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Monday 27 April 2015

Lundi 27 avril 2015

Speaker
Honourable Dave Levac

Clerk
Deborah Deller

Président
L'honorable Dave Levac

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LEGISLATIVE ASSEMBLY OF ONTARIO

Monday 27 April 2015

ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

Lundi 27 avril 2015

The House met at 1030.

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

Prayers.

EARTHQUAKE IN NEPAL

Hon. Yasir Naqvi: Speaker, I believe you will find unanimous consent in this House to observe a moment of silence for the victims of the earthquake in Nepal over the weekend and in condolence to many families of Nepali Ontarians who live in our province.

The Speaker (Hon. Dave Levac): The government House leader is seeking unanimous consent for all to rise and pay tribute in memory of the lost souls. Do we agree? Agreed.

I would ask all of us who can to please stand for a moment of silence in respect.

The House observed a moment's silence.

INTRODUCTION OF VISITORS

Mr. Steve Clark: On behalf of the leader of Her Majesty's official opposition, today we will have representatives from the Canadian Beverage Association who will join us shortly: Ron Soreanu, John O'Leary, Neil Antymis, John Challinor, Alison Bing, Jim Goetz, Brandon Ashmore, Carolyn Fell and Megan Boyle. We'd like to welcome them to Queen's Park.

Ms. Cheri DiNovo: It is my pleasure to introduce, from the great riding of Parkdale–High Park, Renee Mercuri and Joshua Tusin. Welcome to Queen's Park.

Hon. Kathleen O. Wynne: I want to welcome my partner, Jane Rounthwaite, to the Legislature today. She had an hour and she came in to watch question period.

Mr. Jeff Yurek: I'd like to introduce and welcome Alexandra Robinson, who's now a PC Party intern. She's from St. Thomas, Ontario. Welcome to the Legislature.

Mr. Chris Ballard: I'm delighted to see that Joshua Osborne, a constituent from Newmarket–Aurora, is page captain today. With him are his mother, Jennifer Osborne, and father, Raymond Osborne, in the gallery. Welcome to them.

Mrs. Cristina Martins: I'd like to welcome to the Legislature students visiting from St. Mary's Catholic Secondary School, which is located in my riding of Davenport. The students have come from Quebec on an exchange program.

Hon. Michael Gravelle: I'm very pleased to introduce George Saarinen, vice-chair of the Lakehead District School Board. It's great to have you here. George is also on the executive of Unifor Local 229. Welcome, George.

Hon. Deborah Matthews: Later in question period we will be joined by students from H.B. Beal Secondary School in my riding, with principal Michael Deeb. These are students from grades 9 to 12 who are with the Oneida, Chippewa and Munsee First Nations.

Hon. Michael Coteau: Joining us in the Legislature today are students from Victoria Park Collegiate Institute, my former school. I'd like to welcome them to the Legislature.

The Speaker (Hon. Dave Levac): With us today in the Speaker's gallery is the Right Honourable John Turner, 17th Prime Minister of Canada. Welcome to the House.

Applause.

The Speaker (Hon. Dave Levac): Our other guests will be suitably introduced shortly.

I do have one further announcement before the UC, which is that today we are having a—

Interjection.

The Speaker (Hon. Dave Levac): An introduction? The member for Beaches–East York.

Mr. Arthur Potts: With your introduction of Mr. Turner, I noticed our good friend Mark Kierney is also in the House. I wanted to say welcome to the Legislature as well.

The Speaker (Hon. Dave Levac): I was just going to say that the other guests will be suitably introduced shortly.

MEMBER'S BIRTHDAY

The Speaker (Hon. Dave Levac): We do have one more thing: A note was slipped to me that the member from Brampton–Springdale is celebrating a birthday today. Happy birthday.

ERIC CUNNINGHAM

The Speaker (Hon. Dave Levac): The government House leader on a point of order.

Hon. Yasir Naqvi: Speaker, I believe you will find that we have unanimous consent to pay tribute to Eric Cunningham, former member of this Legislature from the then riding of Wentworth North between 1975 and 1984, with representatives from each caucus speaking for up to five minutes.

The Speaker (Hon. Dave Levac): The government House leader is seeking unanimous consent to pay tribute to Eric Cunningham. Do we agree? Agreed.

I now turn to the member from Niagara West—Glanbrook.

Mr. Tim Hudak: It's an honour to rise in tribute to Eric Cunningham today, on behalf of the PC caucus. I bring greetings and welcome to his wife, Heather; daughter, Ashley; her husband, John, and of course, the Right Honourable John Turner, Prime Minister of Canada.

Eric Cunningham was a good man. He had impact, he made a difference and he was a fighter with each breath.

One thing I've learned in this business is that you never know who you learn a life lesson from. I remember that back in the early to mid-1990s—I sat in the back corner there—I was encountering these creatures called the Ontario Liberal Party. We had been through a recent battle, and I would say to my colleagues over there that it was a rather acrimonious time in the Legislature.

In one of my early meetings was another type of creature called a Liberal lobbyist. I was wondering exactly what this would be. It happened to be a gentleman named Eric Cunningham, a former Liberal MPP from down my way. We shared some of the same territory in my riding of Niagara West—Glanbrook and his in Hamilton—Wentworth. I didn't know exactly what I was in for, but here he was, a gentleman, a consummate professional and a lot more soft-spoken in person than you'd see in the assembly. He got the game; he played it well. He gave me good advice.

We had a few things in common, too, that were part of the conversation. He was a graduate of the University of Western Ontario, as am I. He, I think, was the youngest member elected to the assembly with his first win back in—1974?

Interjection: Seventy-five.

Mr. Tim Hudak: He was even younger in 1974.

I actually wasn't the youngest member elected in 1995. That honour belonged to John Baird, but I told Eric at the time that I was the most immature. But he understood.

1040

I think my colleagues like Jim Bradley and Monte Kwinter might be surprised by this: He actually ended up coming to my fundraisers as well when he had Melrose communications. But he got his point across. He knew how to do that. He understood the bounds that we lived within, as the PC government at the time, and he was highly effective in the work he did, because he was a professional. He cared deeply about the issues, particularly around the environment. I had a lot of respect for him. I can only imagine how much he's missed by my colleagues who knew him across the floor, let alone his family here today.

He came from that era before the cameras, so when the cameras were on, he was one fiery member of the Legislative Assembly. I think he thought that fighting Irishman from Notre Dame—he thought he was a little soft in his public portrayal. He stood up for his issues and fought for what he believed in, with passion.

I think he showed an incredible affection and belief in the philosophy of the Liberal Party when, after winning three straight elections, he decided to step aside from the provincial assembly to run for John Turner at the national level. That takes some doing. That takes some guts. I can tell what kind of impact he had with the federal Liberals to see the Prime Minister taking the time to be with us here today.

When he was in the assembly, he was a deep red. But the other part of his colours—he had a strong, strong streak of green. He always championed environmental initiatives. He was the environmental critic for a while. Clean water, clean air, parks, recreation areas—we owe a lot in the Hamilton area to what Eric Cunningham championed at the time. Of course, as well, working in the water industry made a difference in where the province went in the time ahead. I know colleagues in his party and the NDP will reflect the same thing that I heard.

His colleagues said he loved his constituents, and they loved him back. He engendered the respect of friends, colleagues and clients for his wisdom, his thoughtfulness and his integrity. He was a proud Canadian, and a loyal, faithful, dedicated member of the Liberal Party of Ontario and that of Canada. Some say he was the kind that would fight the unwinnable battles. He relished a good fight. But he had his share of victories, and sometimes it's the fight that's more important, at the end of the day, when you stand on principle. We thank him for it.

Sometimes bad things can happen to good people. That's a bitter irony of life. It's not so much accepting that fact as what you do about it. The sad irony is that much of Eric's later years after leaving the assembly were tied up in a legal battle, but he still fought for justice with his heart, with his family, and what he will leave behind. There's some justice in that some that gave his family, sadly to say, a bit of a living hell—they're now in jail. We stand in tribute to Eric Cunningham and what he stood for, his image and his legacy.

He was a good man, an incredible and successful politician, with great achievements in life. We stand today—and I'm proud, as a member of the PC Party—in respect for a member who sat opposite but was with us in actually making a huge difference for his community, for his environment and building bridges across the party.

The Speaker (Hon. Dave Levac): Further tribute.

Mr. Paul Miller: For many of us, our only encounters with Eric Cunningham are the news articles that told us the stories of the challenges he faced over the last 12 to 15 years. At first glance, that may seem to be kind of tragic or unfair. But in many ways, this chapter of his life captures the essence of who Eric Cunningham was and why he was loved and respected by so many.

In fact, the qualities that served Eric well in that fight—his tenacity, sharp mind and his willingness to stand up for his convictions and fight for what he believed to be right, even in the face of daunting odds—were the tools he brought to the job as MPP and his many years of public service after resigning from Queen's Park.

I didn't have the privilege of knowing Eric Cunningham, but in reading up on him, and speaking with col-

leagues in preparation for today's tribute, it became clear that he would have been my kind of guy, party affiliation notwithstanding, of course.

I may not have had any contact with Eric over the years, but my uncle Bill Powell, the mayor of Hamilton, certainly did. My uncle only had good words to say about Eric.

The people of Hamilton like their politicians feisty, and Eric certainly filled that bill. His passion for the communities he served and the Liberal Party were intertwined. It would hardly be a stretch to say that he was fiercely partisan—even his obituary spoke of his dedication to the Liberal Party—but it was clear that he saw it as a platform to speak up for the people of Hamilton—Wentworth and Wentworth North. He was never one to shy away from a fight, even when he knew he might not win, if it was in the best interests of the people he had the privilege to represent.

As MPP, Eric was well regarded by his constituents, winning by increasingly comfortable margins during the course of his tenure here at Queen's Park. And in keeping with who he was, the decision to step down from provincial politics to run federally in the 1984 election was driven by his desire to be an effective voice for the community he was proud to call home.

Although the 1984 federal election didn't turn out the way he would have liked, it did not diminish his commitment to public service or the Liberal Party. Not only did he serve on a number of boards and commissions throughout the greater Toronto and Hamilton area, but he was also a willing and active mentor to the generation of Liberal MPPs who would follow in his footsteps. His legacy can be seen in the chamber in the Minister of Municipal Affairs and Housing—another Hamiltonian, Mr. McMeekin, is there now—and the influence and impact he had had on other municipal and provincial representatives who had the privilege of knowing Eric.

To Eric's wife, Heather, daughter, Ashley, and son-in-law, John, thank you for being here today and for the opportunity to acknowledge Eric's contribution to our province. We stand with you in your time of loss.

Eric, on behalf of Andrea Horwath and the Ontario New Democrats, please accept our thanks for your many years of tireless service to Hamilton, Burlington and to the people of Ontario.

The Speaker (Hon. Dave Levac): Further tribute.

Ms. Eleanor McMahon: I'm honoured to rise in the House and join the member from Niagara West—Glanbrook and the member from Hamilton East—Stoney Creek in paying tribute to a former member of this place, a mentor and a friend. In doing so I will share my time with the Minister of Municipal Affairs and Housing.

On January 1 of this year, like many of you, I was saddened to learn of the death of former MPP Eric Cunningham, taken from us suddenly and far too soon. I'm pleased and proud that Eric's wife, Heather, his daughter, Ashley, and his son-in-law, John, are here with us today to hear from members of this place about his contributions to public life, his work on behalf of the people of

Wentworth North and his fierce commitment to the people of Ontario.

We are all honoured that the Right Honourable John N. Turner, our 17th Prime Minister, with whom Eric ran as a federal candidate in 1984, is here today. Mr. Turner, I know that Eric would be very proud and pleased that you are here. Eric respected you greatly. The two of you shared many things, among them your love, affection and respect for your mothers, both of them formidable. Said Eric when his mother, Estelle, died, "There may have been prejudices out there in the workplace to the advancement of females, but whatever barriers were put in my mother's way she moved them aside and never complained about it. She got things done."

Well, Mr. Speaker, the apple didn't fall far from the tree. Eric first ran for the Liberals federally in 1974, where at the age of 24 he lost a very close race to long-time Burlington MP the late Bill Kempling. The following year, Eric ran provincially and was elected in the riding of Wentworth North, one of the youngest MPPs, as the member opposite mentioned, ever elected to the Ontario Legislature. Eric was re-elected in 1977 and in 1981, resigning in 1984, as has been mentioned, to run federally for a second time. He then entered private life and worked as a public and government relations professional, doing things that he found meaningful and in support, always, of his community and the residents of it.

On a personal note, I was grateful to have Eric's support and assistance. I enjoyed our conversations. He was generous with his time and his advice. Eric was a man of principle and a tenacious seeker of justice, qualities which made him an excellent MPP and much loved by his constituents. His sense of humour and warmth made for easy conversations; I miss both.

To his wife, Heather, his daughter, Ashley, and his son-in-law, John, our deepest condolences.

I would now like to invite the minister, a close friend of Eric's, to share a few words.

The Speaker (Hon. Dave Levac): Further tribute.

Hon. Ted McMeekin: On December 30, I received an email from my good friend Eric Cunningham. He wanted to get together to discuss land acquisition issues related to his duties as a provincial appointee to the Hamilton Port Authority. Now, this was just one of many regular emails, calls or meetings I had with Eric. He was always busy advocating on a number of projects. I replied to Eric's email, suggesting we could get together sometime in mid-January. Sadly, that meeting never happened. Eric Cunningham passed away in the early morning hours of January 1.

1050

Eric served, as you've heard, as MPP for Wentworth North from 1975 to 1984. In 1984, while I was mission officer with the United Church of Canada, I took a sabbatical to work with Eric in his attempt to transition to federal politics. For three weeks, we canvassed side by side, and I specifically remember that, two days before the election, Eric turned to me—we were having a sandwich together—with a smile on his face and said, "You

know, Ted, we're going to lose this election big time." I asked him how he could smile, knowing the election was lost. He replied, "It doesn't matter. What matters is I had the opportunity to meet a lot of great people." That was Eric.

He was a giant when it came to politics. He gave people who were cynical and skeptical about politics something to believe in. He loved his work, and as the honourable Mr. Hudak has said, his constituents came to love him very much indeed.

Eric had the rare gift of being able to transform political enemies into friends. Since his return to the private sector, he constantly provided advice and wise counsel to many, including myself. We'd meet at least once a month to talk about every issue under the sun, but instead of simply pointing fingers, Eric always backed up his concerns with a potential solution. Needless to say, I respected him very much.

There are many stories I could share about Eric, but one recent event stands out for me. It involved a young girl suffering from cystic fibrosis who needed a new wonder drug that was not yet covered by OHIP—you may remember. The government was under pressure to approve the drug, and Eric said to me—I quote from an email he sent: "How can we justify paying for in vitro fertilization, smoking cessation products and liver transplants for people who have abused their bodies all their lives, but not be able to help this 12-year-old girl?" It was a question that needed to be asked. It spurred me to lobby my colleagues at Queen's Park to try to help this young lady.

Speaker, I miss Eric's friendship and wise counsel. Let me conclude with this final thought about my good friend Eric Cunningham. It is said you never pay your debt to the past until you have left a future indebted to yourself. Eric, you paid your debt to the past; the future is indeed indebted to you. We owe you big time, buddy. Rest in peace.

The Speaker (Hon. Dave Levac): I thank all members for their heartfelt and very warm tributes to Eric Cunningham and to the family.

To the family: As is the tradition, we'll make hard copies of Hansard available and a visual presentation of what you heard today, on behalf of the Legislature. God bless. Thank you.

USE OF ELECTRONIC DEVICES

The Speaker (Hon. Dave Levac): I want to take a moment before we move to question period. Once again, I would like to address the House on the issue of the use of electronic devices in the chamber and in committees. I need to remind all members that our interpreters and transcriber staff who use headphones in their work have real difficulty when smart phones or any other devices vibrate on the members' desks. This sound is amplified and is not only disruptive to the work of these staff, but has an effect on their hearing. This is a health and safety issue that I must bring to your attention. For the sake of

the interpreters and the transcriber staff, the members need to take care not to have this happen at all.

I also ask the members to either turn off the vibrate function of their BlackBerrys or not put their BlackBerrys or any other vibrating-function material on their desks at all. Keep them on your person. It would be the best for us.

I also want to remind members that it's never permissible to take pictures from your devices or other ways in which we can now find ourselves able to take pictures—and I broaden that as much as I can to anticipate the future—here in the chamber or in committee, nor are any members to read directly from any of your devices when making presentations in the House.

I would appreciate deeply your co-operation on this issue. Thank you.

It is now time for question period.

ORAL QUESTIONS

ONTARIO BUDGET

Mr. Victor Fedeli: Good morning, Speaker. As an homage to Mr. Cunningham's feistiness, I'll direct my question to the Premier.

With last week's budget, Premier, you could have done the right thing and changed the path you put us on. We've all stood here sharing stories of the pain you're inflicting on families throughout Ontario. We've also heard from the rating agencies, the Ontario Chamber of Commerce, the Canadian Federation of Independent Business and especially the Auditor General, all warning that you're headed in the wrong direction.

So what do you do? More of the same: more spending, more debt. You continue to use the province's credit card instead of a debit card. Premier, why do you continue to make it harder for Ontarians to pay their bills?

Hon. Kathleen O. Wynne: We have a fundamental disagreement with the party opposite, a party that ran on a plan to begin by cutting and slashing across government. We said from the beginning that that was not our intention. We said that we were going to build this province up. We said we were going to make investments, and that is exactly what we are doing. We are investing in infrastructure. We are investing in transit and roads and bridges. We are investing in people's futures in terms of their skill development and youth employment. We know that if we don't make those investments now, we will not have that economic future of which we're capable.

I understand that the party opposite doesn't support that philosophy, doesn't support the fact that we need to build the province up and at the same time eliminate the deficit.

We're on track to do that. We've beaten our targets every year. We're going to continue to do this in a balanced and moderate way.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Victor Fedeli: Premier, your budget isn't just more of the same. In many instances, it's actually a re-announcement from last year. Take that investment in infrastructure you just spoke of. It was actually word for word in last year's budget, except last year you only needed \$3 billion from asset sales to make it work. Now it needs the sale of the GM shares, \$9 billion from the sale of Hydro One, the LCBO headquarters and the OPG building. It suddenly needs all those now to make it work.

You're selling public assets to pay for what was already budgeted. It's a shell game. You're really using the money from the sale of Hydro One to reduce your deficit. And without the hydro revenue, you are going to be increasing hydro rates to pay off the mortgage.

Premier, why do you continue to increase our hydro bills to pay for your mistakes?

Hon. Kathleen O. Wynne: Let me just take on a couple of the aspects of what the member opposite has said, both of which are not accurate. The fact is that we are committed to and were committed to—we ran in the election and we put in our budget last year that we were going to review the assets of this province that were owned by the people of Ontario to make sure that we could leverage them to invest in the assets that are needed today. Those dollars that we will realize through the opening of the ownership of Hydro One will go into transit and the transportation infrastructure that is much needed in this province.

