.

Speaker, I don't know if you've ever been injured in a car accident; if not, I'm sure you're either related to somebody who has or you have a friend or a neighbour who has been in an accident and has experienced pain and suffering as a result of that. It's a traumatic experience for all involved.

There's something called prejudgment interest—a legal term—on damages from the pain and suffering. This prejudgment interest is intended to compensate an innocent victim when the negligent person's insurance company delays paying those damages. Speaker, I don't know about you, but I have often heard about delays in getting money from an insurance company. It seems to me that it's one of the most common complaints: delay, delay, delay.

Go to a Tim Hortons this afternoon. Start a conversation with a stranger about insurance companies and prompt payment. Okay, that's an oxymoron; I get that. Start a conversation with a stranger about how difficult it is to get an insurance company to pay out what has been determined as a fair settlement in a timely fashion.

Back to this smoke-and-mirrors bill we're discussing here this afternoon, this so-called Fighting Fraud and Reducing Automobile Insurance Rates Act introduced by the Minister of Finance: These great pretenders in the McGuinty-Wynne government would have us believe that changing the rules on the interest rate—the prejudgment interest—would somehow magically fall under this dubious title. This is nothing more than another hidden gift to the insurance industry. The change in the interest rate has nothing—nothing—to do with fighting fraud.

In reality, this change—currently, insurance companies are obligated to pay 5% interest on whatever we're owed for our pain and suffering. The McGuinty-Wynne Liberal bill would change that to 1.3%. How does that reduce fraud? I don't know, Speaker. You tell me. I don't know.

What it does do is remove any incentive an insurance company might have to pay out a claim in a reasonable period of time. Innocent victims will suffer more pain, less money, because of the content of this proposed McGuinty-Wynne Liberal piece of legislation. Insurance companies can pocket the 2.7% of your money for every year they put off settling with you.

You say that's fair? I sure as hell don't. It's not fair to take advantage of innocent victims, and that is what this proposal would do under the guise of fighting fraud and reducing insurance rates. Smoke and mirrors—smoke similar to that coming out of all of those hastily deleted hard drives in the computers in the McGuinty-Wynne offices. Smoke and mirrors indeed.

What is so amazing to me is the fact that this government's members, the government members on the other side, know this, yet they continue to pretend that this

proposed bill is in the public's best interests. It is in the name of efficiency, expediency and cost savings to the insurance industry—again, I say, for the insurance industry. This government is proposing to wipe out recourse to an independent judicial system that safeguards the fundamental rights of citizens, rights we have all come to expect in this great nation we call Canada, and to replace the courts with a tribunal.

What happens if you're injured, you can't work, and the insurance company refuses to pay your income replacement? You can't sue. It's false to suggest that this will provide cost savings to the insurance industry and reduce insurance premiums.

1440

My colleague the member from Bramalea–Gore–Malton, Mr. Singh—who is a lawyer and a fine member of the bar, highly regarded by his peers and by those who know a thing or two about fashion, I might add—spoke about the need to re-evaluate the priorities of the bill. He said, “Are we putting Ontario drivers, the consumers—the people who are having difficult times making ends meet—as a priority? Or are we putting, simply, the costs incurred by insurance companies as the priority? I question the priorities of this government when it comes to that.” The member for Bramalea–Gore–Malton was questioning the priorities of the McGuinty–Wynne government, and so do I.

That turns my mind to the issue of fraud. We all know that fraud is a burden on our insurance system. It increases rates for honest drivers—at the expense of dishonest ones. We know that auto insurance rates are directly linked to claims costs.

Having a car, for most families, is not a luxury but a necessity. Cars get people where they want to go, where they need to go. We know that very well in Windsor–Tecumseh and down in Essex, Speaker, because not only do we drive vehicles, but we build them, and the thousands of parts that go into each vehicle.

I don't think we can argue that we don't support the idea of getting rid of fraud. That's absolutely something that is the right thing to do. But this bill does something very different, and I've already mentioned it before. It further benefits the insurance companies, to the detriment and the cost to the drivers, with no guarantee that this further encroachment on their rights will actually reduce premiums.

By further cutting the costs of insurance companies, the hope is that somehow it will magically bring premiums down. We know that in 2010 insurance companies enjoyed one of the most historic cuts to their costs, yet most of us in this province are still waiting to see the firm, hard evidence of a substantial decrease in our insurance rates—smoke and mirrors indeed.

The McGuinty–Wynne Liberals promised they would take our lead and see that rates were lowered, and most of us are still waiting for that. Believe me, Speaker, time is running out on that promise, just as time is running out on the McGuinty–Wynne Liberal government.

Is this bill actually fighting fraud or fighting the accident victims—

**The Acting Speaker (Mr. Ted Arnott):** Time has run out for you too—just for the speech. I apologize that I have to interrupt the member.

Questions and comments?

**Hon. John Gerretsen:** Let's get one thing straight: The prejudgment interest issue has nothing to do with the fraud issue. This bill contains many, many different issues. With respect to fraud, a new unit has been set up between the Ministry of the Attorney General and the police departments to make sure that fraud with respect to auto insurance cases is dealt with more efficiently and expediently, and that will really save us dollars in the long run. The two issues are totally separate and apart.

I used to handle a fair amount of these cases before we had no-fault insurance and that sort of thing. In those days, if you went through the court system, insurance companies could hold you up for years before a case was actually heard and dealt with. And yes, many individuals who should have received the adequate amount of money they were entitled to much earlier basically had to wait a long period of time and, in some cases, settled for a lot less than they should have.

When no-fault insurance came in, a tribunal system was set up. The whole idea behind the tribunal system is to make sure that the benefits that people get under their insurance are paid a lot quicker. Let me tell you, under the tribunal system, it is paid a lot quicker than if you had to go to court to get the same amount of money that you're entitled to with respect to the benefits.

We employed a highly respected former Associate Chief Justice, Doug Cunningham, whom I've known since I went to law school, who used to handle a lot of these cases. He has come up with recommendations, whereby he is saying that the dispute resolution mechanism is best handled through the Licence Appeal Tribunal. I think we should take his advice and get on with it, Speaker.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. John O'Toole:** I would basically like to, out of respect for the member from Windsor–Tecumseh—I do appreciate your kind remarks about our common friend, Jim Flaherty. I do remember the interview you had with Jim Flaherty and me in Windsor when you were working with the CBC. I remember that very well.

Where I differ with you today is that it looks like you're filibustering your own bill. Quite honestly, we want this to go to committee to make some improvements that are necessary to this bill, to protect the people of Ontario. That's what this is about. I'd ask you to respect that remark and reply to it as well.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Miss Monique Taylor:** I'm happy to be able to get up to speak, to comment on the member from Windsor–Tecumseh. He always brings great light to debate here in the House. He talked a lot about smoke and mirrors. I

heard that several times through his comments. That's pretty much exactly what this is.

Again, I'll repeat it: Bill 171, Fighting Fraud and Reducing Automobile Insurance Rates Act—I still haven't found the part about fighting fraud. I am sitting here. I keep looking. I'm listening across the House, waiting for the Liberals in the government to speak and to tell us what's in the bill about fighting fraud, but I'm not finding it. I hope that the next speaker who gets to stand on the other side of the House tells me all about that fighting-fraud piece and where to find it in the bill, because it's a really long bill here. There are 22 pages and I still haven't found anything on fighting fraud. I just find incentives for insurance companies to make more money and nothing at all about reduction for the payers of this province who are mandated to have auto insurance, which is a good thing, we know. But we would hope that people would be able to claim the benefits when they need this service the most.

Again, I'm looking forward to hearing from the government, letting me know which page I can find fighting fraud on.

**Mr. Taras Natyshak:** Change our mind.

**Miss Monique Taylor:** Change my mind. Change my mind that this is a bad bill, because we're not finding the benefits that are going to help the people of this province to lower the rates for insurance. I'm looking for it. I'm looking to you for those answers.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Hon. Brad Duguid:** I rise to speak on behalf of my colleague the member for Scarborough—Agincourt and my colleague the member for Scarborough—Guildwood as a Scarborough member to say that Bill 171 is really important to our constituents. Scarborough, like a few other pockets in Ontario, has really been hit hard by fraud. In essence, they've also been hit hard by insurance costs because of that.

On behalf of our constituents, we want to encourage the NDP to get on with this. They don't want to wait any longer. They want to get on with these reforms that Bill 171 will bring in terms of fraud reforms, in terms of lowering the costs of auto insurance. The fact is that the third party is needlessly extending debate on Bill 171, thereby reducing our ability to move forward with it. They keep putting speakers forward on this bill needlessly.

The bill has now been debated for nine hours. Over 42 members of this Legislature have either spoken to this bill or participated in the debate—42 members. Listening to the debate, it has been clear that the majority of members are in support of this bill. I think we know that. We know that from the opposition. We know that from our members who have spoken. This signals that there is no true desire to have further meaningful debate on this bill, and the only goal of the NDP right now is to delay. They're doing that at the expense of my constituents in Scarborough and drivers across the province who want to see us move forward with this.

I'm calling on the third party to stop stalling. Help us pass this important piece of legislation.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our time for questions and comments. I return to the member for Windsor—Tecumseh for his response.

**Mr. Percy Hatfield:** Thank you, Speaker. Indeed, to the member from Kingston, the Chair of Cabinet, a gentleman I've always held in the highest regard, I thank you for your comments on the bill—and my good friend from Durham.

I have to agree with the member from Hamilton Mountain. You would have to be a detective to find out anything in here that's going to lead to a reduction in rates or anything to really deal with fraud. We're sometimes accused of trying to be detectives on this side of the House when the government House leader stands up and accuses us of interfering in the OPP investigation where some kid off of the street came in—some kid with an intimate relationship with someone in the Premier's office—and deleted emails; we're accused of being detectives interfering with an investigation. But here you need to be a detective to find out how you're going to lower insurance rates.

**1450**

To the Minister for Training, Colleges and Universities, thank you for your comments, and thank you for standing up for your constituents in Scarborough, but I think a lot of your constituents also run and work for insurance companies. It seems to me that you're just giving them another gift with this proposed legislation.

There is, to me, not one shred of evidence provided to any victim to explain how this proposal would reduce insurance premiums. It will cost us all more in the long run, and it will put more money into the fur-lined silk pockets of the insurance companies. Don't be fooled. Don't be fooled again by this half-baked scam. Don't be fooled by what's on the table. Yes, get it to committee, but let's correct it. It has a lot of faults, a lot of difficulties, and it needs great improvement. That's not to be in a filibustering mood, but it needs a lot of work.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Miss Monique Taylor:** It is my pleasure to be able to rise to speak to the bill that's before us today. I, myself, have no quarrel with fighting fraud, and I certainly have no objection to reducing auto insurance rates. Indeed, one of the things I hear most about from my constituents on Hamilton Mountain are the stories about how much their auto insurance rates are going up.

I heard from one woman, a retired teacher. She is 70 years old, drives a 2000 Buick, and drives very little. She uses her car to go for groceries or to her recreational swimming activities.

She received her policy renewal notice. The amount was \$989 for the year and would be paid by monthly deductions from her bank account of \$82.42. A few months later, she received a revised statement from her insurance company. Her annual premium had gone up by \$402. That's an increase of over 40%.

What happened during those few months that would result in such a hefty increase to her auto insurance? She still had the aging Buick, so there was no change there. Surely she must have caused some sort of accident that resulted in serious damage to her own car or another. Perhaps there was even an injury involved. But no, that wasn't it either. Her driving record remained good, as it had always been.

Speaker, all this woman did was move from the lower city up on to the mountain. She moved not more than a few miles, and it resulted in an increase to her auto insurance of 40%.

Trying to understand the complicated paperwork she received, she wrote to the ombudsman of her insurance company for an explanation and for the office to confirm the \$402 increase. They did that, and simply realized that it was because she had had an address change.

This is just one of the stories that I've heard. I've heard many more from people who are waiting for their 15% reduction that this government promised.

We in the NDP have fought very hard to get this government to pay attention to the cost of auto insurance in Ontario. We thought we were getting somewhere when the government agreed to reduce auto insurance by 15%, but people are still waiting. In fact, not only have they not seen a reduction, but they have continued to see their auto insurance go up.

Yet today we have this bill that proposes to give another huge gift to insurance companies. Should we have any confidence that the cost savings might be passed on to the drivers? I would probably say not, if we're going to go by history.

When this Liberal government made some changes to auto insurance back in 2010, they put caps on how much the insurance companies had to pay out. When a person made an insurance claim, those changes meant that they were limited in how much they could claim. The result was that they saw a decrease between 2010 and 2011 of 50% in the statutory accident benefits. That cut to statutory benefits gave insurance companies a savings of over \$2 billion, but we have not seen those savings translate into lower insurance for drivers. No, we haven't. Instead, we have seen auto insurance costs continue to rise for drivers. I'm not convinced that this legislation will actually result in reduced auto insurance rates, as its name states.

I'm also concerned about the proposed system for dispute resolution under this new legislation. If Bill 171 is passed, victims will be denied access to the courts as they try to get justice. Every year, about 60,000 people are injured in a car accident in Ontario. Those people should be treated fairly, get the treatment and the rehabilitation they need, and also be compensated for any losses that they have as a result of their accident. Unfortunately, often that is not the case, and they are denied. Currently, those accident victims have the right to go to court or to arbitration to resolve this dispute. That right will be lost under this new legislation. Instead, they will

have to take their complaint to the Licence Appeal Tribunal in the Ministry of the Attorney General.

The Ontario Trial Lawyers Association had this to say about this move: "In the name of efficiency, expediency and cost savings to the insurance industry," the government "proposes to wipe out recourse to an independent judicial system that safeguards the fundamental rights of citizens and to replace the courts with a tribunal." When an insurance company refuses to pay for lost income or necessary treatment, you won't be able to sue the insurance company. You can't even sue if you're entitled to punitive damages due to poor treatment from your insurance company. In many cases, the new dispute resolution may well be the best way to handle a particular situation but is certainly not appropriate for them all.

Unlike in the court system, if you successfully prove that the insurance company should have paid your benefits, the insurance company will only be forced to pay a fraction of your legal costs under the new system. Think about that for a minute. You have been treated unfairly. You decide to fight it and spend your own money, doing so at a time when your life is already turned upside down. You win your case, and you prove the insurance company was wrong, but you have no way to recover the significant costs you incurred to get this justice.

If someone else was at fault who caused your injury, you will need to operate in two separate systems. You will need a lawyer to bring two different cases: one against the person who injured you, in the court, and one against your insurance company, in a new arbitration system.

The system is already complex enough. It is already very difficult for insured people to get the benefits they deserve. These changes will make it even harder for victims, as many will not be able to afford it and will just give up the fight.

And what do these changes have to do with fighting fraud? Absolutely nothing. All they do is make it easier for insurance companies to wrongfully deny benefits and delay settlements.

Speaking about delayed settlements, Bill 171 also drastically cuts the interest rates to be paid to victims. It's called prejudgment interest. Under our rule, which has been in place for 30 years, it compensates an innocent victim when the insurance company of the person at fault delays paying damages for pain and suffering. The rule is in place to dissuade insurance companies from delaying the payment.

A constituent of mine, Michael Lamont, is a lawyer who has been in practice in Hamilton for 35 years. He wrote to me with his concerns about these proposed changes to auto insurance. Let me quote from his letter: "I am writing you to alert you to one of the proposed changes in the auto insurance regime that should be scrutinized and debated before becoming law.

"And, that is the proposed change to the prejudgment interest rate on pain and suffering damages from the current 5% per annum to the proposed rate for economic loss damages that is currently 1.3% per annum.

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“First of all it is only the most seriously injured plaintiffs who qualify for pain and suffering damages in a car accident. Secondly, for many claims, i.e. those claims assessed at less than \$100,000, a \$30,000 deductible applies. In other words, if the court assesses your pain and suffering damages at \$99,000, \$30,000 is deducted and your recovery is reduced to \$69,000.

“The current rate of 5% on these damages was an incentive to the insurer to deal with deserving claims expeditiously and, in some cases, make an advance payment in appropriate cases. With the proposed reduction to 1.3% on pain and suffering damages, this incentive will be removed, and to whose benefit? The answer is obvious. It will benefit insurers, at the expense of seriously injured innocent accident benefits.”