I would say to the member opposite that he is a member of a party that sold the 407 in a fire sale that assured no investment for the people of Ontario, that put no controls in place in terms of the ongoing regulation of that asset, all of which are a model of how not to do it.

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

Mr. Victor Fedeli: Premier, the reviews on your budget are in, and they're not pretty. Moody's offered two words: "considerable risk." Others are claiming a "deteriorating fiscal position." Another said it was "lacking in detail."

The worst thing was your chart on page 199. It's the same fake chart that was disclosed in the Legislature last year, the fake chart where your own ministry says the fake numbers were "never a real expectation" and it was "a deliberate policy." They were "notional targets," and there were no plans to deliver on them. You used the chart again. You guys couldn't even make up a new fake chart.

Premier, why do you continue to use these fake numbers that make it so difficult for families in Ontario?

1100

Hon. Kathleen O. Wynne: Well, you know, it's interesting, because what gets said here in the Legislature isn't necessarily what gets said back at home. So the real numbers—

Interjection.

The Speaker (Hon. Dave Levac): Member from Leeds–Grenville, come to order.

Hon. Kathleen O. Wynne: —that we are using are numbers that the member opposite used apparently—

Interjection.

The Speaker (Hon. Dave Levac): Right after I admonish, you carry on. Second time.

Mr. Shafiq Qadri: "Fake" should be withdrawn.

The Speaker (Hon. Dave Levac): The member from Etobicoke North will come to order.

Carry on.

Hon. Kathleen O. Wynne: This is a general pattern. Apparently on April 20 of this year, so very, very recently, the member for Nipissing, talking about health grants awarded—"Three local health organizations will receive a total of \$46,400 in one-time funding for the 2014-15 funding year.

"The funds, recently announced by Nipissing MPP Vic Fedeli, will go toward mental health and replacement reserve costs associated with supportive housing services in Nipissing."

The member opposite knows full well—

Interjection.

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

Hon. Kathleen O. Wynne: —that if we are going to have a healthy society, we have to make investments to support people and support communities. He's happy about that in North Bay; I think he should understand that that starts here.

Interjections.

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

New question? The member from Nipissing.

Mr. Victor Fedeli: To the Premier: Please don't add those people to the 94 health care workers, including nurses, you've already fired in North Bay.

ONTARIO BUDGET

Mr. Victor Fedeli: Last week, when asked about the budget, the Premier said, "We don't believe right now that taking more money out of people's pockets would be responsible." I was in the lock-up. I spent seven hours reading the budget. I don't know if the Premier read her own budget if she thinks it isn't filled with schemes to take more money out of people's pockets. The budget included a payroll tax, a cap-and-trade tax on everything, a beer tax, another installment on the aviation fuel tax, increased user fees and increased hydro rates.

Premier, which of those isn't taking more money out of people's pockets?

Hon. Kathleen O. Wynne: The member opposite needs to decide what his line of argument is. He needs to decide whether he believes that it's important that we make investments like infrastructure—

Interjections.

The Speaker (Hon. Dave Levac): And when I sit it will stay that way.

Carry on.

Hon. Kathleen O. Wynne: —like infrastructure, like transit, like roads and bridges, like health care, or whether he believes that we should just go straight on—

Interjection.

The Speaker (Hon. Dave Levac): Member from Stormont, come to order; second time.

Hon. Kathleen O. Wynne: —and we should slash across government and eliminate the deficit sooner than 2017-18, which is what we're on track to do.

Or the third option is, he could look at the complexity of the problems that we are confronting as a society. He could understand that we are in a transition in this province in terms of our economy and that we need to create a business climate that helps businesses to locate here and helps them to expand. He would then understand that we need to make those investments in infrastructure that will allow communities to thrive. That is the third path. We're happy to have his—

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

Mr. Victor Fedeli: Premier, our caucus had five budget asks designed to make life better for the people of Ontario:

—stop your payroll taxes that will put a burden on business and cost us jobs;

—don't adopt your cap-and-trade tax as it hurts families by putting a tax on everything;

—fix home care by reducing the number of agencies patients must deal with;

—make hydro more affordable, as it's chasing away business and causing families to choose between food and fuel, whether to heat or eat; and

—we asked you to present a serious, credible, detailed plan to balance the budget.

You chose to ignore this advice and continue with your tax-and-spend schemes. Premier, will you admit your budget will make it harder for Ontarians to pay their bills?

Hon. Kathleen O. Wynne: Let me just be clear with the member opposite—and just to look at what he is saying in terms of those asks. He's saying, "Don't deal with climate change. Don't do our part." He's saying, "Spend more on health care." He's saying, "Don't make the investments in transit and transportation infrastructure that we need to make." He's not acknowledging that we are in fact on track to eliminate the deficit.

I'll read from what Don Drummond said. I know that Don Drummond is someone the party opposite has quoted many, many times. Here's what he said: "The 2015 budget's plan to restore fiscal balance by 2017-18 is credible ... The 2012 commission saw tremendous potential for extracting savings while maintaining and even improving the quality of services by changing the way they were being delivered. The budget offers many examples of commission recommendations the government is following."

I would think he could sign up for that.

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

Mr. Victor Fedeli: Like most MPPs, I too was home this past weekend. I ran into a guy I know who has owned a manufacturing shop in North Bay for years. He told me that if things don't pick up, he's going to close and leave the province for other work.

At a community dinner, a municipal councillor said to me, "Vic, it's like the air is coming out of our economy."

At a function yesterday, a woman who moved to BC said she's been following—

Interjection.

The Speaker (Hon. Dave Levac): Minister of Finance.

Mr. Victor Fedeli: —what's happening in Ontario and can't believe what has happened—

Interjection.

The Speaker (Hon. Dave Levac): Second time, Minister of Finance.

Mr. Victor Fedeli: —to our province.

Premier, this is what people are feeling all across Ontario. Taxes are going up all around them. Hydro rates continue to skyrocket.

Premier, when people are suffering all around you, why do you continue to take more out of their pockets?

Hon. Kathleen O. Wynne: The member opposite ran on a plan to fire 100,000 people as their first action. But I would say to the member opposite, I take from what he said that he would be very supportive of the fact that we have made permanent the northern industrial energy rate plan. I would take that he takes as positive and supports the notion of expanding and adding to our Jobs and Prosperity Fund and making the forestry industry eligible for those funds, and that he would understand we're doing that because we recognize that forestry is coming back but that we need to partner with forestry businesses to make sure they have a future in northern Ontario.

I think that if he is concerned about manufacturing and jobs in the north, he would be very supportive of those initiatives, all of which are included in our budget.

PRIVATIZATION OF PUBLIC ASSETS

Ms. Andrea Horwath: My question is for the Premier. The Premier insists the only way to invest in transit and transportation is to sell off Hydro One. It's just not true. Selling Hydro One funds less than 3% of the Liberal transit and infrastructure promise. Yet again, the Premier is making the wrong choice and families will pay the price. The Premier is busily selling the foolish notion to Ontarians that the only way to have infrastructure is to sell a strategic asset that makes them money each and every year.

Does the Premier actually believe her own spin?

Hon. Kathleen O. Wynne: Here is what I believe: If we do not make the investments in transportation and transit infrastructure needed now, if we don't start those investments now, in fact continue on the work that we have been doing since 2003 and make that ongoing, then we will not have the infrastructure that is needed in order for our economy to grow.

Now, I understand that the leader of the third party is going to be doing a tour of the province, and she's going to be talking in communities about the plan that we have put on the table. I hope that in those same speeches she explains how she would build transit and how she would build transportation infrastructure without making the decisions that we are making, because so far, she ran on the plan that we ran on, and she hasn't put any alternatives forward. So I look forward to her explanation.

Interjections.

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

Supplementary?

Ms. Andrea Horwath: Perhaps the Premier should listen up. The Premier said she needs to find \$400 million per year. At most, that's 3% of what's needed for her promises. But she will not close HST loopholes that give away nearly billions annually. She will not end the waste that happens with P3s—billions of dollars. She brags about Ontario's combined corporate tax rate being less than that of Alabama, but she won't look at that either. She seems to think the only answer is to sell off Hydro One. It's the wrong decision.

Can the Premier explain why Ontarians should pay the price for another one of her wrong decisions?

Hon. Kathleen O. Wynne: The fact is that we are doing a number of things, and the member opposite knows full well that we are pulling on a number of levers in order to have the resources. We are raising taxes. In fact, in the last two budgets we have raised taxes on individuals at the upper end of the income scale. We have raised taxes on jet fuel. We have apportioned a portion of the HST and gas tax to invest in transit and transportation infrastructure.

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The fact is, we cannot borrow endlessly. That is what the NDP would like to see. They would like to see us just rack up debt, and they don't want to work with the private sector. The leader of the third party has said she doesn't trust the private sector on anything. We trust the private sector to create jobs. We trust the private sector to work in partnership with us. We know if we don't make investments today we won't have a thriving economy tomorrow.

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

Ms. Andrea Horwath: The fact of the matter is, this Premier does not have a mandate to sell off hydro, and she does not need to sell off Hydro One. Selling off Hydro One is wrong for families. It is wrong for Ontario. Once it is gone, it is gone forever. There are no do-overs when it comes to the sell-off of Hydro One.

The Premier has no mandate. She has no good reason to sell off Hydro One. Can she explain exactly why it is that she's choosing to do so?

Hon. Kathleen O. Wynne: Let me go over this again because I know this is something we're going to need to talk about over the coming weeks, because it's a complex issue.

The fact is, we have assets in this province that we have built up over years. They were assets that were needed in the 20th century and the 19th century, and we need to make sure that we have the assets that are needed in the 21st century.

What Ed Clark and his group have said to us is, "You know what? Take that asset that was built up years ago, retain ownership of 40% of that asset, but use the income you can get from the other portion of that asset to invest in infrastructure that's needed today."

But what we said was, we have to have some controls in place. The regulatory regime, the price-setting regime, those remain in place, as well as de facto control of the board. The member opposite neglects those parts of this plan.

PRIVATIZATION OF PUBLIC ASSETS

Ms. Andrea Horwath: My next question is also for the Premier.

The Liberals still have not learned right from wrong, and it's families that are going to be paying the price.

The Premier and her friends don't seem to have any problem finding billions to pay for corruption and scandal, but when it comes to paying for much-needed transit and transportation, they're making the wrong decision again. Selling off hydro isn't maximizing. It's not re-purposing. It's not optimizing. It is a fire sale, plain and simple. Will the Premier just pull the plug today?

Hon. Kathleen O. Wynne: Selling off the 407 was a fire sale. That was the model we looked at and we said, "We're not doing that. There's no way we're going to sell an asset and rob the people of Ontario of any future value. There's no way we're going to undervalue an asset and sell it off."

We're doing it in a very, very thoughtful way. We understand that the investment in infrastructure—roads and bridges—and transit is critical. If we don't do that, then we will not have the thriving economy we know we're all capable of. We've put those protections in place, and we are going to make—

The Speaker (Hon. Dave Levac): Much better.

Supplementary?

Ms. Andrea Horwath: Selling Hydro One is wrong, and the people of this province will pay the price. It is going to kill jobs. It is going to hurt families. It pays for less than 3% of what's needed for her transit promises. Once the Liberals start Ontario down this road, there is no going back.

Will the Premier do the right thing by the people of this province and pull the plug on this wrong-headed plan?

Hon. Kathleen O. Wynne: It's very interesting that the party of labour is at odds with the labour that works for Hydro One. The Power Workers' Union supports keeping the company together. That's how they see the strong jobs continuing.

I say to the member opposite, we are making a difficult decision. I will give it to her that it is a difficult deci-

sion, but we're making a decision that's not ideological. We're looking at the problem. The problem is, we need funds to invest in transit and transportation infrastructure. We need that money immediately because if we don't make those investments, we are not going to be able to have that infrastructure in place for the people of Ontario. We are not tied by an ideology that says, "Never change; never do anything differently; never learn from the past." We're doing all those things and we're making these investments.

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

Ms. Andrea Horwath: Speaker, the Premier is selling off Hydro One, but she won't even say the words. It's not optimization, it's not unlocking value, it's not maximization. So let's finish with a really basic question: If the Premier is so convinced that it's what Ontarians want and if she is so proud to do what even Mike Harris wouldn't dare to do, why is she embarrassed to use the words "selling Hydro One" and "privatizing Hydro One"?

Hon. Kathleen O. Wynne: I talked to people over the weekend and I said, yes, we are going to open the ownership, broaden the ownership. That means we're going to sell off in tranches. We're going to put out a 15% sale to start out with to see what the market is. We're going to do this in a very, very careful way. No single entity will own more than 10%. The government will retain control of 40%, and there will be protection of the regulation of the electricity system and the regulation of price controls—those will remain in place.

We've been very thoughtful about this. It's a difficult decision, but you know what's more difficult? Imagining a future in this province without the investments in infrastructure that are necessary.

TEACHERS' LABOUR DISPUTES

Mr. Garfield Dunlop: My question today is for the Minister of Education.

Minister, 5,000 more students are not in the classroom today. Students in the Rainbow board join their fellow students in Durham, wanting to learn and wanting to get back to school. That's 5,000 more families worried about their children.

Ontarians can't afford your lack of leadership any longer. This is clearly not a local issue, as you insist it is. This boils down to your years of fiscal mismanagement over a decade—12 years you've been in power.

Minister, will you get these students back in the classroom and give them the education they deserve?

Hon. Liz Sandals: We believe firmly in negotiated collective agreements. That means that we need to be negotiating collective agreements at the central table. I want to assure the member that in fact, we continue to work with the mediator and we continue to work at negotiating at the central table, because we understand that the only way we're ever going to resolve this is to get local agreements.

Now, I also understand that both school boards, the Durham board and the Rainbow board, have been very, very clear that they are available to negotiate at the local level. I would very much encourage the local unions to get back to the local table as well.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Garfield Dunlop: Minister, think about a grade 12 student in a calculus class. How will they be prepared for a university math class next year? Ontario students can't afford to be out of the classroom. They can't afford your lack of leadership.

Board by board, more children will be hurt, and you are causing nothing but damage to their educational experience. Students are now suffering—and I say it again, Mr. Speaker—because of your years and years of fiscal mismanagement.

Minister, how many more boards need to strike before you show leadership and stop blaming local issues?

Hon. Liz Sandals: I'm not quite sure what the member thinks we can do other than negotiate, but what I do know is what their suggestion was. Their platform was that they were going to fire 100,000 public servants. When we did the math, that worked out to 22,700 workers in Ontario school boards. That was their platform. I don't think that would get you labour peace, firing 22,700 people. I actually think the way to get labour peace is to negotiate collective agreements.

I also believe this is something that we need to do both locally—I understand that the boards are willing to be at the table—and centrally. I assure you that central negotiations continue.

PRIVATIZATION OF PUBLIC ASSETS

Mr. Peter Tabuns: My question is to the Premier. The Premier wants to hide behind the words "optimization" and "rationalization," but she won't out and out say it—that she's selling Hydro One to Bay Street for a quick buck. That's what you're doing, Premier.

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Privatization is a big deal. It will completely change our hydro system. Once the Premier sells Hydro One, there is no going back. But the Premier kept Ontarians in the dark last summer about her plans. Why did the Premier keep Ontarians in the dark about her plans to sell Hydro One?

Hon. Kathleen O. Wynne: Well, the member opposite knows full well that we ran on a plan to review the assets of this province. We were very clear about it. We were clear about it in our platform—

Interjections.

The Speaker (Hon. Dave Levac): Thank you. Finish, please.

Hon. Kathleen O. Wynne: We were clear about it in our budget, and people knew that Ed Clark was going to be leading that process.

The member opposite lives in a riding where people very much understand the need to invest in transit, and they understand the needs because they are seeing the congestion in their own communities.

So I would say to the member opposite: What would your plan be? Because the fact is that you ran on the plan that we put forward, and the fact is that you are now saying you don't go for that plan, but you haven't presented an alternative.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Peter Tabuns: You don't sell your house to build a fence around your property.

But going back to keeping people in the dark: The Premier is pushing the Ontario Ombudsman out of Hydro One. She's pulling the drapes on the sunshine list. She's ending freedom of information at Hydro One. She's getting rid of transparency from the Financial Accountability Office.

The Premier didn't run on this plan. She doesn't have a mandate to privatize Hydro One, and now she's making it less transparent and less accountable. This is the wrong decision. This is the wrong decision, and Ontarians will pay the price. Why did the Premier say "maximizing value of hydro," when she really was planning to sell hydro?

Hon. Kathleen O. Wynne: In terms of what we had put in front of the people of Ontario, let me just quote from the May 2014 budget—not the one that started with "As I was saying"—

Hon. Charles Sousa: The first one.

Hon. Kathleen O. Wynne: The first one. On page 20 it said, "The government will look at maximizing and unlocking value from assets it currently holds, including real estate holdings as well as crown corporations such as Ontario Power Generation, Hydro One and the Liquor Control Board." We ran on that.

Then, our platform said, "Our Moving Ontario Forward plan includes a balanced and responsible approach to paying for these investments. The funds will be from dedicated sources of revenue ... asset optimization: \$3.15 billion or 10.9%...." That's what we ran on, and that's what we're doing.

LA FRANCOPHONIE

M. Yvan Baker: Ma question est pour la ministre déléguée aux Affaires francophones. Ministre, vous savez que je suis fier de vivre dans une circonscription où il y a une communauté francophone qui est croissante. Il y a un ou deux mois, j'ai eu le privilège d'atteindre l'ouverture, le commencement, de la construction d'une école francophone dans ma communauté. Alors, je suis très fier de ça.

Ministre, en décembre dernier, le gouvernement a annoncé le Programme Célébrations du 400^e de l'Ontario. Ce programme avait pour but d'aider les célébrations du 400^e anniversaire de la présence française en Ontario. En effet, cela fait maintenant 400 ans que l'explorateur Samuel de Champlain a visité l'Ontario. C'est donc un moment historique et important à célébrer.

Pouvez-vous nous mettre à jour à propos de ces activités et de ce dossier?

L'hon. Madeleine Meilleur: Je suis très impressionnée de la qualité du français de mon collègue d'Étobicoke-Centre.

Alors, oui, la semaine dernière, nous avons eu le plaisir d'annoncer un financement pour 62 projets soumis, pour un total de 1,4 million de dollars. Vous vous souviendrez qu'en décembre dernier, la première ministre avait annoncé à Sudbury une enveloppe pour la célébration des fêtes.

En effet, nous avons lancé le Programme Célébrations du 400^e de l'Ontario en décembre dernier pour aider les organisations et les municipalités à célébrer ce grand événement. Je suis heureuse de rapporter que nous avons reçu un total de 110 applications. Nous les avons évaluées en regardant, entre autres, la nature et l'étendue du projet, ses retombées économiques, l'attrait de touristes ici en Ontario et le budget du projet.