Again, Speaker, what does this have to do with fighting fraud, and what is it going to do to reduce auto insurance premiums? We have seen no evidence that there will be any impact at all. Yes, we need to fight fraud on auto insurance systems, and, yes, we need to reduce auto insurance rates here in Ontario. The people in Ontario do not live in a bubble. They have friends and relatives across this country, and they make comparisons. They know we’re paying more in Ontario, and they know it isn’t fair.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. Bill Mauro:** I want to thank the member opposite for her comments.

The first thing I would say, Speaker, is that we are aware now that Bill 171 has been debated for almost 10 hours. There has been a significant amount of debate. Somewhere around 43 members have spoken on this particular piece of legislation already. If members feel that there are some amendments that need to be made to the bill, the best way for that to happen, I would say, would be to pass it at second reading and get it into committee.

What I would like to say to the member, however, is this: This is the third major package of reforms that we have brought forward when it comes to auto insurance rates in the province of Ontario since I’ve been elected in 2003. We brought forward a major package in 2003; we brought forward a major package in 2010. What we’re doing now is a third major package that we have brought forward, trying to effect some positive change for people on their insurance premiums in the province of Ontario.

I would say to the member opposite from the third party, as a member of the NDP: I remember very clearly their one take on this was a private member’s bill from the member from Bramalea–Gore–Malton, which was intended to do away with the risk rating that the insurance companies did primarily in the GTA. While the intention there was to reduce the rates for people in the GTA, the effect of that, coming from the NDP, would have been to increase rates in northern Ontario by some 37%. Every one of the NDP stood up, en masse, unanimously, to support a piece of private member’s legislation that

would have increased rates in northern Ontario by some 30% to 37%.

As well, I would say, on your stab at this, that even Mothers Against Drunk Driving, a very significant stakeholder group when it comes to driving and premiums in the province of Ontario, was significantly opposed to that private member’s bill, yet all members of the third party stood in unanimity, supporting that bill from that member.

This may not be perfect. Let’s get it to committee and see if we can’t bring forward any positive amendments on—

**The Acting Speaker (Mr. Ted Arnott):** Thank you. Questions and comments?

**Mr. John O’Toole:** I know our member from Elgin–Middlesex–London would be wanting this to go to committee. But in fairness to the member from Hamilton Mountain, I was a bit surprised when, in one of her comments, she was advocating for her friend, a lawyer. Really, I was a bit taken aback by that. She must have been responding to a fundraiser or something.

I would think that the best move right now is to get this to committee, make the needed amendments. I know our member from Elgin–Middlesex–London recommended that to us, and I agree with him.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Mr. Percy Hatfield:** What a pleasure to stand here after listening to the pot calling the kettle black about filibustering.

Let me tell you about last week at the committee on government agencies. There was a motion on the floor to get some financial information from the Metrolinx people.

**Interjection:** It’s been there a couple of weeks.

**Mr. Percy Hatfield:** Yes, that’s right; it’s been there for two weeks.

**Ms. Soo Wong:** Point of order.

**The Acting Speaker (Mr. Ted Arnott):** The member from Scarborough–Agincourt on a point of order.

**Ms. Soo Wong:** Mr. Speaker, I need to know if the member opposite from the third party is talking about Bill 171. I don’t hear anything about Bill 171, and I wanted to make sure we stay on the record.

**The Acting Speaker (Mr. Ted Arnott):** Thank you very much for the intervention, but the member for Windsor–Tecumseh has the floor and, of course, according to the standing orders, he’s supposed to be talking about the speech that the member for Hamilton Mountain made.

I recognize the member for Windsor–Tecumseh, and I’ll give you a little extra time to ensure that you get to—

**Mr. Percy Hatfield:** Thank you, Speaker. Yes, Bill 171, as I was saying just a couple of meetings ago—the word “filibuster” was used on the Bill 171 discussion this afternoon. A lot of arrows were flung across the floor, accusing the NDP of filibustering on a bill when the member for Mississauga East–Cooksville, the member for Scarborough–Guildwood, the member for Scarborough–Agincourt—20 minutes, 20 minutes, 20 minutes on an amendment to a motion to get some documents. So

when we talk about this bill and filibustering, let us not forget that it's a two-way street.

If you want to hang up legislative business in a committee—20 minutes on this, 20 minutes on clarification—and be accused of filibustering and take great umbrage at it, and then come in the House and somebody says there's a problem with a major bill and it should be straightened out, and you say, "No, that's filibustering"—I think we have a problem with that. And I believe the member from Stormont–Dundas–South Glengarry would agree 100% with what I've just suggested.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. Liz Sandals:** I actually am beginning to get a little bit confused here, because what I thought I heard the member from Hamilton Mountain saying is that there are some concerns about this bill. It seems to me that—as you well know, Speaker, this is second reading debate. We've spent over 10 hours, or almost 10 hours now. I think we're up to about 44 different people who have contributed to the comments on this bill. Usually, if you want to fix a bill, if you've got some good, positive suggestions on how to improve it, the way to do that is to get it out of here, pass it at second reading, send it to committee and make those positive suggestions about how to fix it.

But now I hear the member for Windsor–Tecumseh, and his whole slant on this is, "We can't pass this bill which is on an issue that we like to think of as our issue"—you know the NDP, big on insurance—"because we don't like the way you're behaving at some other committee," which makes no sense to me. I thought that the NDP wanted to move the insurance file forward, not doing some sort of weird tit-for-tat sort of performance.

**The Acting Speaker (Mr. Ted Arnott):** That concludes the time for questions and comments. The member for Hamilton Mountain has two minutes to reply.

**Miss Monique Taylor:** I would like to thank the Minister of Municipal Affairs and Housing for talking about a bill that's not perfect, because I agree it's not perfect. It's supposed to be about reforms and repair. Insurance fraud, reducing auto insurance rates—I'm not seeing that. So, no, it's not perfect.

The member from Durham talks about my friend being a lawyer. Actually, I've never met Mr. Lamont. I, like many of the other MPPs in this House, receive letters from people in our cities. So, thank you, but maybe one day I'll meet Mr. Lamont. I haven't yet, but he was kind enough to share with me information about the job that he does on a daily basis, and that's about protecting consumers in this province. It's about protecting people who have been in auto accidents and need to have some help getting through a system that's very cumbersome.

The member from Windsor–Tecumseh, thank you so much for putting your piece in and talking about the filibustering that we've been facing in government agencies, and how it's really ripe to hear back from the government how we're filibustering right now.

The Minister of Education, you talked about the hours of debate and moving forward. Well, you know, I would love to do that, but the entire time that I've been in this House today I've been waiting for the answers on where fighting fraud and reducing auto insurance are in this bill. I haven't heard that. I guess I'm going to have to continue to sit here and listen to other speakers until we get some kind of answers, and then maybe we can move it on to committee. But until that time, I think it's important, I think it's critical, that we're getting some answers and some feedback to our concerns.

1510

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Mr. Taras Natyshak:** It's a pleasure, Speaker, to have such a captive audience in the House this afternoon on Bill 171. I thank my colleagues in the NDP who have added their remarks and their thoughts and ideas on this bill.

We just heard from the Minister of Municipal Affairs and Housing, who stated that the bill is not perfect. I certainly agree. I would submit that the bill is not even accurate in its title: Bill 171, Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014. It's similar to the misnomers of bills presented at the federal level. One that I can think of is the Fair Elections Act that disenfranchises tens of thousands of potential voters. It's similar to that title in the sense that it does absolutely the reverse or the opposite of what we believe the bill title intends it to promote.

That being said, I've listened intently to the discussions and to the ideas. One concept that I can't get away from, in terms of the mechanics of this bill, is that it is a trickle-down benefit whereby the government reduces the liability that insurance companies face, whether it be through the judicial process or through—obviously, the cuts to the statutory accident benefits resulted in a windfall for insurance companies in 2010. It was celebrated by insurance companies. We did not see the subsequent reduction in premiums. In fact, we know that in the province of Ontario we have among the highest rates of auto insurance premiums. Premiums have gone up at the same time as accident rates have gone down.

The argument was made that this industry is based on supply and demand. I would submit that demand is low on the accident side. We see far fewer accidents, and in fact we see far fewer complicated injuries resulting from those accidents. We, of course, see automobiles that are constructed in a safer way. We see that they have certainly some modern technologies built into the design of cars that make them a little bit more crash-proof. So your common, everyday fender-bender isn't a total write-off these days. We're making progress in that respect.