Je voulais dire au membre de Nipissing que sa communauté va recevoir presque 50 000 \$ pour célébrer les fêtes du 400^e.

Le Président (L'hon. Dave Levac): Merci.

Supplementary?

M. Yvan Baker: Merci, madame la Ministre. Je vous remercie pour votre enthousiasme à propos de ce sujet. Je suis fier de faire partie d'une province où on sait reconnaître la richesse de notre diversité et qui va honorer, cette année, la richesse francophone de ses racines.

Ministre, je vous ai entendu mentionner qu'il y avait 62 projets approuvés. Pouvez-vous partager plus de détails avec cette Chambre?

L'hon. Madeleine Meilleur: Dans l'enveloppe de 1,4 million de dollars, il y a 62 projets qui sont répartis un peu partout dans la province. Il y a 21 dans le centre de l'Ontario, 23 dans l'est, 13 dans le nord et cinq dans l'ouest de l'Ontario.

Ces projets sont diversifiés et organisés par des groupes francophones, francophiles, anglophones, des Premières Nations et des nouveaux arrivants. Ils prendront plusieurs formes, telles que des conférences, des colloques, des expositions d'art, des galas, des pièces de théâtre, des festivals et des salons du livre.

Ce qu'il faut se rappeler, monsieur le Président, c'est que tous les projets sont ouverts et inclusifs. J'invite tous les membres de cette Assemblée à y participer.

D'ailleurs, la longue fin de semaine d'août, il y aura une grande célébration à Penetang. On reproduira les fêtes du 300^e anniversaire qui avaient lieu en 1921. On avait fêté le 300^e. Pourquoi pas en 1915? Parce qu'on était en pleine guerre. Alors, on va reproduire l'évènement du 300^e lors du 400^e.

Le Président (L'hon. Dave Levac): Merci beaucoup.

HYDRO RATES

Mr. Randy Hillier: My question is to the Premier.

Premier, last week, just one day after your budget, Goodyear announced that it would shutter a \$500-million plant expansion in Napanee. Their explanation was simple: The soaring costs and the unreliability of electricity has made it too risky to invest in Ontario.

Instead, they have chosen, like so many other manufacturers, Mexico over the Wynne Ontario. That's 1,000

new jobs and half a billion dollars in investment leaving Ontario.

Premier, will you finally admit that your failed economic policies and hydro policies are driving jobs, prosperity and investment out of our province?

Hon. Kathleen O. Wynne: Mr. Speaker, I would say to the member opposite that it's an interesting commentary, given that we are the number one jurisdiction for foreign direct investment at this moment and that we've seen \$4 billion worth of investment in the auto sector over the last six months. That's not to say that there isn't more to do. I completely understand that.

Whenever there's a plant that shuts down and there are jobs that are lost, Mr. Speaker, that's very, very hard on a community; it's hard on individuals; it's hard on a family. But we have to continue to work with businesses to bring them here to create the environment—

Interjection.

The Speaker (Hon. Dave Levac): The member from Prince Edward–Hastings, come to order.

Hon. Kathleen O. Wynne: —a reliable energy system, which the member opposite will remember, in 2003 we did not have a reliable electricity system—

Interjection.

The Speaker (Hon. Dave Levac): The member from Leeds–Grenville is warned.

A one-sentence wrap-up, please.

Hon. Kathleen O. Wynne: We needed to rebuild the electricity system that we inherited in 2003. We've done that, Mr. Speaker. It is reliable.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Randy Hillier: Speaker, I think the Premier's math and stats teachers must have been on strike, as well, in her final year.

Goodyear has spoken with Hydro One and your government for months on end, Premier, to find a solution to your unreliable electricity system. It's now clear your government has not found a solution and, instead, has driven another world-class business, another \$500-million investment, another 1,000 new jobs out of our province.

You speak constantly about the investments you are making, but clearly the private sector doesn't believe you. They are speaking and voting with their feet and their wallets, and investing capital and jobs anywhere but Ontario.

Premier, it's time to be honest and to come clean with the people of Ontario. When and how will you fix your broken hydro system?

Hon. Kathleen O. Wynne: The Minister of Finance.

Hon. Charles Sousa: The fact of the matter is, Mr. Speaker, the operations that the member is speaking about are not closing—

Interjection.

The Speaker (Hon. Dave Levac): The member from Prince Edward–Hastings—second time.

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Hon. Charles Sousa: In fact, they're not expanding, as well. And that's the issue: We need to find more ways to incite and encourage companies to invest in Ontario.

That is why the member opposite should support the budget that we brought forward. It talks a lot about how we can provide for greater incentives for companies to invest in Ontario. In fact, the minister responsible for economic development and trade is now at the Great Lakes Region talking about the things that Ontario does to provide for greater exports and greater manufacturing.

Interjection.

The Speaker (Hon. Dave Levac): The member from Prince Edward–Hastings is warned.

Wrap up.

Hon. Charles Sousa: Thank you, Mr. Speaker.

As a result, we've increased the Jobs and Prosperity Fund by another \$200 million to create those incentives, and we have created now over half a million net new jobs in the province of Ontario since the recession, including in regions that the member talks about. We will continue to support industry.

Interjection.

The Speaker (Hon. Dave Levac): The member from Lanark will come to order.

New question.

EDUCATION FUNDING

Mrs. Lisa Gretzky: My question is to the Premier. Today, secondary school teachers in northern Ontario's Rainbow District School Board joined Durham teachers in standing up to this government's plan to force school closures, cut education and flip-flop on its commitment to keep class sizes manageable. Last week, elementary school teachers announced that they will be in a legal strike position on May 10.

While this government continues to dodge responsibility for mishandling our educational sector, an estimated 26,000 students are missing class and 2,400 teachers are now on the picket line. With teachers on strike, students out of school and parents across Ontario wondering whether or not their high school seniors will be going off to college or university this fall, will the Premier finally take responsibility for her government's cuts to education?

Hon. Kathleen O. Wynne: Minister of Education.

Hon. Liz Sandals: I must say the NDP is nothing if not persistent. They really do have trouble with the definition of the word "cut." So let me say once again, if you had \$22.5 billion in education funding last year, and you have \$22.5 billion in education funding this year, that is not a cut. That is stable funding—and less students, so it's actually more per student.

But I want to talk about some of the capital, because the accusation is that somehow we've been stingy with capital money. We have invested \$12.9 billion in school infrastructure since 2003. We have constructed 725 new schools, and more than 700 additions and renovations. We've put aside \$750 million for school consolidations and we've doubled the funding for school renewals.

The Speaker (Hon. Dave Levac): Supplementary?

Mrs. Lisa Gretzky: Speaker, again to the Premier: The Liberal government continues to deny any cuts to education in Ontario. Along with ignoring inflation, last week this government actually announced their plans to spend \$248 million less in education in 2014-15 than it had originally promised. That is nearly a \$250-million in-year cut to education this year alone. All the while, the Liberals are telling Ontario families that education funding in this province is stable. If a freeze isn't a cut, and a cut isn't a cut, can the Premier please explain what she thinks is a cut to funding?

Hon. Liz Sandals: I'd be quite happy to explain what happened, because in fact there is an impact of having declining enrolment. That means that we need to spend less money for more students. What that's actually allowed us to do is to reinvest in the students who are there. As I've said hundreds of times, I think, we don't believe in investing in empty space. We believe in investing in the students who are actually there. So what we have done is actually increased—

Interjections.

The Speaker (Hon. Dave Levac): Carry on.

Hon. Liz Sandals: So what has actually happened this year, Speaker, is that in fact we are just flowing the same amount of money as in last year's GSN, but what it means is that we are spending more money per pupil. And that is true in both Durham—

The Speaker (Hon. Dave Levac): Thank you.
New question.

EMERGENCY SERVICES

Ms. Eleanor McMahon: Ma question s'adresse au ministre de la Sécurité communautaire et des Services correctionnels.

Minister, since 2003, Ontario's crime rate has dropped by 37% and the violent crime rate has dropped by 27%. Despite this, in many communities across our province, the cost of policing continues to rise. Part of the reason for this is because many individuals and families are confronted with issues that require broader solutions than a simple emergency response. I see this in my own riding of Burlington, where we are ably served by the Halton Regional Police Service.

Problems like elder abuse, domestic violence and addiction need a comprehensive strategy to address their root cause. As a result, it is incumbent on our province to help communities find solutions to problems that confront them in order to reduce the costs of emergency services and ultimately produce lasting results.

Mr. Speaker, through you: Can the minister please explain what solution he proposes to better address the social issues that confront municipalities and front-line responders in order to reduce the demand on emergency services?

Hon. Yasir Naqvi: I want to thank the member from Burlington for asking a very important question in this House today.

Speaker, as we work to build stronger, safer and healthier communities right across Ontario, one of the

key challenges is how to address social issues at their root; in other words, addressing chronic issues in our communities.

Often, we think of our response to crime, safety and health emergencies in terms of police, fire and paramedics. These services are extremely important, but we also need to look at proactive community engagement to address the causes of social issues and reduce the cost of emergency responses in our communities. To do this, Speaker, we must bring a variety of groups to the table. That is the aim of our community safety hub model. A community safety hub would be made up of community and social service providers from fields such as health care, education, addiction, policing, probation and justice workers, children's services and First Nations issues. These team members would work together and find collaborative approaches to solve issues in the community.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Eleanor McMahon: Thank you, Minister, for that response.

Residents in my riding are pleased to see that you are proposing a model for community safety that will serve to better address social issues, not just in my community of Burlington, but right across our province. This could also help reduce the number of calls for emergency services, which will play an important part in containing costs.

But if the hub model is being proposed by the province, it risks becoming a one-size-fits-all solution, which would ultimately be ineffective. Without bringing together the right team of community members to address the wide variety of social issues confronting individuals and families in our province, it would be impossible to create lasting improvements. After all, the social issues that members of my community face are not the same as the ones that confront different communities across our province.

Mr. Speaker, through you: Can the minister please explain to the Legislature how the hub model will be effective across the province with Ontarians facing such a wide variety of issues?

Hon. Yasir Naqvi: The member raises a very important point. That's the incredible thing about community safety hubs: In order for them to be effective, they have to be developed by the individual communities so that issues confronting them are front and centre as being set by them. I'm pleased to say that this approach is already working in our communities across the province.

Most recently, as the Speaker would know, Brantford initiated a hub within its community as well.

In fact, the Gateway Hub in Nipissing was recognized recently by the Ontario Municipal Social Services Association for its innovative approach to building a safer and healthier community. Partners in Nipissing's Gateway Hub are working together in the community to identify high-risk individuals or families and helping them to achieve healthier and safer lifestyles. This will lead to lasting outcomes while reducing the demand on emergency services.

We are working with other ministries, as well, to make sure these hubs work effectively across the province.

HEALTH CARE FUNDING

Mr. Bill Walker: My question is to the Premier. Premier, 140,000 new patients enter Ontario's health care system every year. More patients means more resources are needed. Your minister has said time and again, "We are ... and will be, increasing our funding to health care...." Yet when the federal Conservatives increased their health transfer by \$652 million, you put only \$598 million of that into health care.

Premier, can you tell the people of Ontario where 54 million health care dollars were funnelled?

Hon. Kathleen O. Wynne: Minister of Health and Long-Term Care.

Hon. Eric Hoskins: The member opposite knows, having looked at the budget, that our health care expenditures for this year, next year and following years will be increasing. They will be increasing, in part, to reflect the growing population and the changing demographics of this province, but they will be increasing to allow us to invest in those important areas where we need to; for example, in home and community care, where we made the commitment a couple of years ago, in fact in 2013, that we would increase by 5% each year the investments in home and community care. We have been doing that for a number of years. We're continuing to do that into the future as well.

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I think the member opposite will appreciate some of the comments from our stakeholders—and I'd be happy to reference some of those in the supplementary—in terms of their reflections on the investments that we're making, as detailed in the budget.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Bill Walker: I'll try back to the Premier again, Mr. Speaker.

You love to bash the federal government, but when they pull through, you can't admit it.

Your current funding levels have already resulted in nurses being fired, services being shut down and CCACs turning away patients. This cut of \$54 million from your health budget is the equivalent of 9,000 long-term-care beds, home care for 28,000 patients or 7,000 new nurses.

The people of Ontario can't afford your cuts to health care. Premier, what happened to your promise to ensure that you wouldn't cut health care, compromise patient care or nursing jobs?

Hon. Eric Hoskins: The member opposite does know that we're not cutting health care. In fact, the opposite is true: We're increasing it this year—we've outlined that in the budget—as we've been increasing the health care budget every year since 2003, when we first came into office.

I want to say one of the items that I'm most proud of in the budget, which hasn't got any attention, I think, thus far, that I want to reference—I'm going to quote Dr.

Dave Williams from the Ontario Health Innovation Council. His quote is, "The Ontario Health Innovation Council is thrilled with the announcement of the creation of the \$20-million Health Innovation Fund. This will ensure that Ontario will become a fertile ground for the development of innovative health technologies that will create economic growth and value in the system."

We have the Ontario Home Care Association as well talking about how pleased they are with the budget, "because we know it will help us to serve more Ontarians and keep them safe and independent at home."

HEALTH CARE FUNDING

Ms. Andrea Horwath: My question is to the Premier. On Friday, I was in Thunder Bay to host a round table on health care. I spoke to many people on different parts of the front-line services, and what I heard was absolutely appalling.

Since the beginning of the year, there have regularly been more patients than available beds. In fact, this was the case for about 28 straight days—almost a month—at Thunder Bay Regional Health Sciences Centre; 28 beds have been closed at the geriatric unit and 11 RPN positions have been cut.

Why is this Premier refusing to take responsibility for the mess her short-sighted cuts have made to the health care system not only in Thunder Bay, but across our province?

Hon. Kathleen O. Wynne: Minister of Health and Long-Term Care.

Hon. Eric Hoskins: We know that we've had challenges in Thunder Bay at the hospital there and in the community. We addressed those last year to the satisfaction of the hospital, the LHIN and those engaged in the health care sector in Thunder Bay, but there is more work to be done, and we'll continue to do that important work in Thunder Bay, as we do across the province.

But it's important that when we reference the changes in health care, we also stick to the facts. I have to get back to Lakeridge Health and the comment that was made by the opposition critic last week. I actually have in my hands now the letter from the CEO and president, Kevin Empey, from Lakeridge Health, who responds specifically to what I would describe, based on the letter, as the erroneous comments that were made in the Legislature last week. He talked about—

The Speaker (Hon. Dave Levac): Answer?

Hon. Eric Hoskins: He says, "It was with great disappointment that I read in Hansard"—he's speaking to the member from Nickel Belt—"your comments about our hospital, particularly the services"—

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

New question.

Ms. Andrea Horwath: Speaker, my supplementary—

The Speaker (Hon. Dave Levac): Sorry, supplementary.

Ms. Andrea Horwath: With the introduction of the right-wing Mike Harris-style budget the Liberals an-

nounced on Thursday, the people of the north and across the province can only expect more health care services to become worse.

The hospital is already facing a \$6-million—

Interjections.

The Speaker (Hon. Dave Levac): Stop the clock. Order.

Sorry for the interruption. Carry on.

Ms. Andrea Horwath: The hospital is already facing a \$6-million budget deficit. There is no doubt that further cuts, which are in that budget, will come to nurses and other front-line workers.

Nurses are being forced to provide care in hallways due to constant gridlock in that hospital. Patient care is at risk. Why is this government attempting to balance the books on the backs of patients in the Thunder Bay hospital and around this province?

Hon. Eric Hoskins: The member opposite knows that we're transforming our health care system, and we're not cutting health care; we're increasing it.

But the critic for health, the member for Nickelback last week—I'm quoting from the letter—

Interjections.

Hon. Eric Hoskins: Nickel Belt.

The member referenced—this is the letter from the president of Lakeridge Health. Speaking to the member: “You referenced human resource adjustments made in our laboratory program and said they are having a negative impact on patients in our cancer centre. I wish you had phoned me first to verify the details because the assertion above is demonstrably inaccurate.

“First - the people. The implication is that people were recently put out of a job, and that is false.... Nobody was ‘let go’.

“Second - the quality of care. You asserted these changes in our laboratory program are having a ‘devastating impact on the quality of care’ offered”—

The Speaker (Hon. Dave Levac): Answer?

Hon. Eric Hoskins: —“at our cancer centre.” This cancer centre “has regularly ranked in the top three in the province since 2012.”

The letter goes on.

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

Hon. James J. Bradley: The NDP closed 52 hospitals.

The Speaker (Hon. Dave Levac): Stop the clock. I just want to remind the deputy House leader that he's not allowed to do drive-by heckling.

New question.

FOREST FIREFIGHTING

Ms. Daiene Vernile: My question is for the Minister of Natural Resources and Forestry. Ontario is home to about 71 million hectares of forest and about 85 billion trees. Our forests provide both environmental and economic benefits to our province. They support jobs, absorb carbon and provide habitat to a variety of species that call Ontario home.

To protect our forests and ensure public safety, each spring we prepare for the forest fire season. We've heard reports that the first fires of the year are already happening in northwestern Ontario.

Fighting forest fires, we can all agree, is a top priority for our government. Could the Minister of Natural Resources and Forestry please explain to this House what his ministry is doing to ensure Ontario is prepared to respond to potential forest fire emergencies in 2015?

Hon. Bill Mauro: I want to thank the member for the question.

It is already, believe it or not, forest firefighting season, certainly in northern Ontario and across much of the rest of the province. It's here, and we need to make sure the communities that are represented by this service know that we are, in fact, prepared.

Ontario's fire program is recognized around the world for its ability to prepare for and respond to risks related to public safety and the protection of our natural resources. The hiring of Ontario fire rangers began earlier this month, and other required preparedness activities are already under way, including training and equipment checks in anticipation of wild-land fire activity. By early May, we will have a full complement of over 760 trained MNR fire fighters, with a further 320 fire fighters available from the private sector to assist us as required.

The Speaker (Hon. Dave Levac): Answer?

Hon. Bill Mauro: In addition, we have nine heavy water bombers, three Twin Otter medium water bombers, 13 initial attack helicopters—

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

Hon. Bill Mauro: —seven bird dog aircraft and 10—

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

Supplementary?

Ms. Daiene Vernile: Thank you to the minister for his response and his dedication to ensuring Ontario is prepared for the forest fire season.

Last week our government introduced the 2015 budget, our plan for building Ontario up. In response, the leader of the third party made some very startling accusations. She told the Sudbury Star, “Emergency forest firefighting is being cut.... In 2012-13 it had a budget of \$180 million, then it went down to \$79.4 million. Now it's going down to \$69.8 million.”

These numbers are very startling, and many Ontarians who heard that quote from the leader of the third party might be led to believe that our province is reducing our commitment to fighting forest fires. Could the minister please explain to the members of this House exactly how our government funds emergency forest firefighting?