We see that, again, accident rates have gone down. Premiums have gone up. Costs for insurance companies have gone down, but yet their profits have gone up. So they are doing very well in the province of Ontario. They're doing extremely well, supported by a whole

host, a suite, of policies that have been brought forward by the Liberal government.

Today we see a bill that is being, again, pushed forward by the government, supported in the pushing forward of the bill by the official opposition. They're hoping to expedite this bill through to the committee process without a full debate on it.

I've heard again the argument that we are stalling the bill or filibustering the bill. I see it as an opportunity to shine a little bit more light on a democratic process, to involve members of our community. Debate is televised in this House. More people actually tune in to the debate in the House. I'm not sure, if this bill does go to committee, if that committee will be televised. It will make it a little bit harder for people to actually follow what's happening. So we need to take this opportunity in the House to express our ideas and our concepts.

New Democrats, I think, have been pretty solid in the sense that we see this as being detrimental to insurance claimants, that they will be put at a disadvantage when trying to access the benefits that they rightly deserve and the system that has been in place that safeguards their fundamental rights. Don't take it from me, Speaker. That's coming from the Ontario Trial Lawyers Association, who have said that the changes that are proposed will result in wiping out recourse that safeguards fundamental rights.

I can understand that if the bill is being industry-driven, that would be the premise on which they would want this to go by, but what I can't understand is the support that basic component receives from the Conservative Party. I always thought they would stand up and hold true to their beliefs in fundamental rights of the person and safeguarding those rights; in fact, we see today that they do not. They see this as something that will support insurance companies and then hopefully, again, trickle down as a benefit somewhere along the line for drivers and insurance payees in this province.

We know that they are changing the model from legal parameters—they're changing the recourse that you would have in the courts, to fight insurance companies to try to gain what you're justly owed in terms of your compensation, into a tribunal system. There's a redundancy there where we used to—if someone was looking to actually fulfill or receive the recourse that they are justly owed, they would simply head off to the courts with their chosen legal representatives and fight that fight. Now we know that they will have to do it on both fronts: through the tribunal system, and then also through the tort system.

Secondly, we hear that they are also reducing the prejudgment interest payment. It will be cut from 5% per claim, per annum, to 1.3%. What that results in will be—as expressed quite clearly by my friend the member from Toronto–Danforth—that insurance companies will now be able to hold off on making those payments and drag the process out, to the effect of actually gaining monetarily on not paying out that prejudgment interest.

So a 5% cut to 1.3%—the example given by my colleague was, what if they're receiving a four-point

advantage on their investments? They're actually making money dragging people through the court system. We see that as wholly unfair, and certainly something that drivers, given the opportunity to understand that these are the changes being proposed by the government, will not stand for.

Perhaps that's why the government wants us to end debate so quickly, because the more we talk about it, the more we put it out there and inform drivers in the province of Ontario that these changes—as we believe them—will be more detrimental, even more so than the changes that they already made to the statutory benefits. That, again, resulted in a windfall to the tune of \$2 billion a year for insurance companies. I don't think that they're buying it. We certainly don't think that we're buying it.

I've certainly heard from the government side their willingness—from some of the members. Certainly we know that the Minister of the Environment is a long-standing proponent of public auto insurance, and I would love him to make that stand in his own caucus and call for that. We take examples from other jurisdictions, like Manitoba, that have public auto insurance regimes that use it as a strategic asset, use it as a benefit for drivers and have one of the lowest auto insurance premiums in the country. I don't think that the government has the fortitude to do that at this time, but at some point maybe the Honourable Minister of the Environment may decide to take a stand within his own caucus and force the issue within the Liberal government, to actually make some positive changes for drivers in the province of Ontario, who have been really, really disenfranchised and put at a disadvantage with skyrocketing car insurance rates.

The member from Windsor–Tecumseh, my colleague, knows full well we are the automotive capital of Canada. That doesn't only mean that we build the cars, but, by golly, we drive a lot of cars in our ridings as well, and folks in my region know that auto insurance rates are out of control. They're not seeing the benefits that they are justly owed, and they're seeing their premiums go through the roof, sometimes without any history of accidents in their driving record.

That's unconscionable, and we need to actually make progress and make some substantial changes for drivers. Let's see the equation on the drivers' side. Let's see directly how they will benefit through lower premiums through this bill.

As my colleague from Hamilton Mountain has stated, we see no direct correlation to fighting fraud in this bill. The language does not clearly articulate it, nor do we see the direct benefit for claimants, for those who pay insurance. You haven't made that connection; you haven't made that argument. That's why we need to continue debate. Until you do, you will continue to hear the voice of New Democrats who stand for drivers in the province of Ontario. Thank you very much, Mr. Speaker. It's been a pleasure.

1520

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Hon. John Gerretsen:** So let me get this right. The NDP a year or so ago wanted insurance rates to be reduced by 15%, and we're working towards that. This bill is a direct response to that request. There are many positive aspects of this bill that will actually make it happen. So what are they saying? Do you really think we would bring in a bill that would be directly contrary to the intent that you're now suggesting? That is ludicrous. You know it's ludicrous. We all know it's absolutely ludicrous.

Speaker, they say that auto insurance fraud in this province amounts to somewhere between \$770 million and \$1.6 billion. We realize it's an issue. That comes from a task force. We realize it's a major issue. That's why we've set up, through the Ministry of the Attorney General, an anti-fraud unit that will work together, between police and crown attorneys, to make sure that this fraud situation, which is costing you and I in our premiums that we pay for auto insurance on a day-to-day basis, will be curtailed. That's one issue that's been dealt with.

The other thing we did is, we wanted to speed up the benefits tribunal process, so we got one of the most prominent individuals who used to practise in his law practice an awful lot of automobile insurance cases—and then of course later on he became the Associate Chief Justice for the province of Ontario—Douglas Cunningham. We asked him to do a report. He came out with a report that basically said that we can get the benefits tribunal system speeded up and be more efficient if we transferred it to the License Appeal Tribunal. That's what we've done.

These are all positive ways in which insurance rates can be lowered and, also, benefits be paid earlier than is currently the case. That's what this bill is really all about.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Mr. John O'Toole:** The member from Essex again made a compelling argument, for sure. In my riding I hear the same thing—complaints. The last 10 years under this government I've heard complaints about energy, I've heard complaints about electricity, I've heard complaints about auto insurance. But really, honestly, the best way to get some sound information on this is to get it to the committee as soon as possible. The reason I say that is that we're in support of respecting the views of the people of Ontario, but we've got to hear it from the stakeholders themselves. I'm sure that if you give it up to them, they'll send it to committee and we'll hear more about it.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Mr. Percy Hatfield:** It is indeed again a pleasure to stand in this House on a warm afternoon with no air conditioning in the Legislature.

I want to compliment the member from Essex for his insight into this bill, especially when he drew attention to the fact that the title of the bill has got very little to do with the content when you talk about fighting fraud and

reducing auto insurance rates, because it's just not in there.

We hear a lot from the Premier of the province about her conversations with people around the province. I guess in order to have a conversation you have to listen. And if you're listening, you can understand why people on this side of the House have raised some concerns with the bill. But the members opposite, the members of the government, don't seem to be listening, because they haven't stood up and said, "You know what? That's a fair point. That's a good point. I'm glad you raised it. Maybe we can improve this bill." All we hear back is, "Oh, we don't want to hear from you guys. You guys have talked enough already. Get it to committee." Come on: Why can't you agree when somebody raises an issue and raises a legitimate concern to a weak piece of legislation that is proposed that is not going to do what you say it's going to do? Why can't you say, as the member from Trinity–Spadina would say, "God bless. Thank you for the idea. We'll take it. We'll run with it"? Instead, all we get is, "Sit down, shut up. We've heard enough from you. That's not what we're here for."

You go out in the community and ask people if they're paying too much for automobile insurance. You ask them if the Liberals are doing anything about it. I'll tell you right now they'll say, "No, no, no."

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Hon. David Oraziotti:** I'm pleased to add some brief comments to this lively discussion this afternoon. I think that's the point we're trying to make on this side. We've had 10 hours of debate on this; more than 44 members of the Legislature have spoken on this bill. Let's get this to committee.