Hon. Bill Mauro: I want to thank the member for the question. It is important to set the record straight and address the fearmongering that's been going on across northern Ontario by the leader of the third party. This is exactly the same approach that the previous leader of the NDP undertook back in 2007.

The quote was this: “In 2012-13, it had a budget of \$180 million. Then it went down to \$80 million. Now it's going down to \$69 million.” Of course, that was probably

the worst firefighting season in the history of northern Ontario or Ontario as a province.

The leader of the third party should know—and if she doesn't, she should do a little bit more homework—that there is always a number for emergency forest fire-fighting in the budget, and then on an as-needed basis. If you should have a severe forest fire season, you go back, the Treasury Board gives you the money overnight, things happen and we're ready. This is fearmongering at its worst.

1150

The Minister of Health just finished expressing his comments in terms of what happened with the health care file in Sudbury. The leader of the third party did the same thing in Sudbury when it came to emergency forest fire preparedness. This is wrong, fearmongering at its worst, and I felt—

The Speaker (Hon. Dave Levac): Thank you.
New question.

HOUSING SERVICES CORP.

Mr. Ernie Hardeman: Speaker, my question is to the Premier.

Under your government the debt has doubled and the waiting list for social housing has grown to 165,000 families. Ontario can't afford to waste social housing dollars, but that's exactly what's happening. Every dollar the Housing Services Corp. spends is a dollar that's intended to build, repair and operate social housing. It's a public dollar taken from social housing providers by over-charging them for natural gas and insurance.

Premier, will you allow social housing providers to opt out of the Housing Services Corp. so they can save millions of dollars for their social housing?

Hon. Kathleen O. Wynne: Minister of Municipal Affairs and Housing.

Hon. Ted McMeekin: I think we've answered that question a couple of times already, but let me take another stab at it.

The Housing Services Corp. was established by the official opposition when they were actually in government. They put in place a pooling mechanism to service municipalities and to provide savings. That's worked reasonably well. There are some concerns that have been raised by the member opposite which I concur with, and we need to look at those. That's why we initiated some changes with the Housing Services board and are currently undertaking with them an independent review of their operation.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Ernie Hardeman: My question is back to the Premier—and I would just say to the minister: Not only did you not answer today; you've never answered it before when I asked.

Last week's budget did not contain a single new dollar for social housing. We have put forward a solution that would give housing providers millions more for affordable housing without adding significantly to your deficit:

simply allowing housing providers to purchase natural gas and insurance at the best price that they can get rather than forcing them to buy through the Housing Services Corp. Premier, will you agree to let them opt out so those millions can go to help families in need of social housing?

Hon. Ted McMeekin: Again, Mr. Speaker, when you talk about housing solutions, their solution in government was to download housing to municipalities. We're still working as hard as we can to recover from that mess that they created. And now they're pulling the fire alarm on a fire that they set when they put the Housing Services Corp. in place.

We're going to do this right. There are some legitimate concerns that have been raised and the member opposite knows we're addressing them. When the report comes in from the independent consultant, if there are changes that need to be made, you can be sure we'll make them.

Interjections.

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

Interjections.

The Speaker (Hon. Dave Levac): Order. Start the clock.

WORKPLACE SAFETY

Ms. Jennifer K. French: My question is to the Minister of Labour. On February 8, a Durham firefighting student named Adam Brunt lost his life in an accident during unregulated private fire safety training. Tragically this was not an isolated incident, as volunteer firefighter Gary Kendall was killed during the same type of training less than five years before.

Following Adam's death, I called on the minister to take action and regulate this industry before another accident occurred. But the response that I received was nothing but a laundry list of existing legislation that does not apply to these firefighter trainees. These were accidents, but if we allow the situation to continue it becomes neglect. Will the minister take action and commit to regulating the private safety training industry today?

Hon. Kevin Daniel Flynn: Certainly our condolences go out to the families and to the colleagues of the people who were tragically killed as they were training to ensure that they had the skills necessary to ensure that when they were called upon to respond as first responders, they indeed had those skills; they'd taken that training.

I did receive correspondence from the member opposite, and I tried to provide her, I think, with the best advice that I had received on the best way to proceed with this. There's a number of angles to this. Obviously, there's an educational component. There's a labour component. There's a training, colleges and universities component as well.

We're taking it extremely seriously in a number of ways. We know that we have to come to grips with this issue in a way that ensures that those people who choose to enter the field of emergency preparedness are indeed able to train in a safe environment.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Jennifer K. French: Tomorrow is the National Day of Mourning. It is a day when we remember those we've lost in workplace accidents and commit to doing everything in our power to prevent future accidents from occurring.

Adam Brunt was not yet a worker, but he was going to be. Tomorrow, his loss will be mourned.

Speaker, I will ask again: Will the minister commit to regulating the private fire safety training industry before another senseless and preventable loss occurs?

Hon. Kevin Daniel Flynn: I do appreciate the member drawing attention to the day of mourning for all workers in the province of Ontario and, indeed, across this country, who have lost their lives when they simply went to work in the morning.

I can tell the member opposite that the issue is still under investigation. The incidents that took place, in the last incident—certainly the details are being investigated in the way they should. We are working with training, colleges and universities to see what more can be done.

As I said, these individuals need to have the best training they can possibly have. We need to ensure that that training is done in as safe as possible an environment as we possibly can.

CORRECTION OF RECORD

The Speaker (Hon. Dave Levac): A point of order, the Minister of Natural Resources and Forestry.

Hon. Bill Mauro: I'd like to correct my record. I said earlier—when mentioning that I believe the leader of the third party was fearmongering about forest firefighting, I referenced comments that she had made in Sudbury; I meant to say comments she had made in Thunder Bay.

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

VISITORS

Mr. Jagmeet Singh: I want to introduce in the House—they may still be here; some of them may have left—members of the Canadian Beverage Association: Ron Soreanu, John O'Leary, Neil Antymis, John Chalinor, Jim Goetz, Brandon Ashmore, Carolyn Fell and Alison Bing.

The Speaker (Hon. Dave Levac): I suspect deeply that the former Prime Minister misses question period.

There are no deferred votes. This House stands recessed until 1 p.m. this afternoon.

The House recessed from 1158 to 1300.

MEMBERS' STATEMENTS

MINISTER'S COMMENTS

Ms. Lisa M. Thompson: I rise today to draw your awareness to a very serious situation. I think all of you in this House would agree that there's nothing more hon-

ourable than being elected by constituents to represent them here at the Ontario Legislative Assembly. We cannot take that responsibility for granted, nor should we be playing games with it. Unfortunately, there are a number of people from Goderich, from my riding of Huron-Bruce, who are furious with a particular member who has chosen to play games with a devastating event that wreaked havoc on their community in August 2011.

Last week, in response to a sincere question, the Minister of the Environment and Climate Change chose to possibly mock me by saying, "If you do not support this cap-and-trade, would you like to expose your constituents to another tornado?" I'm paraphrasing a notch, Speaker, but that was the gist of it. The people in Goderich are furious, and they say, "How dare an elected official make fun of a devastating event that absolutely tore a town and families apart?"

Speaker, I expect better of the Minister of the Environment and Climate Change, and I do ask sincerely for an apology for the town of Goderich.

RIDING OF WINDSOR-TECUMSEH

Mr. Percy Hatfield: Good afternoon, Speaker, and welcome to this local newscast. Let's start off with a good-news story: For the eighth time in the past 10 years, the town of Tecumseh has ranked within the top 10 of Canada's safest communities. Statistics Canada does the ranking, and for safe communities with more than 10,000 residents, Tecumseh is rated number 6 in the country.

Essex county Warden Tom Bain is recovering from a nasty spill while jogging one of his racehorses. Warden Bain suffered four broken ribs, a crushed collarbone and a broken bone in his back. Tom, we need you. Get well soon. We're thinking of you up here at Queen's Park.

And we're thinking of the mayor and councillors in Leamington as well, Speaker. Condolences go out to the family of Leamington Councillor Rick Atkin. Rick died suddenly of natural causes last week, and we will miss him in our region.

Tomorrow, as you know, is the National Day of Mourning. Too many workers continue to be killed on the job. We must do more to make workplace safety a priority in this province. Ceremonies highlighting this will be held across Ontario tomorrow. I'll be here and will miss the one in Windsor, but later this year I hope to introduce a private member's bill that will call for the lowering of flags at all schools, hospitals, municipal buildings, colleges and universities on the Day of Mourning.

That, Speaker, is the latest news from Windsor-Tecumseh. Back to you on the anchor desk.

The Speaker (Hon. Dave Levac): Thank you. I'm kind of liking this.

CHRONIC OBSTRUCTIVE PULMONARY DISEASE

Mrs. Kathryn McGarry: Today I rise to discuss a constituent of mine who faces a daily battle to breathe. Dean Sellers is a resident of Cambridge who suffers from

chronic obstructive pulmonary disease, or COPD, which inhibits his ability to live a normal life.

COPD is a disease causing chronically poor airflow to the lungs, making it extremely difficult to breathe. COPD tends to worsen over time.

The Ontario Lung Association states that over 850,000 Ontarians aged 35 or older suffer from COPD; that includes my son Rory, now age 35. They struggle with each breath they take. The Ontario Lung Association is raising awareness about COPD and encouraging Ontarians to have a spirometry test, which is effective in early diagnosis—key to treatment later on.

Dean's COPD has deteriorated and now he has just 14% lung capacity. He requires an oxygen tank to breathe, but even then it's difficult.

Dean's family organized a fundraiser on April 18 at the Cambridge Newfoundland Club to raise money to help him and his wife, Sue, to cope with this disease. Dean is currently awaiting a double lung transplant, and he is looking forward, as he told me that evening, to spending time with his children and grandchildren for many years to come.

Dean's story reminds us of the importance of organ donation. Only 25% of Ontarians are registered as organ donors, and I want to encourage all Ontarians to sign up today at beadoner.ca. One organ donor can save eight lives.

SOLDIERS OF SONG

Mr. Randy Pettapiece: This weekend, I had the privilege of attending the Soldiers of Song performance at the Listowel Legion. Their performance was a tribute to the Dumbells, the pioneers of sketch comedy. In 1917, around Vimy Ridge, a group of soldiers came together to form a comedy and musical troop called the Dumbells. They entertained Canadian troops during the First World War with humorous songs and sketches about life in the trenches.

After the war, the Dumbells toured Canada as professional entertainers. They became the first-ever Canadian production to score a hit on Broadway. The Dumbells' journey is now being celebrated in Dr. Jason Wilson's musical play *Soldiers of Song*.

Soldiers of Song is a Canadian theatre show that travels around the world celebrating the Dumbells. The show was a wonderful tribute to the soldiers who entertained their comrades and boosted morale through the First World War.

I would like to thank the Listowel Legion and the North Perth arts council for bringing the show to Perth-Wellington.

I would also like to recognize Listowel native Andrew Knowlton, who performs in the show. I would encourage everyone to go and see the *Soldiers of Song* and learn more about these Canadian entertainers.

MARIE CHARETTE-POULIN

Mr. Glenn Thibeault: I rise today on behalf of the people of Sudbury to recognize Senator Marie Charette-

Poulin, who stepped down as senator for the northern Ontario region on April 17 due to health reasons.

Senator Charette-Poulin was born and raised in Sudbury and, of course, in Haileybury as well. Before being appointed to the Senate in 1995, she had an exemplary career as a public servant. She founded the CBC's northern Ontario French services, as well as the radio station CBON. She later went on to serve, among other roles, as the vice-president of the CBC and the Deputy Clerk of the Privy Council. In the Senate, she was always an advocate for northern Ontario and in particular our francophone community in the north. In 2006, she became the first francophone woman to be president of the Liberal Party of Canada.

Merci à la sénatrice Charette-Poulin pour donner la parole à la communauté franco-ontarienne au nord de l'Ontario. Les gens de Sudbury et du nord de l'Ontario vous remercient pour vos années de service.

Mr. Speaker, there are many events that I could speak about Senator Charette-Poulin attending, but the one that I think was most important was the one last year which all of us attended at the co-operative funeral hall: the renaming of a new memorial for all of our fallen soldiers who were killed in Afghanistan. That was something that Senator Charette-Poulin was very proud to attend, and we all thank her for her years of public service.

LEADERCAST

Mr. Steve Clark: I rise to celebrate a great initiative that has truly captured the hearts of leaders of Leeds-Grenville. On May 8, hundreds of people from my riding and beyond will gather at Centennial Road Church to take part in Leadercast 2015.

I've had the privilege of attending the Brockville Leadercast in the past. It is truly an inspiring day. Speaker, that remarkable turnout that we had, the 400 people, is a real tribute to the hard work of local organizers, but it also says something about our community. Leeds-Grenville is renowned as a place where people roll up their sleeves to support a good cause. The reason is, we're blessed with so many people ready to accept the responsibility of leadership. They come from all walks of life and contribute in many ways, but they share a common trait: the desire and courage to be a champion for positive change.

I'm a great supporter of Leadercast because the message from the incredible lineup of speakers is all about empowering people to be even more effective leaders. This year's theme, "The Brave Ones," has speakers that include Peyton Manning, Malala Yousafzai and Rudy Giuliani.

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Unfortunately, a previous commitment has caused me not to be able to attend this year's Leadercast, but to those who are attending, I want to thank you for taking time to be involved. I'm so excited to see what great things Leadercast 2015 inspires you to do.

RAIL SAFETY

M^{me} France Gélinas: I'm happy to rise again today to draw attention to my constituents in Gogama, who are trying to work through the aftermath of the bitumen spill that occurred in their community on March 7.

For people down here, Gogama is easy to forget, but for the people of Gogama, as the ice starts to melt and the water in the bay shows signs of oil floating on top, the worries are constant. Local citizens have questions about their community's future.

As a community on the shore of the Makami River and the beautiful Lake Minisinakwa, their future lies in that water's health and its ability to continue to support surrounding wildlife and their environment. The people of Gogama are asking for support from their provincial government. They want help with the environmental assessment and all this data and the interpretation of it. They want help putting a dollar figure on their loss. They want their provincial governments to pay attention to them and acknowledge that they exist, that they are struggling right now and that they need help.

Right now, Gogama, all by itself, is trying to hold CN to account—a community of 200 strong holding a multi-million-dollar corporation to account. This is a David-and-Goliath battle. The provincial government needs to step in. It is the responsibility of the provincial government to hold CN to account.

KINGSTON GETS ACTIVE MONTH

Ms. Sophie Kiwala: I rise today to tell you about a wonderful initiative in my community called Kingston Gets Active Month. Sponsored by Canadian Sport for Life Kingston and funded by the Ministry of Tourism, Culture and Sport, the program challenges us in four simple ways to eat healthier, connect more, be more mindful and get more active.

"Being healthy" could mean using more local fresh fruits and vegetables for their nutrients and drinking more water.

"Connecting more" might mean volunteering with an organization or a charity, or joining a YMCA or sports club.

If you work behind a desk, "being mindful" might involve getting up and changing positions every few minutes.

"Being more active" could mean leaving the car at home or walking or using a bike instead, or it could mean squeezing a walk into your work day.

This month, I encouraged members of the public to join me on an hour pre-lunchtime walk and chat, and I hosted two public hikes at a local conservation area. I feel wonderful having done it, and I'm proud to say that I've done almost 7,000 steps today. I'm determined to try and continue. I'm happy that so many local businesses and agencies joined in to offer free activities for people of all ages during Kingston Gets Active Month.

I want to congratulate the wonderful Canadian Sport for Life team—Lara Paterson, Mary Jane Gordon, Denita

Arthurs, Chris Eveleigh, Ashley Johnson, Kristin Côté, Linda Whitfield and Jennifer Ashbury—who have worked so hard to foster life-long health and wellness by increasing the opportunities for play and physical activity in our great community. Merci.

EARTHQUAKE IN NEPAL

Mr. Shafiq Qaadri: I rise on behalf of all members of the Legislature in all three parties to extend our heartfelt prayers, condolences and pledges of support to the people of Nepal. As you will know, very recently they suffered a once-in-a-century-level earthquake, apparently 7.8 on the Richter scale. The imagery and the videos and the testimonials are simply heartbreaking.

So far, we understand that the death toll exceeds 5,000. The damage to the cultural artifacts, to the buildings, to the already modest infrastructure of the country and its capital, Katmandu, as well as surrounding areas, is perhaps of epic proportions.

The government of Canada has stepped up to the plate. We thank them for the \$5-million commitment. And they've dispatched the DART team, the disaster relief team.

I can tell you that right in Etobicoke we house Global-Medic, which is perhaps an echo of the DART disaster relief team. They have also dispatched food and aid and people on the ground and personnel and water purification etc.

I would simply say, on behalf once again of the people of Ontario to the people of Nepal: We stand with you in your time of need.

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

Before I move on to routine proceedings, I want to bring clarification again to the group. In rotation of statements, that is a routine proceedings process. For clarity purposes, we do a rotation under agreement. If someone else wants to move—the Speaker does not have the authority to make changes in that process. If someone else does not stand up as a result of that—and I inadvertently called it a game of chicken, so that you understand—if no one stands up, statements are finished.

So to be clear, if you seek it, I'm giving you the advice to why not just send a note to somebody saying, "Would you mind if I?" It would be beneficial because if it gets into a game of chicken, we could be losing many statements like the ones we've heard today. So I'm asking for your co-operation in staying with the routine proceedings unless there's some reason that you are compelled that have you to do that.

PETITIONS

ONTARIO DRUG BENEFIT PROGRAM

The Speaker (Hon. Dave Levac): The member from Huron-Bruce is chomping at the bit.

Ms. Lisa M. Thompson: I slipped the clutch there; that's what happened. Thank you very much, Mr. Speaker.

"To the Legislative Assembly of Ontario:

"Whereas Health Canada has approved the use of Soliris for patients with atypical hemolytic uremic syndrome (aHUS), an ultra-rare, chronic and life-threatening genetic condition that progressively damages vital organs, leading to heart attack, stroke and kidney failure; and

"Whereas Soliris, the first and only pharmaceutical treatment in Canada for the treatment of aHUS, has allowed patients to discontinue plasma and dialysis therapies, and has been shown to improve kidney function and enable successful kidney transplant; and

"Whereas the lack of public funding for Soliris is especially burdensome on the families of Ontario children and adults battling this catastrophic disease;

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

"Instruct the Ontario government to immediately provide Soliris as a choice to patients with atypical hemolytic uremic syndrome and their health care providers in Ontario through public funding."

I totally agree with this petition: I'll affix my signature and send it to the table with Ishika. Thank you very much.

OFF-ROAD VEHICLES

M^{me} France Gélinas: I have this petition that was collected by Aki, Joanne and Lilian Tarvudd from Dew Drop Road in my riding. It reads as follows:

"Whereas the NDP MPP for Timiskaming–Cochrane, John Vanthof, has introduced Bill 46 in the Legislative Assembly of Ontario so that UTVs (utility task vehicles) would be treated like all-terrain vehicles (ATVs) by the Highway Traffic Act;...

"Whereas this bill will have positive economic impact on clubs, manufacturers, dealers and rental shops and will boost revenues to communities promoting this outdoor activity;"

They "petition the Legislative Assembly of Ontario as follows:

"To vote in favour of MPP Vanthof's Bill 46 to allow UTVs the same access as ATVs in the Highway Traffic Act."

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

STUDENT SAFETY

Mrs. Kathryn McGarry: I have a petition addressed here to the Legislative Assembly of Ontario.

"Whereas there are no mandatory requirements for teachers and school volunteers to have completed CPR training in Ontario;

"Whereas the primary responsibility for the care and safety of students rests with each school board and its employees;

"Whereas the safety of children in elementary schools in Ontario should be paramount;

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

"To work in conjunction with all Ontario school boards to ensure that adequate CPR training is available to school employees and volunteers."

I agree with the petition, affix my signature and give it to page Jae Min.

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BODIES REVEALED EXHIBIT

Mr. Jack MacLaren: Danielle Zhu and Jane Pang of the Falun Gong have asked me to read the following petition:

"To the Legislative Assembly of Ontario:

"Whereas Bodies Revealed in Niagara Falls is displaying dead, skinned human bodies in different poses that may have been murdered by police in China;

"Whereas the organizers cannot produce any consent papers from relatives and even disclaim that they cannot independently verify that [the bodies] do not belong to persons executed while incarcerated in Chinese prisons;

"Whereas Ontario residents want these bodies seized for investigations and for family reunification;

"Whereas the Ontario chief coroner refuses to seize the bodies because the deaths occurred outside the province;

"Whereas states like Hawaii have passed legislation prohibiting the display of dead human bodies (including plastinated bodies) for commercial profit. Legislators stated: 'While the exhibit is informative, its educational or health-related values do not outweigh the moral and ethical concerns regarding the possible exploitation of human beings.';

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

"Demand the chief coroner to seize the bodies immediately and not allow them to leave Ontario;

"Pass legislation to prohibit the display of dead human bodies (including plastinated bodies) for commercial profit."

I agree with this petition. I will affix my signature and give it to page Madison to take to the desk.

ONTARIO NORTHLAND TRANSPORTATION COMMISSION

Mr. John Vanthof: "To the Legislative Assembly of Ontario:

"Whereas northern Ontario communities are connected across long distances by bus service; and

"Whereas the ONTC bus service is the only form of public transportation available to many northern Ontario residents; and

"Whereas reduction of customer service and the closure of stations will cause deterioration of the overall system of public transportation of passengers and goods in northeastern Ontario; and

“Whereas the government of Ontario committed to providing enhanced bus service to alleviate the loss of the ONTC passenger rail service;

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

“Ontario Northland Transportation Commission bus service must be enhanced to ensure reliable and continuous accessibility including uniform provision of adequate public transportation for all communities and people of northern Ontario.”

I wholeheartedly agree, sign my signature and give it page Afiyah.

WATER FLUORIDATION

Mrs. Kathryn McGarry: I have a petition here addressed to the Ontario Legislative Assembly.

“Whereas fluoride is a mineral that exists naturally in virtually all water supplies, even the ocean; and

“Whereas scientific studies conducted during the past 70 years have consistently shown that the fluoridation of community water supplies is a safe and effective means of preventing dental decay, and is a public health measure endorsed by more than 90 national and international health organizations; and

“Whereas dental decay is the second-most frequent condition suffered by children, and is one of the leading causes of absences from school; and

“Whereas Health Canada has determined that the optimal concentration of fluoride in municipal drinking water for dental health is 0.7 mg/L, providing optimal dental health benefits, and well below the maximum acceptable concentrations; and

“Whereas the decision to add fluoride to municipal drinking water is a patchwork of individual choices across Ontario, with municipal councils often vulnerable to the influence of misinformation, and studies of questionable or no scientific merit;

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

“That the ministries of the government of Ontario adopt the number one recommendation made by the Ontario Chief Medical Officer of Health in a 2012 report on oral health in Ontario, and amend all applicable legislation and regulations to make the fluoridation of municipal drinking water mandatory in all municipal water systems across the province of Ontario.”

I agree with this petition, affix my name and give it to page Ethan.

PESTICIDES

Mr. Todd Smith: This is on behalf of many in our agricultural community.

“To the Legislative Assembly:

“Whereas the government of Ontario is proposing to make regulatory changes to the Pesticides Act that will have a considerable negative impact on virtually all of Ontario’s corn and soybean farmers;

“Whereas comments on the proposed regulations need to be submitted by May 7, 2015; yet the Ministry of Agriculture, Food and Rural Affairs plainly states on their website that ‘[t]he optimum planting day [for corn] is on or before May 7 in southwestern Ontario and May 10 in central and eastern Ontario. Delaying planting past the optimum date can result in yield reductions averaging about 1% per day of delay in May.’;

“Whereas the ministry’s website also says: ‘The highest yields of soybeans are obtained from early plantings, generally the first 10 days of May. Later plantings are likely to incur significant reductions in yield ...’;

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

“Instruct the Ministry of the Environment and Climate Change to extend the comment period on EBR posting number 012-3733 beyond the planting season for corn and soybeans as defined by Agricorp planting deadlines to allow farmers to farm, and be properly consulted on these proposed regulations that will significantly impact their livelihoods.”

I agree with this. I will sign it and send it to the table with page Joshua.

HOSPITAL SERVICES

Mr. Percy Hatfield: I have a petition addressed to the Legislative Assembly of Ontario.

“We request that the Legislative Assembly of Ontario keep the obstetrics unit open at Leamington District Memorial Hospital.”

I fully agree, Speaker. I will sign my name and give it to page Joshua to bring up to the desk.

STUDENT SAFETY

Mrs. Cristina Martins: I rise this afternoon in the House to read this petition that is addressed to the Legislative Assembly of Ontario.

“Whereas there are no mandatory requirements for teachers and school volunteers to have completed CPR training in Ontario;

“Whereas the primary responsibility for the care and safety of students rests with each school board and its employees;

“Whereas the safety of children in elementary schools in Ontario should be paramount;

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

“To work in conjunction with all Ontario school boards to ensure that adequate CPR training is available to school employees and volunteers.”

I agree with this petition. I’m going to affix my name to it and send it down to the table with Afiyah.

OFF-ROAD VEHICLES

Mr. John Yakabuski: I have a petition here for the Legislative Assembly of Ontario:

“Whereas it has been over a decade since regulation 316/03 of the Highway Traffic Act has been updated to recognize new classes of off-road vehicles and a motion to do so passed on November 7, 2013, with unanimous support of the provincial Legislature;

“Whereas owners of two-up ATVs and side-by-side UTVs deserve clarity in knowing which roadways and trails are legal for use of these off-road vehicles; and

“Whereas owners should be able to legally use their vehicles to access woodlots, trails and hunting and fishing destinations;

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

“That private member’s Bill 58, which seeks to update the Highway Traffic Act to include new classes of all-terrain and utility task vehicles, receive swift passage through the Legislature.”

I support this petition, affix my name to it and send it down with page Ryan.

ALZHEIMER’S DISEASE

Ms. Peggy Sattler: This is a petition 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 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 totally support this petition. I affix my name to it and will give it to page Jae Min to take to the table.

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TERRY FOX DAY

Ms. Soo Wong: I have a petition addressed to the Legislative Assembly.

“Whereas on March 26, Bill 61, the Terry Fox Day Act, passed second reading with unanimous support from the Ontario Legislature;

“Whereas if passed at third reading before the Legislature rises in June, Bill 61 will proclaim the second Sunday after Labour Day in 2015, September 20, as Ontario’s first Terry Fox Day;

“Whereas the second Sunday after Labour Day is the day on which the Terry Fox Run is traditionally held, and September 20, 2015, marks its 35th anniversary;

“Whereas on November 27, 2014, Terry Fox’s home province of British Columbia passed similar legislation proclaiming this same day as Terry Fox Day starting this year;

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

“That the Legislative Assembly move quickly to pass Bill 61 at third reading before the end of the current session, ensuring that on September 20, 2015, Ontarians can celebrate Terry Fox Day.”

I support the petition and I will give my petition to page Misha.

TAXATION

Mr. Robert Bailey: This is a petition addressed to the Legislative Assembly of Ontario:

“Whereas the Liberal government has indicated they plan on introducing a new carbon tax in 2015; and

“Whereas Ontario taxpayers have already been burdened with a health tax of \$300 to \$900 ... that doesn’t necessarily go into health care, a \$2-billion smart meter program that failed to conserve energy, and households are paying almost \$700 more ... for unaffordable subsidies under the Green Energy Act; and

“Whereas a carbon tax scheme would increase the cost of everyday goods including gasoline and home heating; and

“Whereas the government continues to run unaffordable deficits without a plan to reduce spending while collecting \$30 billion more annually in tax revenues than 11 years ago; and

“Whereas the aforementioned points lead to the conclusion that the government is seeking justification to raise taxes to pay for their excessive spending, without accomplishing any concrete targets;

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

“To abandon the idea of introducing yet another unaffordable and ineffective tax on Ontario families and businesses.”

I agree with this and will affix my signature and send it down with Chloe.

ORDERS OF THE DAY

ONTARIO SOCIETY
FOR THE PREVENTION
OF CRUELTY TO ANIMALS
AMENDMENT ACT, 2015
LOI DE 2015 MODIFIANT
LA LOI SUR LA SOCIÉTÉ
DE PROTECTION DES ANIMAUX
DE L'ONTARIO

Resuming the debate adjourned on April 13, 2015, on the motion for second reading of the following bill:

Bill 80, An Act to amend the Ontario Society for the Prevention of Cruelty to Animals Act and the Animals for Research Act with respect to the possession and breeding of orcas and administrative requirements for animal care / *Projet de loi 80, Loi modifiant la Loi sur la Société de protection des animaux de l'Ontario et la Loi sur les animaux destinés à la recherche en ce qui concerne la possession et l'élevage d'épaulards ainsi que les exigences administratives relatives aux soins dispensés aux animaux.*

The Acting Speaker (Mr. Rick Nicholls): Pursuant to the order of the House dated April 22, 2015, I am now required to put the question.

Mr. Naqvi has moved second reading of Bill 80, An Act to amend the Ontario Society for the Prevention of Cruelty to Animals Act and the Animals for Research Act with respect to the possession and breeding of orcas and administrative requirements for animal care. Is it the pleasure of the House that the motion carry? I believe I heard a no.

All those in favour, please say "aye."

All those against, please say "nay."

In my opinion, the ayes have it.

Call in the members. There will be a five-minute bell.

I have received a notice from the government House leader to the Speaker of the Legislative Assembly: "Pursuant to standing order 28(h), I request that the vote on second reading of Bill 80 be deferred until deferred votes on Tuesday, April 28, 2015."

Second reading vote deferred.

ONTARIO RETIREMENT PENSION
PLAN ACT, 2015
LOI DE 2015 SUR LE RÉGIME
DE RETRAITE DE LA PROVINCE
DE L'ONTARIO

Ms. Hunter moved third reading of the following bill:

Bill 56, An Act to require the establishment of the Ontario Retirement Pension Plan / *Projet de loi 56, Loi exigeant l'établissement du Régime de retraite de la province de l'Ontario.*

The Acting Speaker (Mr. Rick Nicholls): Debate?

Hon. Mitzie Hunter: Mr. Speaker, I'm pleased to rise today for the third reading of Bill 56, the Ontario Retirement Pension Plan Act, 2015.

I want to begin by thanking the members of this House for the thoughtful debate that has taken place on this important piece of legislation. The ORPP is a central part of the government's plan to build Ontario up. We value the input that we have received from all members of the House to date. I would particularly like to thank the members of the Standing Committee on Social Policy for their feedback and contributions to the legislative process. In particular, I would like to express my sincere thanks to the member from Etobicoke North for his leadership and assistance in shepherding this bill through the committee process. Finally, I would also like to express thanks to the many groups that took the time to share their insights with members of the committee during public hearings.

Since assuming the role of the Associate Minister of Finance responsible for the ORPP, I've been meeting with individuals and stakeholders from across the province to discuss how to ensure the ORPP is the best plan possible for the people of Ontario. I was pleased to see many of those groups and others come to the Legislature to discuss the importance of enhancing retirement security.

Today, I'm pleased to once again have the chance to highlight the positive impact of this bill for Ontarians. This bill is a major step forward in fulfilling our commitment to establishing the ORPP by 2017. This legislation is a key step forward in addressing the retirement savings challenge facing Ontarians today. It would give the government the tools it needs to ensure that working Ontarians are able to achieve the retirement security they deserve.

Over the past few months, I've had the pleasure of travelling across the province to speak with Ontarians about our government's plan. I've spoken with a wide range of individuals, families, organizations, young workers, pension experts, businesses, labour groups and associations from all corners of the province. Throughout all these conversations, one thing has been very clear: People are concerned about their retirement. I have heard time and time again that there is a gap between what people are able to save and what they will need in retirement. Many people are worried they will outlive their savings. Some are concerned that they may never be able to retire at all. This concern is exactly why we've introduced this bill: to move to close this gap and help give people in this province the financial security they deserve in retirement. Passing Bill 56 is a critical step to giving millions of Ontarians the retirement security they want and need.

Bill 56 lays out the foundation for the ORPP and would commit the government to establish the plan by January 2017. It has a framework for key design parameters and includes a requirement to establish an entity to administer the plan. Once implemented, the ORPP would expand pension coverage to millions of workers and ensure that Ontarians have a secure retirement income floor that they can rely on. The people of Ontario need this plan. This plan will give people confidence in their retirement future.

The realities of life today for the workforce are much different than they were in our parents' generation. People are more mobile than ever before. On average, workers can expect to change employers about five times throughout their careers. This makes consistent participation in a workplace plan difficult. As well, the proportion of Ontarians with workplace pension plan coverage is low and is getting lower. In 2012, only 34% of Ontario workers had a workplace plan. The numbers are even lower when you look at the private sector, where only 28% are benefiting from membership in a workplace pension plan.

1340

Young people are particularly disadvantaged when it comes to workplace pension plans. Their working lives involve multiple jobs, sometimes temporary or part-time, so they have a patchwork of pension coverage at best. In 2012, only about one quarter of workers aged 25 to 34 had workplace plans, compared to nearly half of workers aged 45 to 54. Young people today worry that they might never achieve the security their parents' generation had.

With low workplace pension coverage, people must turn elsewhere, so they rely more heavily on personal savings. However, study after study shows us that people are not taking advantage of voluntary retirement savings vehicles. In 2012, 81% of available TFSA room is currently unused. In 2013, there was approximately \$790 billion in unused RRSP room in Canada—about \$300 billion in Ontario alone.

Studies from major financial institutions including CIBC, RBC, BMO and Sun Life have shown growing numbers of Ontarians who have not been saving sufficiently. In a recent poll, RBC found that only 39% of respondents put money away for retirement in 2014, and 30% had not begun saving at all. BMO found that one third of Canadians have less than \$10,000 in savings. Sun Life Financial found that 60% of Canadians now expect to work past 65, up from 48% in 2008.

For those who do manage to save, high management fees, low interest rates and unpredictable market performance have led to lower returns on their investments. Add to this the fact that lifespans are increasing. A 20-year-old today can expect to reach age 90, and one in 10 is expected to live to 100.

While increasing life expectancy is a sign of higher living standards and better health outcomes—something we should be proud of, Mr. Speaker—it also places more pressure on personal savings, creating a need for them to stretch further, so those who have managed to put away money are worrying that they might actually outlive their savings. Many of the Ontarians I spoke to fear that they will never be able to retire at all, while others are concerned that the physically demanding nature of their jobs will prevent them from continuing to work before they are financially prepared for retirement.

What is clear is that our 20th-century system is not meeting the needs of our 21st-century economy. This is deeply concerning for our government. We know that pensions are a significant economic driver for communities across Ontario.

A 2012 Boston Consulting Group study found that, on average, 14 cents of every dollar of income in Ontario communities comes from pensions. Over the next 20 years, the number of seniors in Ontario will almost double, and this is a growing percentage of the population which faces low pension coverage and inadequate savings. They will spend less.

Less spending could slow consumption and growth. This will put pressure on our economy and our publicly funded institutions, like health care and education. On an individual level, that's concerning for future seniors, whose standards of living will decline. Collectively, it has the potential to compromise our long-term economic prosperity. That's not good for people. That's not good for business. That's not good for the economy.

Ontarians expect leadership and action to strengthen retirement security for Ontario's workers. For younger generations, personal savings will have to stretch over a retirement period that is likely to last several decades. After a lifetime of contributing to our 21st-century economy, they will need a plan to provide them with security in their 21st-century retirement.

In Canada, with the Canada Pension Plan, we already have a savings vehicle that's supporting a modern and mobile labour force. Unfortunately, the federal government has shut down any and all discussions on enhancements. Mr. Speaker, in the absence of a CPP enhancement, our government is taking action. The ORPP will build on the key features of the CPP and provide a predictable stream of retirement income for life. This will ensure that Ontarians have the retirement security they worked for, the security they've earned and the security they deserve. That sense of security is important for each Ontarian, for each business and for our economy as a whole.

The ORPP would be the first of its kind—a mandatory provincial pension plan—and would address the retirement needs of a modern, mobile, 21st-century workforce. The ORPP would aim to replace 15% of an individual's pre-retirement earnings, up to \$90,000. It would require the contribution rate to be the same for employers and employees, not exceeding 3.8% combined. Together with the current CPP, this would supplement personal savings and provide a secure retirement income floor for life.

The ORPP would also be designed to ensure that benefits are earned as contributions are made, so that the system is fair for all generations. And it would pool longevity and investment risk, protecting investments from volatile markets.

Mr. Speaker, I would like to highlight some of the key elements of the bill for members of this House. This bill lays out the rules for eligibility to participate in the ORPP. Contributions would be managed by a publicly administered entity at arm's length from government. As noted in the bill, the administrative entity would be responsible for enrolling eligible employees and employers into the ORPP; collecting, holding and investing contributions; and paying out retirement benefits. The 2015 Ontario budget, tabled last week by my honourable colleague the Minister of Finance, introduced the

legislation that would establish this entity: the Ontario Retirement Pension Plan Administration Corp.

As we move forward with the ORPP we have been mindful of the impact on business and we're taking steps to minimize those impacts. For instance, we outlined that the enrollment would occur in stages, starting with the largest employers, and contributions would be phased in over two years. We know that business owners care about the well-being of their employees; I saw that from speaking to many businesses. Yet it's more than that: They feel responsible to help the people who work for them to save for their retirement.

At committee hearings, a business owner from Burlington said that the ORPP "makes sense for Ontario, it makes sense for employees and it makes sense" for his business. He believes that "it's a reasonable cost given the benefit that it provides to our employees."