We're listening on this side of the House. This is the opportunity in committee to be able to make some of these changes that we all want to see. We all agree that there are challenges with respect to automobile insurance and we want to make those very important changes. And to have that discussion we need to have this in committee. We need the members in the third party to stop stalling and we need to get this to committee. That's really the key here.

There was a member of the third party—the member from Bramalea–Gore–Malton—who introduced a private member's bill on automobile insurance that I know would have seen automobile rates in northern Ontario, my area, go up by about 25%, if that had actually happened. That's not the kind of progressive leadership we want to see on automobile insurance.

Bill 171 is worthy of debate in committee. We need to get that bill to committee. We really want to call on the members of the third party to stop stalling debate in the committee on this issue. Let's move this along.

**The Acting Speaker (Mr. Ted Arnott):** That's the end for questions and comments. I return to the member for Essex for his reply.

**Mr. Taras Natyshak:** I want to thank the minister without portfolio—the Chair of Cabinet—the member

from Durham, the member from Windsor–Tecumseh and the Minister of Natural Resources. That was lively. That was really great. This is what it's all about, us actually having some full debate in this House. I don't know if it will get like that at committee, but I certainly enjoy it here. I think it's an expression of our ideas and our passion—and of the comments that are coming from our ridings.

I have yet to hear any comments from the government side that relate to drivers in particular. Give me some anecdotal evidence about how a driver in your region or your riding believes that Bill 171—fighting fraud and reduction—is going to make their auto insurance go down. Tell me, because we haven't heard it. Present that evidence. You've got lots of time on the clock to be able to do that.

The Chair of Cabinet, the minister without portfolio, says that this bill is not ludicrous at all. If it is not ludicrous, Minister, then why is it that it has the full, abiding support from the Progressive Conservatives? That is ludicrous in and of itself. They absolutely support this bill. That gives us pause. That gives us reason for caution that this bill is being propped up by the Conservatives. There's something wrong, because what we believe is, that is being spearheaded and supported primarily by the insurance lobby, not by drivers in our ridings. Those aren't the people who have a voice on this bill. It is the insurance lobby that is driving—no pun intended—this insurance bill into committee, or wanting it to go into committee. We would like to have debate to present our ideas on this bill to make sure that all the nuances are worked out, that we've heard the technicalities of the bill—not simply to have lobbyists have their say.

Speaker, I was pleased to join the debate. I look forward to hearing from all members on all sides of the House. This is what we have this place for.

**The Acting Speaker (Mr. Ted Arnott):** Further debate.

**Mr. John Vanthof:** As always, it's truly an honour to be able to stand in this House and speak on behalf of my NDP caucus and, more importantly, on behalf of the residents of Timiskaming–Cochrane. I take this responsibility very seriously, and that's why I'm going to take these few minutes and talk about this bill and the impact it has on my residents—or could potentially have on my residents—both the good parts and the bad parts of the bill.

Bill 171, the Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014—that's the working title and that's the title that's supposed to excite people. The real title is An Act respecting insurance system reforms and repair and storage liens—not quite as exciting. I was watching in my office as this debate was going on, and the member from Thunder Bay–Atikokan, now Minister of Municipal Affairs, made some very good points. I will grant him that. He said that this is the third time, the third stab, that the government in the last 10 years has tried to take a shot at fixing automobile insurance, and the only problem is—they've made some changes, but I think in a

lot of parts of the province people don't feel the changes in their rates.

**1530**

Yes, I come from northern Ontario, where automobile insurance rates aren't our number one issue. We've got a lot of bigger issues: hydro prices; winter road maintenance. But automobile rates are still important because we don't have, in our part of the province, the luxury of a GO train—we don't have enough people. We don't have the luxury of passenger rail—that was cut. We've got the night bus. We have to use automobiles, so this is an issue for us.

We all have to have the opportunity to be able to speak in this House, and we should all try to bring a different issue forward, because not all of these issues can be addressed by committee, but the people here should know what's going on around the province. The people at home should be able to understand what's going on around the province.

One part that we haven't talked about is licensing of insurance agents and adjusters. We agree with this part. We haven't talked about it a lot, but I'd like to put some things on the record. If you look at the title—the title that should be printed in the paper—Fighting Fraud and Reducing Automobile Insurance Rates, and then you go to this one and it says “Licensing of insurance agents and adjusters,” it makes sense. Most people would think that there was already a very robust licensing system in place, and this implies that that is not the case.

I have an example in my riding. I'm not going to name companies, but I will name the company that fixed it. We had an example in my riding of a big insurance claim that was badly handled by the adjuster, and extremely badly handled by the agent. It was on a farm. It almost caused the farming operation to go into bankruptcy.

At that time, I was president of the federation of agriculture, and I called, at that time, my own insurance agent—he's no longer my insurance agent because they don't cover my area anymore: Knox Insurance in North Bay. They stepped in and did what an agent should do. They looked through every nook and cranny, and they found that, lo and behold, there was a government program, a federal program, that would cover these people. That was a good agent.

Now I'm covered by another company, Tench-MacDiarmid, and they're good agents as well because they look—

**Mr. Jim McDonell:** Do they have your name up there on a list?

**Mr. John Vanthof:** No—they look for every little thing that they can fix.

Because we'd gone through that experience on that farm—not all agents are like that and not all adjusters are like that either. So anything we can do to strengthen that, whether it's automobile, whether it's fire, anything like that, is a good step. I think it's important to get that on the record in the Legislature. This part of the bill likely won't be covered in committee because we all agree on this part, but it's something that should be put on the

record. When I dealt with this issue when I was with the federation, I was under the assumption that insurance in this province was so well regulated that the problems we encountered on that case just couldn't happen. Obviously, they did, and it made a big difference who the insurance agent was, who the adjuster was.

So this is a good time to tell the people in my riding and anyone who is watching and listening that you have to be very careful with insurance. Know the people you're buying insurance from. Make sure that you have a good relationship with them. Make sure that you understand your policy and make sure you understand it before something happens.

I'll tell you a personal story; I don't tell personal stories very often. It wasn't auto, but I had a personal accident on my farm. It was a very serious accident, and I didn't have insurance. I didn't have WSIB either. I was just starting on my farm and I couldn't work for quite a few months. But I had a big mortgage, a very big mortgage, so after two months—and I'd like to thank all my friends and neighbours who came and worked my farm, and my wife, who actually did yeoman's effort, to keep us above water.

Two months later, the bank called and they said, "We heard you had a big accident." I said, "Yes." "Could you explain to us what happened?" "I got wrapped around a piece of farm equipment and I can't work for a while, but at the end of the day, hopefully all that's wrong is that I lost my thumb. After everything is said and done, I lost my thumb."

The lady at the bank said, "Really?" First, she told me I had disability insurance through my mortgage.

Cool. Bonus.

Then after I told the story and I said, "Well, at the end of the day, I'll just be missing my thumb," she says, "Oh, well"—almost her exact words—"that's too bad." I said, "What do you mean, that's too bad?" She said, "Well, if you had lost a finger and a thumb, you would have qualified. But just a thumb—you don't qualify."

Once again, that's an example of how careful you have to be. I didn't know I had any kind of insurance, but even when you have it—and now we do have disability insurance, and when I had employees we had disability insurance—you have to be very careful.

This is evidence, this bill—and that's why I think it's important that anyone who wants to take the opportunity to speak on a bill like this should be able to, because it's very important that everyone understands their insurance policy and understands what happened. We're talking about this in the abstract, but it's a whole different story when you are fighting a claim or when you're disabled in a car accident and then, all of a sudden, because of this bill, you realize you have to start two legal avenues, which costs twice as much money. For us speaking here, we're facing a whole different circumstance than someone who is actually fighting an insurance claim.

As far as this bill for reducing automobile insurance rates, I don't think there's a lot in this. There are things in this bill that would make the sector a bit stronger. I think

we could support those things. But as far as this bill reducing overall auto insurance rates—

**Ms. Catherine Fife:** Or fraud.

**Mr. John Vanthof:** —or fraud—I have a bit of a problem.

One issue where I have also have a bit of a problem is the provision in this bill that lowers—sometimes it takes a long time to get through the process, so an insurance company doesn't pay out as quickly as you would like. Formerly, they would have to pay 5% interest, which you would get upon payout—the way I understand this bill—and that has been lowered to, I believe, a point and a half or something.