But the reality is that today the cost and administration involved in certain workplace pension plans have made it difficult, if not impossible, for some employers to offer them. The ORPP would allow employers—who may not otherwise be able to offer their employees the opportunity to contribute and to accumulate benefits—to help them save for their retirement years.

It is evident that greater security for workers translates into a more confident and productive workforce. Collectively, we know that increased retirement savings will contribute to economic growth and create jobs.

According to analysis from the former governor of the Bank of Canada, David Dodge, an enhancement of retirement savings will benefit the economy. In his 2014 report *Macroeconomic Aspects of Retirement Savings*, Dodge states that any short-term impact "will automatically be offset in part through the exchange rate and other structural adjustments and which should be offset by an easier monetary policy...."

Further, he said, "In the longer run, higher household saving would enhance growth of output and incomes."

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The research from BCG found that seniors with predictable streams of income are confident consumers. That is because receiving a set amount of money each month gives them the security to spend and contribute to their local communities.

As members of the House can see, the benefits of this plan are numerous. That is why we are working diligently towards 2017 to make the ORPP a reality. In order to get there, it is essential to work quickly and effectively.

As we move forward, we're continuing to leverage the expertise of the members of our Technical Advisory Group on Retirement Security, as well as our implementation lead, Michael Nobrega. I would like to extend thanks once again to these individuals for their advice, opinions and support.

Before I conclude, I would also like to offer thanks once again to the standing committee for its work in examining the framework legislation for Bill 56, and to those who presented to the committee. These perspec-

tives have given us lots to think about and will help inform the final design of the ORPP. We are designing the ORPP to support the province's modern workforce and want to ensure that Ontarians in every stage of their working lives are covered.

We recognize that all Ontarians share the need to save for retirement. The ORPP would be designed to strike a balance to ensure people are maximizing their benefits in the long term. What I can tell you is that we are building the best plan possible for the people of Ontario. We will be considering the feedback received from submissions and consultations and will announce conclusions on the key design questions for the ORPP shortly.

The ORPP would ensure that workers in multiple jobs or part-time jobs receive work benefits as much as possible from the ORPP. This is especially important for recent immigrants, like many in my riding of Scarborough–Guildwood, and persons with disabilities or young people who face barriers to securing well-paying jobs with workplace pension plans.

This government is taking leadership to ensure that Ontarians can achieve the secure retirement they deserve.

Passing the Ontario Retirement Pension Plan Act, 2015, would be a major step in helping working Ontarians address the undersavings challenge. Strengthening the retirement income system is our priority, and ensuring that everyone can afford to retire is part of the government's four-part plan for building Ontario up.

This bill is about securing our collective futures. It is about providing more certainty for the retirement futures of the people in this province. Once in place, the ORPP would help millions of Ontario workers retire with more financial security. And after a lifetime of contributing to the economy, we think people deserve a strong and secure retirement.

Mr. Speaker, I urge the members of this House to support the Ontario Retirement Pension Plan Act, 2015.

The Acting Speaker (Mr. Rick Nicholls): Questions and comments?

Mr. John Yakabuski: I appreciate the view of the Associate Minister of Finance. She has still yet to answer my question on how much it's going to be—you know that one I keep asking you, Minister?

Of course, we have indicated clearly on this side of the House that we don't share the view of the minister and we do not share the view of the government on the ORPP, and for some very good reasons. I met with some people last week from the CFIB and, boy, they're not very happy about the ORPP either. I spoke to some Home Hardware folks last week as well about what this is going to do to members of their organization and the employees in those companies.

This amounts to another tax on the wages of employees and another tax on to employers. The question is, what is the motivation for the government? You see, the Premier keeps saying she wants to make life easier for the middle class. Well, that's almost laughable when you see what this government has done in the last 12 years to that so-called middle class. Every time the people who

occupy that class turn around, this government is making it harder for them to get by, not easier. If they weren't taxing the you-know-what out of them—and with fees. You know, it doesn't matter what it is; little things here and there—not enough for something to go AWOL on. Just think of additions and licensing of your vehicle, all of those things that they've—you know the phrase—nickel and dined them to death over the last 12 years. But what it has done is made it harder for those individuals to put that money into savings so that they'll have a secure retirement because you, on this side of the House, can't seem to get enough of their money, and now you're going to tax them further with this ORPP.

I don't understand it. I don't think you people understand it. It's all political. It has nothing to do with what is right for the people.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mrs. Lisa Gretzky: It's my pleasure to rise and add comment to this as well.

I'd like to recognize the Associate Minister of Finance and some of the comments that she had about providing income security for Ontarians in their retirement years. Something that I've mentioned time and time again, when I've had an opportunity to get up and speak to the ORPP, is that we need to make sure that there's security for everyone, for those that work in the private sector who work 20, 25 or 30 years for a company and expect that there's a pension for them when they retire, only to have companies close up shop and move to another country, and now these people are without their pensions. So I think that the government needs to be looking at ways to secure their private pensions. We on this side are certainly in support of providing income security for all of Ontario. In fact, we think that this was something that could have been done through an enhancement to the CPP at the federal level. But because that hasn't been addressed now, we're looking at doing it at the provincial level.

Something else that's notable is that the cost of living has gone up. So not only do we need to make sure that everyone in Ontario has money for their retirement and can live comfortably, but we need to make sure that living is affordable. What we're seeing from the other side—from the government side—is that they are now looking to privatize hydro. That's certainly not going to help when we already have skyrocketing bills. We have—not just seniors—but, largely, seniors who are struggling to decide whether to keep the heat and lights on or whether they're going to eat for that day. Frankly, that's shameful. I would hope that the government side recognizes that a move to privatize hydro is not going to help that; it's going to make it harder for those in their retirement to be able to live comfortably.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mr. Shafiq Qadri: At the outset, I'd like to commend the Associate Minister of Finance, the Honourable Mitzi Hunter. I felt privileged to pinch-hit as her

parliamentary assistant to lead this particular bill, the Ontario Retirement Pension Plan Act, while also serving as PA to the Premier. I'd like to thank her staff member, Tiffany Blair, for educating me and allowing me to really immerse myself in the many, many different parameters.

If I might, Speaker—with your permission—just add perhaps what I would call a medical slant to this: We are in danger—or perhaps a privilege—of outliving our money, our savings. An individual born in the province of Ontario in 1900 had a life expectancy of approximately 40 to 50 years of age. An individual born today, as the minister has quite rightly cited, has something on the order of—and, of course, women always exceed it by four to five years, for reasons unknown—85 or 90 years. If a working life extends, for example, to 55 or 65—whatever the number is, and of course that too floats—we are now looking at approximately one third of our life on this planet without a stream of income. That is the reason, the basis, for the Ontario Retirement Pension Plan.

We, of course, on the government side would have been very pleased and honoured to work with other levels of government—most appropriately, of course, the Harper-Duffy Conservatives, but that was something not available to us. Our Premier—it took an entire year for them to even have face time, let alone negotiation time. As the Premier has very rightly said, if Stephen Harper will not lead the way, he must get out of the way. And Ontario is stepping up to the plate.

1400

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mr. Robert Bailey: I wanted to comment on the Associate Minister of Finance, but a couple of other members threw some acerbic remarks in there. Anyway, I'll rise to the occasion, and I won't bother commenting on those.

This is nothing but a tax grab, as one of the other members said. Many members of the CFIB oppose it. A number of other individuals in the private sector oppose it. I'm going to go and visit with one of the Liberal members when they go back to their ridings. I'd love to sit in—if they do go; maybe they go somewhere else, and they don't go home.

But I know what I hear in my riding from people who are seniors and who are worried that they can't afford these hydro prices that go up and other taxes that are increased. So, yes, if there's a concern out there by seniors that they're not going to be able to afford to live, the government should look in the mirror and look at themselves because this government, by a lot of their spending shenanigans, has contributed to that fear.

You've got eHealth, you've got Ornge, you've got the gas plant debacle—billions of dollars out the door. Taxpayers in this province who are still working have been left to pay for these debacles. Then you've got individuals who are concerned. I'm sure there are people who are concerned. I get older every day, myself. I'm approaching that as well.

I don't understand how they can go home to their ridings and look their constituents in the face; I honestly can't believe they do. I think they must go somewhere else in disguise, and they don't go back home, because I can't believe that their own residents, their own voters, won't hound them out of office. What they've done for the last 12 years—they should be ashamed of themselves. I don't mind saying so. I've been here and have witnessed a lot of it in the last eight years. They can say whatever they want, but the proof is in the pudding. That's exactly what's going on with this government. They're a debacle. They're a waste of time.

The Acting Speaker (Mr. Rick Nicholls): Back to the Associate Minister of Finance for her final comments.

Hon. Mitzie Hunter: Thank you, Speaker. I want to thank the member from Renfrew–Nipissing–Pembroke, the member for Windsor West, the member for Etobicoke North and even the member from Sarnia–Lambton for their comments.

I want to say that Bill 56 is about our government's commitment to establishing the ORPP for January 2017. This is about our collective futures; 75% of Ontario workers between the ages of 25 and 34 have no workplace pension plan. This is what government does at its best. It is about building Ontario up. This is about our collective futures.

When you think about it, with our younger workers, they might not even recognize what a pension is if it's something that, once they enter the workforce, they've never interacted with. We need to define what a pension is. I think the member from Sarnia–Lambton, when he says that it's a tax, is absolutely incorrect. This is not a tax. A pension, if you look it up in the dictionary, is actually contributions that are made by a worker, matched by their employer, and it is there for them in their retirement. This is part of their deferred compensation. This is a benefit to the workers in Ontario.

I would invite all members of this Legislature to really think about that mobile workforce of the future who will need a pension when they retire. We don't want people to retire without adequate income, because that has the potential to be destructive to our economy. We know that when people don't have adequacy in retirement that puts pressure on publicly funded programs. This is about our collective futures. This is about taking action now to ensure that our future seniors will have the adequate retirement income that they have worked for and that they deserve.

The Acting Speaker (Mr. Rick Nicholls): Further debate?

Mrs. Julia Munro: It's with recognition and respect for the public trust that I again enter in today's debate. I stand in my place today to speak against Bill 56, the Ontario Retirement Pension Plan Act.

I wish I could say I was hopeful that the Premier and her government members would listen, understand and adopt some of our recommendations—actually one out of 50 passed; one amendment—but this government gives me no reason to be hopeful. It has ignored speakers at

public hearings, ignored the small, medium and large business communities, ignored financial advisers, ignored the fundamental structural budget deficit they are actually feeding and ignored the people of Ontario when they say that clearly they cannot afford any more increases in the cost of living. To many, Bill 56 is a decision point: Do they stay in Ontario or leave for a lower-cost jurisdiction?

To clear the air, I want to dispel three main points the government cites in support of their proposed Ontario pension. The government has nearly succeeded in mischaracterizing the debate around retirement income security, but if you actually think about what members are repeating, their proof points do not make sense.

Without the requisite cost-benefit analysis that usually accompanies the proposal stage of such a fiscal initiative, we are asked to base our support on emotional arguments. By not coming forth with real data on this initiative, the Liberals succeed in capturing the hearts and minds of Ontarians who are anxious about their own retirement.

By the way, Mr. Speaker, I forgot to say that I would be sharing my time with the member from Haldimand–Norfolk and the member from Parry Sound–Muskoka.

The justification points: 65% of Ontarians don't have a workplace pension. This tells us nothing about how Ontarians, as a whole, are saving for their retirement. There are many, many ways by which individuals have chosen to save for their retirement.

Every year people do not contribute to the maximum to the RRSP. This tells us nothing about how Ontarians, as a whole, are saving. Again, there may be tax reasons why they're not. There may be many other complications not to have the full complement of funding for the RRSP.

Studies show that our economy 40 years from now will struggle if retirees do not have adequate income to spend. This is not an argument for a pension plan; it's an argument for sound economic policies. You have to ask yourselves: When does the health of tomorrow's economy trump the health and well-being of today's economy? When is it okay to sacrifice the jobs of today for the jobs of tomorrow? Never, actually, and today's economy needs help. The last decade has seen the largest increase in the cost of doing business in Ontario in history, all because of this government's policies.

Frequently the comparison is made between the Ontario pension and the Canada Pension Plan, suggesting that it will operate in much the same way, but this is not true because of the difference in the economy of scale that's achieved by the CPP, which allows it to provide a solid long-term return on investment. People have talked about the fact that a pension needs 40 years to mature to be able to offer the long-term support that it demands, so just even on the basis of that, it pales in comparison to the CPP. I'm hoping that I will have the opportunity later to offer a couple of other important comparisons.

From the introduction of this pension scheme, we in our caucus have raised issues. First of all, the government hasn't provided a plan, which is something that you

would think is pretty basic. As a result of no plan, all that happens is questions. Questions abound, but with no answers. Employers have told the government that the mandatory financial contributions will cost jobs, and we know jobless people can't pay into or collect a pension. Employers and employees alike will have less money in their pockets, reducing their purchasing power now.

1410

People want choice in their spending priorities and in their saving methods. The ORPP robs Ontarians of that choice. It is clear to those who understand what's at stake that this pension scheme must be abandoned. Instead, we find ourselves now in third reading of Bill 56, the ORPP, amid huge uncertainty. I have chosen that as the theme for a number of opportunities to speak because of the fact that this is something about which people want to know a great deal, and instead, there are no answers; there are just questions.

I began, last week, when the budget came out, to look and see what was here in the budget document on the direction of the government with regard to the pension. For anyone interested, this is actually—the section is pages 131 to 158. I'm going to just begin this conversation with a couple of examples to give credence to my point about the question of the planning.

In the introduction on page 131, one of the terms that they use is “eligible Ontarians.” We don't even know who that means. We don't know at what age, for how long, what kind of employment—is it part-time, full-time, any time?—or what kind of details there are in terms of what might constitute an eligible Ontarian.

Going further, the paper discusses the fact that “the government has taken ... decisive actions to fulfil the commitments made in the 2014 budget.” But we find, when we look at last year's document, that it amended the Pension Benefits Act to provide a legislative framework for the voluntary conversion of public sector single-employer pension plans into jointly sponsored plans. That tells us nothing about the private sector; that says that there's a change in the public sector. This bill has been presented to us as something that is of interest and of concern to the private sector.

It says, going on from there, “As part of its continuing progress to enhance retirement income security for all Ontarians”—now it's all, not just eligible—“the government announces the following measures” in the budget.

The second bullet point is the appointment of an expert committee. I think that happened this morning, actually. This expert committee is charged with the responsibility of considering “more tailored regulation of financial advisers, including financial planners. By enhancing regulation of the financial advice sector, the government can help consumers build a more secure retirement.” It isn't actually—I don't believe—part of a mandatory pension plan by the government. It does respond to many concerns about the need for financial literacy education.

The next part that I think bears some attention is on page 138. It describes it as the “New Ontario Pension

Plan.” I didn't know we had an old one. Here, it says, “Through mandatory contributions, the ORPP would provide a secure retirement income ... for eligible Ontario workers.” It's “intended to complement workplace and other voluntary retirement savings arrangements that will continue to play a critical role in helping Ontarians maintain their standard of living in retirement.”

This only adds to the confusion about who's in and who's out, and this uncertainty. How long will it take for individuals to be required to make contributions in order to receive benefits? For those who see this as an opportunity for a pension, there is also uncertainty because there's no idea how their money will be handled and how investment returns will be generated. We don't even know whether this ORPP is a Ponzi scheme fraught with intergenerational inequity whereby younger participants are paying for the older, soon-to-be-retired.

The lack of a plan has created further uncertainty as there is no definition of a “comparable workplace pension plan.” What will be the impact on the existing private sector pensions? Hundreds of thousands of people employed in Ontario have workplace pension plans that, together, amount to the trillions in assets.

In 12 hours of public hearings, we heard 41 speakers. It was clear that the majority who spoke were opposed for a variety of reasons. One concern raised is that, without exemptions, the ORPP may crowd out or eliminate existing pension plans and retirement savings. For many people, this may mean the ORPP provides no net increase to savings or may even reduce their retirement assets.

Without a clear plan, it's impossible to evaluate, only speculate. For that, I want to give you some further introduction to some of the key ideas that are provided here.

As I read a moment ago, mandatory contributions—and it is “intended to complement workplace and other voluntary retirement savings,” which is a hint maybe about the direction but certainly nothing that is going to give people a great deal of confidence in that regard.

But before January 2017, the budget papers tell us, “the province will also introduce legislation that would finalize details of the plan, based on extensive actuarial and legal analysis and ongoing engagement with Ontarians.” So before it actually comes into play in January 2017, it says here that, prior to that, we're going to learn something about the details. But this is cold comfort for people who are concerned, as I have identified, with some of the issues that have remained unanswered. All we're going to know is that, before 2017, the government is going to announce some conclusions on the key design of the plan.

We then look at the one that has attracted the most attention, the most concern, and that is the question of the 1.9% contribution. Something that no one has been able to answer for me in terms of the details of this proposal is the fact that both the employer and the employee—their contribution is tax-exempt. So without a plan, we don't even know if the government has contemplated the

impact this would have on its own revenues. It's not a lot, but since it's mandatory it becomes a lot, and that's revenue that the government would normally get in a revenue stream, but now this will be exempt. I've no idea what this would mean—the exemptions—for millions of contributing workers and businesses. It may cost the provincial government tens of millions of lost or forgone tax revenue. People should know what the true value is and what the government is doing by creating this.

The other point, of course, is that you're left to ponder—again, I go back to speculate—how much will other taxes and fees have to be raised in order to cover this newly created budget revenue shortfall to appear in 2017?

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And we don't know about administration costs. How much will it cost to provide a stand-alone pension scheme—\$300 million, \$400 million? With no plan in place, it's back to speculation.

But it's interesting that the budget document is clearly moving forward with the creation of the administrative corporation. They may not know what matters most to individuals who feel the 1.9% coming out of their pocket, but the government is busy organizing the administrative arm.

I think we're allowed to demonstrate a bit of skepticism on that file because every other arm's-length institution that the government has managed to find ways to create scandal and misuse of funds and things like that—here's another one.

What does the government say about that? Well, on page 148 there is the beginning of this information on the creation of the administrative corporation. I really want to emphasize that, because we're going to start with the highest-priced people in the process. We don't know anything about the details on how it's going to affect unemployment in this province, but we are going to have experts and, I guess, a capital budget as well for where this will be housed.

But here's what it says in the budget document: "Ontario is a global leader in pension administration and management...."

"Building on the best attributes of these models"—that is, CPP and the teachers' as world-class pension plans—"and the framework in Bill 56, Ontario is introducing legislation that would establish the Ontario Retirement Pension Plan Administration Corporation"—this is where we have to put in the big pot of money to be able to create an administration—"a professional, independent pension organization that would be responsible for administering the ORPP. The government envisions the" Ontario pension administration corporation "as evolving into one of the world's leading pension organizations." Well, that's certainly a tall order.

"To support the ORPP's strong governance framework, the government would put in place a focused interim board"—we've got to hire them and pay them to be the interim board—"to oversee the implementation" of the permanent board.

"If the legislation passes, the province expects to name an interim chair ... in the coming months." So we're going to make sure that we've got the people at the top hired before we can even answer the simplest questions to the average Joe whose pocket is being picked. I think that that demonstrates in itself the kind of priority that this government has.

Oh, and I left out another part of what has to happen: "One of the government's initial implementation priorities is to identify potential providers"—we've got to have those people as well—"that could help deliver a simple, reliable and cost-effective pension service-delivery system...." Well, I hope it's not the eHealth gang and I hope it's not the SAMS people. I hope they found somebody else who actually knows how to do this.

"At this time, the government is assessing a range of service-delivery options for pension administration. As part of this process, the province is proceeding with a procurement to identify potential third-party service-delivery providers for the ORPP." So we now have to have somebody who is in charge of—well, they have to be appointed and paid, and delivered—and probably letterhead, and a few other thousand, multi-thousand, a million dollars to be able to provide a procurement to identify potential third-party service deliverers.

That's kind of what it looks like when you look at the budget of last week. I want to read one of the closing remarks here: "The government is committed to a smooth transition to the ORPP." Obviously, after they got all that high-priced help engaged in this, it should.

"For example, the province will provide employers and employees with regular updates on implementation and will ensure a simplified process to minimize administrative costs." So far, we don't have a really good track record with this government on meeting those kinds of objectives.

"In addition, the government will continue to work with the business community, pension plan administrators, labour and other impacted stakeholders to create a plan that reflects the needs of Ontarians." Well, I think that one of the things that Ontarians need is a government that is actually committed to creating a climate for investment and creating jobs in this province, and I think that that actually might be more productive than getting in very expensive help to search for more expensive help to make sure that one committee is able to do that.

All of this, again, leaves so much open to uncertainty. I think it's very interesting that they are going to keep businesses and other stakeholders in the loop, but that's really not what they want. They want to know what's happening on the ground, so to speak.

My remarks today reflect the genuine concern that I and my caucus colleagues share about this proposal and its effect on the well-being of Ontarians. We know through public discourse, businesses from around the province and even a Ministry of Finance document that this proposal is actually a job killer. The ministry document states that with every \$2 billion that the ORPP receives in contributions, 18,000 jobs will be lost. That

amounts to approximately 54,000 jobs in Ontario in a year.

The Canadian Federation of Independent Business forecasts the same negative impacts on our economy if the Ontario pension is installed. One constant is that no one is saying that the pension plan will help create jobs. The only new jobs will be in the public sector, obviously, creating another Taj Mahal and all the people who go with it, who have to get poached from the existing pension managers, the public-sector bureaucrats who will be needed to run the administration and the investment entities.

Small business has been assaulted by this government by increased red tape and matched increased fees and taxes. They don't have any financial cushion to absorb this proposal. Instead, they see a government bent on squeezing more money from them through increased hydro rates, mandatory pension contributions and a carbon tax, to name but a few. Businesses can only pay these when they make a profit. More and more these days, businesses are unable to make a profit; they close their shop or move away.

Casualties of this government's failed direction, the newly jobless, join the province's unemployed ranks of over 500,000 people. I remind the Premier that Ontario's jobless rate has been the worst in the country for the last six years. The last thing Ontario needs is any plan that threatens to kill jobs, never mind actually is a plan to kill jobs. Premier, unemployed people, people who will have to shutter their businesses—these are the people whose lives will be drastically affected by your pension scheme.

Mr. Speaker, I hope this government has listened to my remarks today and those of my colleagues. We bring the voice of reason, not just emotion, to this debate. I'd ask the members of the House to vote against this bill with me. It will be another burden at best, and perhaps another boondoggle at worst.

The Acting Speaker (Mr. Rick Nicholls): Continuing along, I recognize the member from Haldimand-Norfolk.

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Mr. Toby Barrett: It's certainly a pleasure to follow the member from York-Simcoe. I will mention, Speaker, that I will be sharing my time with the member from Parry Sound-Muskoka, who also has done a tremendous amount of work on this file, on the finance committee and as our finance critic a number of years ago.

As we debate the advisability of this pension plan this afternoon, we bear in mind that this government is doing its best to try to get its hands on as much revenue as possible through new so-called "revenue tools"—this is one of the more recent phrases that has arrived in this august body—because the government is spending so much money, and basically they're having trouble meeting payroll. They talk about the money going to the subways in Toronto. That's fine. I know that goes over like a lead balloon down in Haldimand county. I spent a fair bit of time down there on the weekend, and there is no public transit in Haldimand county. Our need is culverts, bridges, roads and highways.

We recognize that this pension proposal is a way to accrue more revenue. The government will have to start writing cheques 30 or 40 years down the road, but it's going to get this government through in the interim.

It's a tax. It's a tax on employers; it's a tax on employees. It's the same kind of tax, essentially, as all of the other taxes.

Carbon tax, for example: We're going to see that on the pumps, whether you're buying gasoline or diesel. It's going to hit natural gas and heating oil. In the discussion of carbon tax they've dragged out that phrase again: "cap-and-trade." When I think of the phrase "cap-and-trade," what comes to my mind is cap-and-trade jobs to China. That's what's going to continue to happen with that one.

By selling carbon credits—it's confusing enough for people to understand, but that's going to bring in about \$2 billion. That's a pretty significant revenue tool, \$2 billion from the cap-and-trade system to this Ontario government—again, to try to meet payroll because of the negotiated settlements around wages, salaries, pensions, holiday time, benefits, sick time; the kinds of things that accrue to public servants that do not accrue to those doing similar work in the private sector.

Now, we know about, yet again, one of the more recent taxes on electricity. There have been so many increases, people can't pay the bills down my way. In fact, a lot of people do their best not to use electricity. They have to try to heat their house with wood now. I know personally I went through 20 cords of wood last winter, because I heat with electricity. Year by year, under this present government, my home's thermostat has been turned down lower and lower and lower.

The beer tax: Okay, that's one that they did acknowledge in the budget. That's about the only one they came right out and made clear. They're increasing the tax on beer. That's no small amount of money. That's going to suck \$100 million out of people who drink beer, people who maybe cannot afford high-priced scotch or high-priced wine. So they're going to be dinged for another \$100 million in taxes.

Part and parcel, this new pension proposal is to add more revenue in the short run. When I say "short run," maybe over the first 10, 20, 30 or even 40 years before the cheques really start flowing out to people.

It's Bill 56. We've debated a number of pieces of pension legislation here over the years. It's a payroll tax to fund the ORPP, the Ontario registered pension plan.

There's Liberal messaging that goes with this. I noticed this in the paper a few weeks ago. There was this quote to kind of justify this approach. It was crooning, essentially. It says, "When we share a little, we gain a lot." So, you know, pay some tax, and we gain a lot down the road. It may be 40 years from now before you or I, Speaker, start drawing on this particular pension.

It's estimated that this particular payroll tax is going to bring in something like \$3.5 billion a year. Granted, that is going to help tax-and-spend Liberals. There's no question about that. Maybe it will help hold off the

tremendously growing size of their deficit. It has grown every year for the last three years.

Interjection.

Mr. Toby Barrett: I hear it's okay, just as long as I leave 10 minutes for the member from Parry Sound—Muskoka.

This is mandatory, Speaker.

Interjection.

Mr. Toby Barrett: Good. I've got 29 minutes? Okay, that's fine.

The reality is that the ORPP is a mandatory pension plan; people are starting to realize now. It will see both employees and employers pay matching payroll taxes of 1.9% of the total salary of an employee; it goes into this pool. So there's a 3.8% tax. It's going to be a new tax. It's getting close to a 4% tax. You know, there is already a subtraction for the national program, the CPP program, as well. This is an add-on to that.

The result: Employees will see less money in their pocket, obviously, when they're paying another 1.9% of their salary to the Ontario government for this future plan. Take-home pay will decrease, obviously. This impacts spending priorities. There's less money to spend, to invest, to save, perhaps, for retirement. It's a threat to the small companies as well. We've certainly heard that feedback. It could be a threat to one's job, for that matter, if it's just that additional straw that may put a small business under. So it will impact spending priorities within our economy, like paying off your student loan or paying down a mortgage and additional discretionary spending.

As was mentioned, public hearings were held in late March on Bill 56, the legislation that brings in this plan. A number of employers told members on the committee that they saw this mandatory 1.9% employer contribution as a payroll tax. They couldn't afford it. Many presenters indicated that high electricity prices, increased WSIB rates, the increased minimum wage and red tape obviously all add on and contribute to the increased cost of doing business. I certainly heard that across the north in the last several days last week.

This is a pension payroll tax that is going to make Ontario businesses less competitive and, as we were told, will force some employers to reduce hours and cut staff. Some feel threatened, coupled with the increasing cost of electricity. They may leave for Ohio; they may leave for Michigan or just go out of business altogether.

Ministry of Finance documents: There's an estimate here that Ontario would lose something like 18,000 jobs with every \$2 billion collected by the ORPP payroll tax. I find it hard to believe why a government of any stripe would introduce a payroll tax, in this case disguised as a pension scheme, that would threaten jobs in the province of Ontario. That just seems to be the reality of the world we're living in now within this present provincial government.

We know there will be a new arm's-length agency that will administer the ORPP. We've seen the track history of a number of other agencies through this government—

Ornge air ambulance for one; eHealth; before that, the College of Trades comes to mind—that have severely eroded the trust of the people of Ontario in their government of Ontario.

I would ask everyone here to please turn to the legislation, turn to subsection 2(1). How is this money going to be raked in? First of all, "An administrative entity shall be established for the purpose of administering the Ontario Retirement Pension Plan.

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"Duties of the administrative entity

"(2) The duties of the administrative entity shall include the following: ...

"2. Collection of contributions: The administrative entity shall collect from eligible employers the contributions on behalf of the eligible employers and the eligible employees.

"3. Investing contributions: The administrative entity shall be responsible for investing the collected contributions for the benefit of the members and other beneficiaries of the Ontario Retirement Pension Plan." We've got to hold them to that, Speaker.

I continue my quote:

"4. Holding contributions: The administrative entity shall hold the contributions, and any accruals from the investments, in trust for the members and other beneficiaries of the Ontario Retirement Pension Plan. The contributions and the accruals shall not form part of the Consolidated Revenue Fund."

As official opposition we asked, in the 2015 budget—we requested that this government demonstrate a commitment to abandon any thoughts of an Ontario Retirement Pension Plan altogether. There hasn't been a cost/benefit analysis, let alone a risk/benefit analysis, for that matter. There's no business plan to ensure that this idea makes any kind of sense at all in the first place.

The present government have floated this proposal. It's an idea. There is not a plan. They've set a target of a year and a half to race around all the companies and find out, "Well, what kind of plan do you have?" and, "Here's the new plan," and try to work out how this new plan can fit into their old plans, so that they can get the money that the employer was previously putting forward on behalf of the company and on behalf of their staff, their employees. I do put to this Legislature that this has not been thought through.

If we turn to the preamble of the bill, we read: "Canada and Ontario have a strong foundation of retirement benefit programs...." Many of us take advantage of these. Some are mandatory; some are voluntary. If we had a modicum of financial literacy being communicated in our school system, I think there would be a lot more people who, once they start working, would take advantage of so many of the other instruments out there to save for their own retirement, rather than depending on the state.

Some of the programs: obviously the Canada Pension Plan, Old Age Security and the Guaranteed Annual Income System. I'll quote further: "However, as outlined

in Ontario's 2014 budget, several studies"—several studies; that's not a full literature review—"have shown that a significant portion of today's workers are not saving enough to maintain their standard of living when they retire. The reasons for this are varied: workplace pension coverage is low; individuals are not taking sufficient advantage of voluntary savings tools; and people are living longer than ever before."

I don't know whether this is seen as a problem for this government, that people are living longer. However, these aren't necessarily good reasons to add a 3.8% payroll tax.

I'll quote the preamble again. This is so odd, to read this in legislation. I really don't know whether this was written by a lawyer or a legislator, but I'll just quote. This is right in the bill: "After a lifetime of hard work, Ontarians deserve to feel financially secure in their retirement." Now, I've read a lot of legislation over the years; this seems to be really pushing it. Does this make it a law?

"Strengthening the retirement income system is not only important to Ontario families, it is critical to the future prosperity of the province." I wanted to read that out, to give credit to this government. I don't think a lawyer wrote that, but here's the reason given for this bill.

In Ontario, many employees participate in defined contribution pension plans, group RRSPs, tax-free savings accounts and other retirement savings vehicles. People buy property, improve property and flip property, sell houses, sell farms, build another one. There are other ways to save for retirement, not that we're going to make that a law.

Some defined contribution plans have higher rates than this particular pension proposal, so what would happen there? Obviously, the employer, when they have this choice before them, is going to reduce their contributions or maybe just walk away from the existing plan that the company had for a number of years, as it was.

As opposition, we aren't alone in our particular position on this. The Ontario Chamber of Commerce publicly lambasted the government for its lack of evidence-based decision-making: "At a minimum, the government of Ontario must conduct and publicly release an analysis of the impact of the new pension plan on foreign direct investment, job creation and Ontario's competitiveness."

Again, why would the government consider such a plan? People are better off working. We know that. Any job is a good job, in my view, and I've done a lot of different ones. You're better off working. You're better off saving toward your retirement—better than not earning anything. Any threat to employment, any threat to business that provides the employment in this province is not a good thing, and we point the finger at this particular proposal.

We know that under the present regime we have already lost something like 300,000 manufacturing jobs. So we've got a plan. It's expected, once it gets rolling, to

bring in \$3.5 billion to this government. Why else would they do this? And we do know that there are so many other public sector-generated pension plans that have billions of dollars of unfunded liabilities. I predict that's the future for this plan, if past behaviour is any predictor of future behaviour. That does not instill confidence, within the official opposition, in this particular proposal. We've got a proposal that is going to subtract 1.9% from people's paycheques. It's going to subtract 1.9% from the employer.

In last spring's budget—2014—the Premier unveiled this proposal for a payroll tax, particularly for those who don't have access to a company pension plan. It doesn't mean that they don't have access to other instruments of saving for their retirement. We know it's a top-up to the CPP, the Canada Pension Plan, but it will not cover those who are self-employed, those who already have pensions through their workplace or in a federally regulated place of employment—banking, telecommunications or transportation.

It only benefits those who are working. There's something like a million people who aren't working in the province of Ontario. They're either on welfare or disability. It could well be higher than that. I'll have to check the figures on that one. This government's war on poverty was a dud, as we know.

This is a proposal that does have business owners especially worried, as the pension program laid out before us right now again requires both employer and employee contributions. They begin in January 2017, so they've set a date a year and a half from now to cut the take-home pay of the worker and cut the bottom line of the particular business that they're working for.

Meridian Credit Union put out a report indicating that 77% of Ontario's entrepreneurs feel the ORPP will be the largest business challenge they've ever faced. They're fearful that the plan may negatively impact their own retirement plans, and that's also concerning in that 91% of those surveyed were concerned that the proposal before us here today would cut into their business profits. In the meantime, when that happens, then you've got to take a look at your hiring practices and your firing practices. You've got to take a look at your compensation program to prepare for the inevitable crunch.

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The Canadian Federation of Independent Business, CFIB, has dubbed the ORPP a "job killer." I know the member for York-Simcoe just indicated that earlier this afternoon, saying that payroll taxes force employers to lay off workers, cut hiring and, in many cases, move south of the border.

About 60% of Ontario workers don't have a company pension plan, but, again given this government's track record, people are not convinced that they're ready to trust this government with another \$3.5 billion a year. That's what this is all about. It's all about the \$3.5 billion a year—

Mr. Randy Pettapiece: Cash grab.

Mr. Toby Barrett: —to suck out of the private sector—a cash grab, as was indicated by my colleague—

and transfer that money from the private sector to the public sector. Government unions like that.

As well, many without a pension plan are already doing their savings through the RSP program and the tax-free savings account program—thanks to the federal government, I think they just doubled the contribution for tax-free savings accounts—and, as I've mentioned, real estate holdings. We have the right here to own and improve property, and build up wealth through property and other investments—as I said, yet again another reason for a greater focus on mathematics courses in financial literacy in our school system.

Unfortunately, many of the same people can't save as much as they'd like, again because it goes out the other way because of the ever-increasing electricity rates, rising income taxes and beer taxes. They seem to be very proud of this \$100 million a year that will be subtracted from beer drinkers as of last Thursday's budget.

The HST, of course, and the forerunner to that, the so-called health tax, the largest income tax increase in the history of the province of Ontario and increased fees for services, whether you drive a vehicle or are into hunting or things like that—it's a cumulative effect—this has all hampered people's ability to save for retirement. They're already paying 4.9% of their pay into the federal CPP, the Canada Pension Plan, up to a maximum of \$2,356 a year. Employers have to match this. Now we've got the spinoff. It doesn't necessarily complement that; it's an add-on. The employer pays 1.9% payroll tax and the employee pays 1.9% payroll tax.

That's what this is all about: sucking money out of people who live in the province of Ontario.

The Acting Speaker (Mr. Rick Nicholls): Continuing on with debate, I recognize the member from Parry Sound–Muskoka.

Mr. Norm Miller: I'm really pleased to have a chance to speak to Bill 56, An Act to require the establishment of the Ontario Retirement Pension Plan.

Mr. Speaker, in the short time I have available, I really think this is about Ontario's trend towards the nanny state where we have bigger government and where government is taking more and more choice away from individuals and taking more of individuals' and families' money and making decisions for them rather than letting the individual or the family make the decision, and it keeps going on and on.

In this country, we have a pretty good system. We have the Canada Pension Plan. We have Old Age Security. We have the Guaranteed Income Supplement. For those at the lowest income levels, at retirement they tend to not see their income levels change too much because of the plans we do have.

The great majority of Ontarians are saving enough for retirement, so the question is: Is this pension plan really necessary? The federal government has said that when the economy improves they're going to expand the Canada Pension Plan. I think that makes sense. I really liked the doubling of the TFSA last week.

I look at my own son, Stuart, who is 27 and not making much money. I talk to him and encourage him to save, because the best thing you can do when you're trying to save for retirement is—the time value of money; the longer you do it, the easier it is to save for retirement. So despite him not making much money, we chatted with Stuart, saying, “You should either do an RRSP or a TFSA.”

For somebody not making much money and not paying much tax, a TFSA makes the most sense because you don't get a tax benefit; he's not paying much income tax. TFSAs also give great flexibility. They don't have all of the rules around RRSPs, so when you do go to use it you don't pay any tax on it and you have total flexibility to do with it as you like. I'm really happy that the federal government doubled that in last week's budget.

In the short time I have available, I wanted to get on the record an article that really sums it up pretty well. It was written by Jack Mintz. It's entitled “Ontario's Really Bad Pension Scheme.”