I don't think you have to be an economist to know that at a point and a half, the insurance company is going to be able to make money on investing that money, so that would be a deterrent to paying out more quickly. Once again, I don't think that's really helping the victim, and there are victims sometimes. We're going to have to look at that a bit more closely.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mrs. Laura Albanese:** I'm pleased to join the debate, and I want to thank the member for Timiskaming–Cochrane for sharing his personal story on auto insurance as well. I know that this is an issue that many of us are passionate about on all sides of the House. Personally, in my family, my husband had a personal car accident in 1989. This was before the tribunal that is in place now was even implemented, and I can tell you that we had to wait a long time. We had to wait a long time until that matter was settled. My kids were young, and he was really sick during that time. My husband was really sick. So it really was a toll. It was a great toll on the family, and the responsibility.

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So I'm glad that at least there is now this tribunal that speeds things up. In this bill, however you say it's not comprehensive of everything. It may not be. But it's trying to fight fraud, to speed the process up, and this is what's important for anyone who is affected by an accident and has to deal with an insurance company.

You know, at this point, we have debated for over 10 hours. Over 45 members have spoken about this bill, and if changes are needed, we should do that in committee. We should move on and try to get as much help as possible as soon as possible to the people of Ontario that we all are here passionately to represent.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. John O'Toole:** I always listen to the member from Timiskaming–Cochrane. He always brings such a practical voice and the real story, and he told it again today. He told the real story about when he lost his thumb. He still does very well here with, as he said, a slight disability—but it never impeded him. But really the point is, that he should recognize, if we want to fix insurance, we should get it to committee. The member

from Elgin–Middlesex–London has told us that we need to get this to committee, and I agree with him.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Ms. Catherine Fife:** I actually want to thank personally the member from Timiskaming–Cochrane for sharing that personal story. I think that it relays how important it is to get a piece of legislation like this right the first time. Unfortunately, as he has pointed out—and this is probably one of the most contentious pieces of this legislation—the title of the bill is the Fighting Fraud and Reducing Automobile Insurance Rates Act. It doesn't have a clear path to fight fraud. I think that actually the member previously gave a good example of that.

Currently, insurance companies are required to pay 5% interest on whatever you're owed for pain and suffering. As the member from York South–Weston has pointed out, there is pain and suffering in that waiting process. Families do suffer, and we actually heard it at finance committee last year as well.

So, if you have a serious injury and you are owed \$50,000 for pain and suffering and the insurance company delays paying for three years, they have to pay \$7,500 in interest, and that makes up for the waiting period of time. If the provisions are passed as they stand right now and the prejudgment interest rate is reduced to 1.3% instead of 5%, the insurance companies stand to earn 2.7% profit on your money for every year they put off settling with you. So there is no incentive; there's no incentive whatsoever for the insurance companies to do the right thing. And certainly, there's no incentive within the confines and the framework of this legislation to truly address fraud in the province of Ontario.

On this side of the House, we acknowledge that fraud is an issue, but there's definitely a trust issue that needs to be rebuilt between the auto insurance industry and the consumers. This piece of legislation does nothing, really, to address that in a significant way.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. John Gerretsen:** I always enjoy listening to the member from Timiskaming–Cochrane. He always makes so much sense. Maybe it's our common Dutch heritage that allows that to happen—

**Mr. Gilles Bisson:** No, it's because he's a New Democrat. New Democrats make sense.

**Hon. John Gerretsen:**—and some of it has even rubbed off on his uncle Ernie, although not quite as commonsensical as he and I are in our different ways.

The one thing I would suggest to you, member from Timiskaming–Cochrane, is: Tell your colleagues in your party to get rid of their speaking notes. I know they are well intended, but most of their notes are wrong. They are wrong. Somebody has put them together on the bill, and it's got nothing to do—they keep talking about prejudgment interest and trying to tie it into fraud. There is no connection. The fraud part is one thing. We've set up a unit, which I've mentioned before, taking members from the Attorney General's department, crown attor-

neys, with the police; that's one issue. The prejudgment interest issue is a totally different issue; it's got nothing to do with fraud. So get rid of your notes. Speak to the bills. Read the bills and then come in here and talk about it.

That's a problem on all sides of the House—even on our side, too. Everybody gets these notes, prepared by our backroom people. You come in here and read them rather than reading the bill and seeing what the bill is all about.

*Interjection.*

**Hon. John Gerretsen:** No, no, no. No, no, no. I'm not reading from a note. This has got something to do with—that was in the clips this morning.

In any event, Speaker, this bill tries to address the high insurance rates that are being paid in this province of Ontario. It's working. We've had prominent people deal with it. They have come up with some suggestions as to how the tribunal system can be improved upon. Let's send it to committee. Enough is enough. We've talked enough about it. Agreed? Agreed.

**The Acting Speaker (Mr. Ted Arnott):** That concludes the time for questions and comments. I return to the member for Timiskaming–Cochrane for his reply.

**Mr. John Vanthof:** I would like to thank the members who commented on my 10 minutes: the member from York South–Weston, who related her own experience; the member from Durham—I always like listening to the member from Durham; the member from Kitchener–Waterloo—

**Mr. Michael Mantha:** Be careful what you wish for.

**Mr. John Vanthof:** Smart lady—and the member from Kingston, someone who I always enjoy listening to as well, the minister without portfolio. Maybe if he had a portfolio, he'd have some different views.

But it's very important. This issue, insurance, is the number one issue to a lot of people in the province. That's why it's really good that we discuss it. If we've come close to the end of this discussion, so be it, but it's truly part of this democratic process that anyone who wants to speak—you work hard to get elected. You get elected because people believe you're going to speak up for them. As long as I'm elected and as long as I'm the MPP here, if I believe that I should speak on behalf of my residents, I will take that opportunity, as I'm sure the member from Kingston has done over his long career as well.

And yes, we do share some Dutch heritage. I have some family heritage here. He was sitting here next to me, but he left before the camera turned on. I warned him, if he was here, I was going to nail him, but he left. I'm very proud of my uncle, but he didn't want to be in the camera shot with me.

But anyway, I would like to conclude my remarks and thank you very much, Speaker.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

Mrs. Jeffrey has moved second reading of Bill 171, An Act respecting insurance system reforms and repair and storage liens.

Is it the pleasure of the House that the motion carry? Carried.

*Second reading agreed to.*

**The Acting Speaker (Mr. Ted Arnott):** To which committee would the government want to send the bill?

**Hon. John Gerretsen:** Thank you very much, Speaker. I think the wording is, "Shall the bill be ordered for third reading?" That's when I get up and I say, "I would ask that the bill be referred to the Standing Committee on General Government, Speaker."

**The Acting Speaker (Mr. Ted Arnott):** So ordered.

#### MPP SALARY FREEZE ACT, 2014

#### LOI DE 2014 SUR LE GEL DES TRAITEMENTS DES DÉPUTÉS

Resuming the debate adjourned on April 2, 2014, on the motion for second reading of the following bill:

Bill 177, An Act to amend the Legislative Assembly Act/ Projet de loi 177, Loi modifiant la Loi sur l'Assemblée législative.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

Mr. Milloy has moved second reading of Bill 177, An Act to amend the Legislative Assembly Act. Is it the pleasure of the House that the motion carry? Carried.

*Second reading agreed to.*

**The Acting Speaker (Mr. Ted Arnott):** Shall the bill be ordered for third reading? I recognize the Chair of Cabinet.

**Hon. John Gerretsen:** I would ask that the bill be referred to the Standing Committee on Regulations and Private Bills.

**The Acting Speaker (Mr. Ted Arnott):** So ordered.

Orders of the day? I recognize the Chair of Cabinet.

**Hon. John Gerretsen:** Speaker, I move that we adjourn the House at this point in time.

**The Acting Speaker (Mr. Ted Arnott):** Mr. Gerretsen has moved the adjournment of the House. Is it the pleasure of the House that the motion carry? I heard a no.

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

All those opposed will please say "nay."

In my opinion, the ayes have it.

This House stands adjourned until tomorrow at 9 a.m.

*The House adjourned at 1551.*

**LEGISLATIVE ASSEMBLY OF ONTARIO**  
**ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO**

Lieutenant Governor / Lieutenant-gouverneur: Hon. / L'hon. David C. Onley, O.Ont.

Speaker / Président: Hon. / L'hon. Dave Levac

Clerk / Greffière: Deborah Deller

Clerks-at-the-Table / Greffiers parlementaires: Todd Decker, Tonia Grannum, Trevor Day, Anne Stokes

Sergeant-at-Arms / Sergent d'armes: Dennis Clark

Member and Party / Député(e) et parti	Constituency / Circonscription	Other responsibilities / Autres responsabilités
Albanese, Laura (LIB)	York South–Weston / York-Sud–Weston	
Armstrong, Teresa J. (NDP)	London–Fanshawe	
<b>Arnott, Ted (PC)</b>	Wellington–Halton Hills	First Deputy Chair of the Committee of the Whole House / Premier vice-président du comité plénier de l'Assemblée
Bailey, Robert (PC)	Sarnia–Lambton	
<b>Balkissoon, Bas (LIB)</b>	Scarborough–Rouge River	Chair of the Committee of the Whole House / Président du comité plénier de l'Assemblée Deputy Speaker / Vice-président
Barrett, Toby (PC)	Haldimand–Norfolk	
Bartolucci, Rick (LIB)	Sudbury	
Berardinetti, Lorenzo (LIB)	Scarborough Southwest / Scarborough–Sud-Ouest	
Bisson, Gilles (NDP)	Timmins–James Bay / Timmins–Baie James	House Leader, Recognized Party / Leader parlementaire de parti reconnu
<b>Bradley, Hon. / L'hon. James J. (LIB)</b>	St. Catharines	Minister of the Environment / Ministre de l'Environnement Deputy Government House Leader / Leader parlementaire adjoint du gouvernement
Campbell, Sarah (NDP)	Kenora–Rainy River	
Cansfield, Donna H. (LIB)	Etobicoke Centre / Etobicoke-Centre	
<b>Chan, Hon. / L'hon. Michael (LIB)</b>	Markham–Unionville	Minister of Tourism, Culture and Sport / Ministre du Tourisme, de la Culture et du Sport Minister Responsible for the 2015 Pan and Parapan American Games / Ministre responsable des Jeux panaméricains et parapanaméricains de 2015
<b>Chiarelli, Hon. / L'hon. Bob (LIB)</b>	Ottawa West–Nepean / Ottawa-Ouest–Nepean	Minister of Energy / Ministre de l'Énergie
Chudleigh, Ted (PC)	Halton	
Clark, Steve (PC)	Leeds–Grenville	Deputy Opposition House Leader / Leader parlementaire adjoint de l'opposition officielle
Colle, Mike (LIB)	Eglinton–Lawrence	
<b>Coteau, Hon. / L'hon. Michael (LIB)</b>	Don Valley East / Don Valley-Est	Minister of Citizenship and Immigration / Ministre des Affaires civiles et de l'Immigration
Crack, Grant (LIB)	Glengarry–Prescott–Russell	
Damerla, Dipika (LIB)	Mississauga East–Cooksville / Mississauga-Est–Cooksville	
Del Duca, Steven (LIB)	Vaughan	
Delaney, Bob (LIB)	Mississauga–Streetsville	
Dhillon, Vic (LIB)	Brampton West / Brampton-Ouest	
Dickson, Joe (LIB)	Ajax–Pickering	
DiNovo, Cheri (NDP)	Parkdale–High Park	
<b>Duguid, Hon. / L'hon. Brad (LIB)</b>	Scarborough Centre / Scarborough-Centre	Minister of Training, Colleges and Universities / Ministre de la Formation et des Collèges et Universités
Dunlop, Garfield (PC)	Simcoe North / Simcoe-Nord	
Elliott, Christine (PC)	Whitby–Oshawa	Deputy Leader, Official Opposition / Chef adjointe de l'opposition officielle
Fedeli, Victor (PC)	Nipissing	
Fife, Catherine (NDP)	Kitchener–Waterloo	
<b>Flynn, Hon. / L'hon. Kevin Daniel (LIB)</b>	Oakville	Minister of Labour / Ministre du Travail
Forster, Cindy (NDP)	Welland	Deputy House Leader, Recognized Party / Leader parlementaire adjointe de parti reconnu
Fraser, John (LIB)	Ottawa South / Ottawa-Sud	
Gates, Wayne (NDP)	Niagara Falls	
Gélinas, France (NDP)	Nickel Belt	

<b>Member and Party / Député(e) et parti</b>	<b>Constituency / Circonscription</b>	<b>Other responsibilities / Autres responsabilités</b>
<b>Gerretsen, Hon. / L'hon. John (LIB)</b>	Kingston and the Islands / Kingston et les îles	Chair of Cabinet / Président du Conseil des ministres Minister Without Portfolio / Ministre sans portefeuille
<b>Gravelle, Hon. / L'hon. Michael (LIB)</b>	Thunder Bay–Superior North / Thunder Bay–Superior-Nord	Minister of Northern Development and Mines / Ministre du Développement du Nord et des Mines
Hardeman, Ernie (PC)	Oxford	
Harris, Michael (PC)	Kitchener–Conestoga	
Hatfield, Percy (NDP)	Windsor–Tecumseh	
Hillier, Randy (PC)	Lanark–Frontenac–Lennox and Addington	
Holyday, Douglas C. (PC)	Etobicoke–Lakeshore	
Horwath, Andrea (NDP)	Hamilton Centre / Hamilton-Centre	Leader, Recognized Party / Chef de parti reconnu Leader, New Democratic Party of Ontario / Chef du Nouveau parti démocratique de l'Ontario
<b>Hoskins, Hon. / L'hon. Eric (LIB)</b>	St. Paul's	Minister of Economic Development, Trade and Employment / Ministre du Développement économique, du Commerce et de l'Emploi
Hudak, Tim (PC)	Niagara West–Glanbrook / Niagara-Ouest–Glanbrook	Leader, Official Opposition / Chef de l'opposition officielle Leader, Progressive Conservative Party of Ontario / Chef du Parti progressiste-conservateur de l'Ontario
Hunter, Mitzie (LIB)	Scarborough–Guildwood	
Jackson, Rod (PC)	Barrie	
Jaczek, Helena (LIB)	Oak Ridges–Markham	
Jones, Sylvia (PC)	Dufferin–Caledon	
Klees, Frank (PC)	Newmarket–Aurora	
Kwinter, Monte (LIB)	York Centre / York-Centre	
<b>Leal, Hon. / L'hon. Jeff (LIB)</b>	Peterborough	Minister of Rural Affairs / Ministre des Affaires rurales
Leone, Rob (PC)	Cambridge	
<b>Levac, Hon. / L'hon. Dave (LIB)</b>	Brant	Speaker / Président de l'Assemblée législative
<b>MacCharles, Hon. / L'hon. Tracy (LIB)</b>	Pickering–Scarborough East / Pickering–Scarborough-Est	Minister of Consumer Services / Ministre des Services aux consommateurs
MacLaren, Jack (PC)	Carleton–Mississippi Mills	
MacLeod, Lisa (PC)	Nepean–Carleton	
Mangat, Amrit (LIB)	Mississauga–Brampton South / Mississauga–Brampton-Sud	
Mantha, Michael (NDP)	Algoma–Manitoulin	
Marchese, Rosario (NDP)	Trinity–Spadina	
Martow, Gila (PC)	Thornhill	
<b>Matthews, Hon. / L'hon. Deborah (LIB)</b>	London North Centre / London-Centre-Nord	Deputy Premier / Vice-première ministre Minister of Health and Long-Term Care / Ministre de la Santé et des Soins de longue durée
<b>Mauro, Hon. / L'hon. Bill (LIB)</b>	Thunder Bay–Atikokan	Minister of Municipal Affairs and Housing / Ministre des Affaires municipales et du Logement
McDonell, Jim (PC)	Stormont–Dundas–South Glengarry	
McKenna, Jane (PC)	Burlington	
<b>McMeekin, Hon. / L'hon. Ted (LIB)</b>	Ancaster–Dundas–Flamborough– Westdale	Minister of Community and Social Services / Ministre des Services sociaux et communautaires
McNaughton, Monte (PC)	Lambton–Kent–Middlesex	
McNeely, Phil (LIB)	Ottawa–Orléans	
<b>Meilleur, Hon. / L'hon. Madeleine (LIB)</b>	Ottawa–Vanier	Attorney General / Procureure générale Minister Responsible for Francophone Affairs / Ministre délégué aux Affaires francophones
Miller, Norm (PC)	Parry Sound–Muskoka	
<b>Miller, Paul (NDP)</b>	Hamilton East–Stoney Creek / Hamilton-Est–Stoney Creek	Third Deputy Chair of the Committee of the Whole House / Troisième vice-président du comité plénier de l'Assemblée législative
Milligan, Rob E. (PC)	Northumberland–Quinte West	
<b>Milloy, Hon. / L'hon. John (LIB)</b>	Kitchener Centre / Kitchener-Centre	Minister of Government Services / Ministre des Services gouvernementaux Government House Leader / Leader parlementaire du gouvernement
<b>Moridi, Hon. / L'hon. Reza (LIB)</b>	Richmond Hill	Minister of Research and Innovation / Ministre de la Recherche et de l'Innovation

<b>Member and Party / Député(e) et parti</b>	<b>Constituency / Circonscription</b>	<b>Other responsibilities / Autres responsabilités</b>
<b>Munro, Julia (PC)</b>	York–Simcoe	Second Deputy Chair of the Committee of the Whole House / Deuxième vice-présidente du comité plénier de l'Assemblée législative
<b>Murray, Hon. / L'hon. Glen R. (LIB)</b>	Toronto Centre / Toronto-Centre	Minister of Infrastructure / Ministre de l'Infrastructure Minister of Transportation / Ministre des Transports
<b>Naqvi, Hon. / L'hon. Yasir (LIB)</b>	Ottawa Centre / Ottawa-Centre	Minister of Community Safety and Correctional Services / Ministre de la Sécurité communautaire et des Services correctionnels
Natyshak, Taras (NDP)	Essex	
Nicholls, Rick (PC)	Chatham–Kent–Essex	
O'Toole, John (PC)	Durham	
<b>Oraziotti, Hon. / L'hon. David (LIB)</b>	Sault Ste. Marie	Minister of Natural Resources / Ministre des Richesses naturelles
Ouellette, Jerry J. (PC)	Oshawa	
Pettapiece, Randy (PC)	Perth–Wellington	
<b>Piruzza, Hon. / L'hon. Teresa (LIB)</b>	Windsor West / Windsor-Ouest	Minister of Children and Youth Services / Ministre des Services à l'enfance et à la jeunesse Minister Responsible for Women's Issues / Ministre déléguée à la Condition féminine
Prue, Michael (NDP)	Beaches–East York	
Qaadri, Shafiq (LIB)	Etobicoke North / Etobicoke-Nord	
<b>Sandals, Hon. / L'hon. Liz (LIB)</b>	Guelph	Minister of Education / Ministre de l'Éducation
Sattler, Peggy (NDP)	London West / London-Ouest	
Schein, Jonah (NDP)	Davenport	
Scott, Laurie (PC)	Haliburton–Kawartha Lakes–Brock	
<b>Sergio, Hon. / L'hon. Mario (LIB)</b>	York West / York-Ouest	Minister Responsible for Seniors / Ministre délégué aux Affaires des personnes âgées Minister Without Portfolio / Ministre sans portefeuille
Singh, Jagmeet (NDP)	Bramalea–Gore–Malton	
Smith, Todd (PC)	Prince Edward–Hastings	
<b>Sousa, Hon. / L'hon. Charles (LIB)</b>	Mississauga South / Mississauga-Sud	Chair of the Management Board of Cabinet / Président du Conseil de gestion du gouvernement Minister of Finance / Ministre des Finances
Tabuns, Peter (NDP)	Toronto–Danforth	
Takhar, Harinder S. (LIB)	Mississauga–Erindale	
Taylor, Monique (NDP)	Hamilton Mountain	
Thompson, Lisa M. (PC)	Huron–Bruce	
Vanthof, John (NDP)	Timiskaming–Cochrane	
Walker, Bill (PC)	Bruce–Grey–Owen Sound	
Wilson, Jim (PC)	Simcoe–Grey	Opposition House Leader / Leader parlementaire de l'opposition officielle
Wong, Soo (LIB)	Scarborough–Agincourt	
<b>Wynne, Hon. / L'hon. Kathleen O. (LIB)</b>	Don Valley West / Don Valley-Ouest	Minister of Agriculture and Food / Ministre de l'Agriculture et de l'Alimentation Minister of Intergovernmental Affairs / Ministre des Affaires intergouvernementales Premier / Première ministre Leader, Government / Chef du gouvernement Leader, Liberal Party of Ontario / Chef du Parti libéral de l'Ontario
Yakabuski, John (PC)	Renfrew–Nipissing–Pembroke	
Yurek, Jeff (PC)	Elgin–Middlesex–London	
<b>Zimmer, Hon. / L'hon. David (LIB)</b>	Willowdale	Minister of Aboriginal Affairs / Ministre des Affaires autochtones
Vacant	Brampton–Springdale	

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Laura Albanese, Steve Clark  
Mike Colle, Joe Dickson  
Rob Leone, Amrit Mangat  
Taras Natyshak, Jerry J. Ouellette  
Michael Prue  
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**Standing Committee on Finance and Economic Affairs /  
Comité permanent des finances et des affaires économiques**

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Laura Albanese, Steven Del Duca  
Victor Fedeli, Catherine Fife  
Douglas C. Holyday, Mitzie Hunter  
Monte McNaughton, Michael Prue  
Soo Wong  
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Vice-Chair / Vice-présidente: Donna H. Cansfield  
Sarah Campbell, Donna H. Cansfield  
Grant Crack, Dipika Damerla  
John Fraser, Michael Harris  
Peggy Sattler, Laurie Scott  
Jeff Yurek  
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Lorenzo Berardinetti, Percy Hatfield  
Mitzie Hunter, Jim McDonell  
Randy Pettapiece, Monique Taylor  
Lisa M. Thompson  
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Teresa J. Armstrong, Steven Del Duca  
Bob Delaney, Frank Klees  
Jack MacLaren, Phil McNeely  
Rob E. Milligan, Shafiq Qaadri  
Jonah Schein  
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**Standing Committee on the Legislative Assembly / Comité permanent de l'Assemblée législative**

Chair / Président: Garfield Dunlop  
Vice-Chair / Vice-présidente: Lisa MacLeod  
Bas Balkissoon, Grant Crack  
Vic Dhillon, Garfield Dunlop  
Cindy Forster, Lisa MacLeod  
Amrit Mangat, Michael Mantha  
Todd Smith  
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Vice-Chair / Vice-président: Toby Barrett  
Toby Barrett, Lorenzo Berardinetti  
France Gélinas, Helena Jaczek  
Phil McNeely, Norm Miller  
John O'Toole, Jagmeet Singh  
Soo Wong  
Committee Clerk / Greffier: William Short

**Standing Committee on Regulations and Private Bills / Comité permanent des règlements et des projets de loi d'intérêt privé**

Chair / Président: Peter Tabuns  
Vice-Chair / Vice-présidente: Catherine Fife  
Donna H. Cansfield, Dipika Damerla  
Catherine Fife, John Fraser  
Monte Kwinter, Jane McKenna  
Rick Nicholls, Peter Tabuns  
Bill Walker  
Committee Clerk / Greffière: Valerie Quioc Lim

**Standing Committee on Social Policy / Comité permanent de la politique sociale**

Chair / Président: Ernie Hardeman  
Vice-Chair / Vice-président: Ted Chudleigh  
Bas Balkissoon, Ted Chudleigh  
Mike Colle, Vic Dhillon  
Cheri DiNovo, Ernie Hardeman  
Rod Jackson, Helena Jaczek  
Paul Miller  
Committee Clerk / Greffière: Valerie Quioc Lim

**Select Committee on Developmental Services / Comité spécial des services aux personnes ayant une déficience intellectuelle**

Chair / Présidente: Laura Albanese  
Vice-Chair / Vice-présidente: Christine Elliott  
Laura Albanese, Bas Balkissoon  
Cheri DiNovo, Christine Elliott  
Mitzie Hunter, Rod Jackson  
Sylvia Jones, Monique Taylor  
Soo Wong  
Committee Clerk / Greffier: Trevor Day





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