“The ORPP is an expensive and poorly targeted approach to support seniors. The government should focus with more precision to help the most vulnerable.”

“The province of Ontario is soliciting comments on its proposed Ontario Retirement Pension Plan (ORPP). A government consultation document raises several issues about the proposal, but none got to the key one: Is this pension plan needed at all?”

“The proposal is for Ontarians to pay a payroll tax of 3.8% of earnings up to \$90,000, half shared by the employer. The plan will provide 15% of earnings after retirement. For example, at \$20,000 in income, payroll taxes annually would total \$627 with a pension payment of \$2,848 (or \$238 per month) after 65 years of age. The ORPP payment will affect income taxes and income-tested benefits.”

“Under the proposal, an employee enrolled in a ‘comparable’ defined benefit or target plan will not need to join the ORPP. Self-employed individuals will not be able to join the plan due to Income Tax Act limitations.”

“The key issue is whether Ontarians are not saving enough. Ontario politicians maybe believe there's a problem, but what is the evidence?”

“The best research has been done by Statistics Canada and McKinsey with large surveys coming to similar conclusions. While it is agreed that some Canadians have insufficient replacement income at retirement, it's widely agreed that three-quarters to four-fifths of Canadians do well, even projected into the future. This suggests a scalpel is needed, not an ORPP sledgehammer.”

“Canadians have been saving well over the years and there is little to presume that this behaviour has changed. Sure, interest yields are recently low but stock markets have come back since 2009. Low yields affect any saving plans including a government pension plan, which could run large unfunded liabilities. There are no magic bullets.”

“Ontario's proposed mandatory pension scheme could do more harm than good.”

“Based on data, not conjecture, a young Canadian buys a home with a mortgage and pays off most debt by

retirement. Housing equity is a significant asset of which its after-tax value is more than the combined value of Canada Pension Plan, Quebec Pension Plan, tax-assisted registered pension and retirement assets. Taking into account other financial and business assets held by Canadians, most Canadians do not need new mandatory saving plans. Some individuals require support but this has been provided by a combination of OAS, CPP/QPP, Guaranteed Income Supplement, provincial support programs, Medicare and low income taxes on seniors. It is far from clear an expansion of CPP, QPP or the ORPP is at all needed for the broad population.

“In fact, a mandatory Ontario pension plan could do more harm than good.

“First, once taking into account personal taxation and income-tested programs, the Ontario plan will discriminate against low-income seniors and some others in middle-class ranges.

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“Low-income seniors will be taxed on Ontario pension income as well as lose GIS payments, 50 cents on each dollar. For a senior with \$20,000 in income, barely above the measured poverty line, the Ontario pension plan will be reduced from \$2,848 to \$1,424 with the loss in GIS and a further \$584 by federal and provincial tax payments, leaving only \$740 to cover rent and food. While working, the person would pay the same payroll tax rate as others but would end up with a pretty lousy after-tax return on the asset.

“Seniors with more than \$71,592 will also be hurt by the clawback of federal OAS payments at 15 cents on each dollar of Ontario pension payment. Taking into account both this clawback and federal and Ontario income taxes, the Ontario pension payment is reduced by up to 55%!

“Second, any mandatory scheme has bad consequences for those who do not need it. Young families trying to save for home equity will need to pay into a plan that is a less important retirement asset at their stage of life. Others who invest in businesses and other financial opportunities will have to face new taxes. Employers looking to hire more workers will now pay a new tax even if they provide some alternative retirement benefit that is ‘not comparable’ to the Ontario plan, such as a defined contribution plan.

“Third, the Ontario plan will be expensive to operate, the reason Alberta decided not to run its own pension plan a decade and a half ago. Ontario will need to track migrants in and out of the province. It will also need to administer the plan on its own. It will also lead to large unfunded liabilities, adding on to provincial debt, if payroll taxes do not cover benefits.

“Fourth, by exempting those employers with comparable plans—defined benefit and target plans—labour markets will be distorted in favour of unionized employers where such plans are typically found. Also, capital markets would be distorted in favour of financial firms that can provide comparable plans.

“Finally, the Ontario government would have an enticing asset to use for industrial policy. Although the

budget proposal makes clear that the Ontario pension plan will operate on market-based principles, we already see ruminations to use funds to finance Ontario infrastructure. Pension” plans “have an interest to fund long-lived assets, anywhere in the world, but pressure from the Ontario politicians could undermine prudent investor behaviour.

“Governments do have a role in supporting our seniors. Poverty among ... seniors is extraordinarily high at 20%. Long-term care will be a serious issue in the future for many seniors living longer periods with ill health.

“The ORPP is an expensive and poorly targeted approach to support seniors. The government should focus with more precision to help the most vulnerable.”

That was written by Jack Mintz. I think it states it fairly clearly.

In regard to the last point he made there, how many long-term-care-beds has this government built in the last 12 years? You can correct me if I’m wrong; I don’t think you’ve built any in the last 12 years. Maybe that would be something that would have a definite benefit for those single seniors that he was referring to that are having difficulty. That would, obviously, be of huge, huge benefit to them, and yet, the government has built no new long-term-care beds.

In conclusion, Mr. Speaker, what has the government been saying to justify this? They have been saying that 65% of Ontarians don’t have a workplace pension. Well, this stat tells us nothing about how Ontarians as a whole are saving for their retirement. I’m one of that 65%, but I don’t think I need the Ontario Retirement Pension Plan. I was self-employed most of my life, so I had to rely on RRSPs and investments in our home and that kind of thing. There’s lots of other people in that circumstance. So that statistic really tells you nothing. Every year, people do not contribute the maximum to their RRSP—well, I’m that person as well. I don’t necessarily contribute the maximum to my RRSP, nor do I want to, because there are so many restrictions and rules that go along with an RRSP, it wouldn’t be prudent to have all your retirement investment in an RRSP. Yet, that’s another justification the government is using—a flawed logic for justifying this plan.

Mr. Speaker, perhaps in the response to the debate I’ll get a chance to speak a little bit more.

The Acting Speaker (Mr. Rick Nicholls): It is now time for questions and comments.

Ms. Peggy Sattler: I am pleased to rise on behalf of the people I represent in London West to speak to the comments that were made by the members for York–Simcoe, Haldimand–Norfolk and Parry Sound–Muskoka about Bill 56, An Act to require the establishment of the Ontario Retirement Pension Plan. I have to say that I disagreed with pretty much everything that was said by the three members to my right, with the exception of a couple of comments that I think bear highlighting.

The first is the comment about the need for coordination with CPP, OAS and GIS. Certainly I think that will

be a high priority for the implementation of this ORPP. In my community in London, we've seen a 300% increase in poverty among seniors who live in the city. We have a poverty rate that's 32% higher than the national average. And it's not just in London. Across Ontario, a report from the Ontario Association of Food Banks said that seniors and post-secondary students are the two groups of food bank users who are growing the fastest in this province. So there is a need to do something to address this level of poverty, particularly from the perspective of women. Senior women are twice as likely as senior men to end their years in poverty.

But the other point that was made by the members of the PC caucus is around the question of trust. I do think that that is a legitimate question: Can we trust this government to deliver? We've seen \$8 billion wasted on P3s. We saw a billion dollars wasted on the gas plants. We see the privatization of Hydro One, and it does raise some questions about trust.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments.

Mr. Glenn Thibeault: It's my pleasure to be able to rise and speak to this bill and to talk a little bit about what I'm hearing from, first off, my friends from the opposition, and of course what I'm hearing from the folks in my riding as well.

First off, I think it's important to talk about the importance of action today. Without action today, many of today's workers will face a decline in their living standards in retirement. I know my colleagues across the way in the Progressive Conservative Party really don't see that issue as important because their federal cousins have not taken a leadership role on this in a decade. In a decade, they've stood there in the House and have done nothing on this file. They talk about an increase in OAS when a senior can't even buy a pack of gum with the increase that they get from their federal cousins.

What we've seen is leadership on this side of the House, leadership to ensure that three million Canadians will be able to retire in dignity. I know my colleagues across the way don't worry about that.

They also don't worry about facts. We've seen 500,000 net new jobs created by this government since the recession—500,000 net new jobs. The CFIB, which they try to quote, has even increased our SME upgrade. We are doing a great job to ensure we're creating jobs in this province. We're helping small and medium-sized enterprise, and we're also making sure that we are looking after our workers and our seniors in this province.

I know it's hard for them on that side of the House to think about that, but they need to start picking up the phone and maybe talking to their federal cousins, because you know what? A 64-cent increase on OAS doesn't do it. A CPP increase by the federal government would actually help everyone across the country, and would help us—all of our workers—moving forward into the future.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments.

Mr. Randy Pettapiece: It gives me great pleasure to stand and comment on the speeches by my colleagues in our caucus. This is all about a tax grab. That's all it is. This government has run out of money. They can't manage their finances, so we have to come up with what the Premier calls a revenue tool. Those two words scare the daylights out of me and scare the daylights out of the people in my constituency, because they know that means more taxes.

Wouldn't it be great if we had hydro bills that were able to compete with the rest of Canada? Maybe people would be able to save some money, but they can't.

The College of Trades: What another perfect example of government mismanagement, taking money out of people in my riding, and certainly in Ontario.

Then we've had scandal upon scandal upon scandal, OPP investigations—this is just incredible. And this has only happened in the last three years with the OPP investigations. Ornge was ongoing, and eHealth, the gas plants—the list goes on.

1510

This government expects the people of Ontario to put another tax in, and they're supposed to trust them with their money again—up to \$3 billion a year, I believe I heard. That's incredible. That's a matter of trust. If we could trust this government to do the right thing with this money and make sure that the money is there when people retire, maybe it would be a different story, but it's not there. The trust factor is not there.

There is no business plan to this scheme. There is no cost-benefit plan to this scheme. In fact, there is no plan—period—for this other than to raise money for some of their infrastructure schemes. That's all it is. It's a money grab, pure and simple.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments.

Mr. John Vanthof: It's always an honour to stand in this House, and today to provide some comments on An Act to require the establishment of the Ontario Retirement Pension Plan and to follow the hour lead from the Tories.

I'm torn on this, I have to say. We fully agree that we need the ORPP. I think it would be much better if we could roll it into the CPP because the ORPP by itself has some problems. Where we run into problems with this whole issue—quite frankly, my colleague from London—

Ms. Peggy Sattler: West.

Mr. John Vanthof: London West—used the perfect word: It's a trust issue. A lot of the people in my riding and, I think, across the province lack trust that this government will actually follow through.

The member from Sudbury was very eloquent in talking about seniors. I agree. Do you want to talk about the seniors in my riding? At this point, some of them are being forced out of their houses because they can't pay their hydro bills. That's not a federal issue; that's a provincial issue. When you want to talk about an issue of trust, I know that those people had a level of trust when

they heard things like “unlocking the value.” No one at the time of the election said, “One thing you’re going to have to trust us on is, we’re going to sell Hydro One. We don’t think your rates are going to go up. We don’t think more of you are going to be thrown out of your houses because you can’t afford to heat your houses.”

That’s why the people in my riding and the people in rural Ontario need more than this. They need the trust factor where they can actually trust this government to follow through, which they haven’t done so far.

The Acting Speaker (Mr. Rick Nicholls): Back to the official opposition: I recognize the member from Parry Sound–Muskoka for final comments.

Mr. Norm Miller: Thank you to the members from London West, Sudbury, Perth–Wellington and Timiskaming–Cochrane for their comments.

I’ll start off with, do you trust this government to be able to effectively run a pension plan based on the way they’ve run a few other things? You just have to look at how they ran the smart meter program. It was supposed to cost \$1 billion, and it cost \$2 billion, and it didn’t have any effect on people conserving electricity.

I really do believe if the government stopped coming up with new taxes and left a little more money in people’s pockets, they’d be able to save for retirement. But the nanny state is alive and well in Ontario. The government just keeps taking more and more money, whether it’s in the form of taxes or through their schemes that take away the disposable income of the average person.

Look at electricity rates. It was just announced that they’re going up another 16% come May 1. That’s a huge, huge issue, particularly in rural and northern Ontario, where people are afraid to open their hydro bills. Maybe if the government ran the electricity system a little better, people would have some money left to be able to put in to an RRSP or TFSA or to buy a home and build some equity. But they just keep coming up with new taxes, now a carbon tax and a beer tax.

We all remember when the Minister of Energy talked about the Green Energy Act and said that it was going to be a 1% increase in your electricity bills. That has turned out to be far, far, far from true.

Do we trust the government to run this pension plan? How much is the new bureaucracy going to cost? Are people really going to be better off? I don’t think so. That’s why I certainly can’t support this pension plan.

The Acting Speaker (Mr. Rick Nicholls): Further debate? I recognize the member from Oshawa.

Ms. Jennifer K. French: Thank you very much, Mr. Speaker, and thank you to the minister for the opportunity to speak to this bill once again. This will be my second hour lead on Bill 56. As the government has decided to split the Ontario Retirement Pension Plan into three bills, there will be many more hours to follow. Fortunately, it is a topic with a lot of area for discussion, and there are few things I would rather speak about than pensions.

Not much has changed since we last discussed this bill at second reading. We’ve gone through the committee

stage, held public hearings and reviewed the legislation clause-by-clause, but almost every amendment was voted down by the government and the bill has progressed largely in its original form. Of course, because this isn’t the most substantive piece of legislation, there also wasn’t much to change, so it’s not that surprising that what began as a shell has remained a shell throughout.

That being said, I appreciate the opportunity today to discuss the process, to go over some of the great ideas we heard presented during the public hearings, to make note of the various amendments we proposed that the government couldn’t be bothered to adopt, and to remind the government that there are still a lot of questions to be answered about the design details of the ORPP and we want to make sure they answer them correctly.

As the Ontario NDP critic for pensions, I am always honoured to rise and speak on behalf of the two thirds of Ontarians who do not have a workplace pension plan and on behalf of all Ontarians as they plan and prepare for their retirement, whether it is four months down the road or in four decades. All Ontarians deserve the right to retire with dignity, and it is our job as members of provincial Parliament to do whatever we can to help along the way. I believe this wholeheartedly, and I hope the government does as well.

When an individual benefits from a secure retirement, we all benefit. Our society benefits. Our economy benefits. I could spend the next hour just listing ripple effects that ensuring retirement has, from increased discretionary spending to decreased social service and health care costs.

Retirement security is not a goal for our society; it is a necessity. It is the difference between our province struggling and our province thriving. It is the difference between looking 40 years ahead and falling 40 years behind. This is about looking out for the youth of today, when they become the seniors of tomorrow.

But we can’t get there on platitudes alone. Like all things, the devil is in the details, and the government left most of the details out of Bill 56. The day it was introduced, we heard a lot of lofty language from the government about the ORPP, but saw far more action on the PRPPs that they’ve co-opted from the Harper government. Naturally, Mr. Speaker, you can understand why we remain concerned and why we are watching the government so intently. They said all the right things about addressing our retirement security crisis, but we want to make sure they go about it in the right way.

Today, I will talk about how we’ve gotten to where we are, and where we need to go. All Ontarians deserve the right to retire with dignity. Now we just need make that belief a reality.

I would like to take this opportunity to share parts of the summary of Bill 56 hearings. The summary was “prepared to assist members in their deliberations and in their clause-by-clause consideration of the bill. It is not a complete historical record of all the evidence heard by the committee, nor a comprehensive review of the arguments made by witnesses. Accordingly, comments have been abbreviated and recommendations summarized.

Submissions expressing substantially the same point of view have been grouped together.”

Since the government didn't seem to take these comments and suggestions to heart during committee, they might at least take them in here today. We heard from stakeholders with many and varied perspectives and fields of reference. We heard comments and suggestions on contributions, the determination of contributions on the contribution rate and on the phase-in of contribution rates. We heard a lot about employee eligibility. And as we've heard from the Conservatives, we heard from very different and divergent perspectives. That's the point.

1520

This was my first time following a bill through committee. While it was a personally valuable exercise, we don't see that the bill was strengthened by the process. Certainly, the government seemed determined to stick to its original plan without meaningful consideration of other options and improvements. So I am pleased to share some of those other options and improvements from many of those invested and passionate stakeholders. Here are some comments and suggestions around the idea of eligibility of employees that I am citing from the summary:

The exemption for comparable plans under subsection 2(1) should be removed.

If the employee exemption is not removed, then the criteria for exemption should be a list of specific criteria that ensures that robust defined-benefit and defined-contribution plans are exempt. This would focus the ORPP on those with few or no additional retirement savings.

Well, Mr. Speaker, while we recognize that there are many strong DC plans out there, and we did hear from a number of them during the hearings, to say that any or all should be excluded doesn't support the idea of a strong and reliable benefit into retirement. The contribution side of things isn't what we should be comparing, especially if we're going to look at plans to be exempt. We should be looking at the benefit. As I have said before, to think that people and their plans are at the mercy of the market—I don't think that is what we should aim for. It is defined-benefit plans that are going to provide that predictable, more secure benefit. That is the nature of them. Ultimately, we do hope that the ORPP is going to be designed to provide the most secure and most predictable benefit to the most people.

Some of the comments and recommendations that I would also like to share include suggestions on possible additions to the proposed ORPP. I have a list of them here, also from the summary:

The government should take measures to offset the cost of contributions for the most economically vulnerable, possibly through a refundable tax credit.

The ORPP should be coordinated with support programs such as the Guaranteed Income Supplement to help poor Ontarians in particular.

The ORPP must be arm's-length from the government and focus on getting the best return for members, not other policy objectives.

The provincial government should work with the federal government to make legislative changes to allow the self-employed to join the ORPP.

The design of the ORPP must ensure that this benefit does not remove Old Age Security or Guaranteed Income Supplement benefits.

As part of the ORPP, Ontario must reach an agreement with the federal government to ensure it gains the same favourable tax treatment as the CPP. Otherwise, there will be negative implications for taxes and retirement savings.

The government should add a two- to four-year review period following implementation to determine if there are any unintended consequences.

The ORPP should account for part-time and contract workers to ensure they benefit as well.

Finally, the ORPP should mirror the CPP's administrative requirements as closely as possible to minimize the burden on businesses.

Mr. Speaker, we also heard arguments on universal coverage versus exemptions for the ORPP. Again, I have a list I'd would like to share from the summary, voices from stakeholders that, unfortunately, we don't see reflected in the changes in the bill:

The ORPP should provide universal coverage to make it more compatible with the Canada Pension Plan in the event that it can be added into a future CPP expansion.

Defined-benefit pension plans are not always lucrative enough for retirees to survive on, and employees with them should not be exempted from ORPP contributions.

A universal ORPP would be simpler and cheaper to administer than a pension system that allows for exemptions for comparable plans.

A universal ORPP would provide portability and fairness, and reduce pension envy from those who lack retirement savings.

Any exemptions for comparable plans must account for differences in employment, including contract, part-time and short-term work.

A universal plan creates fewer labour market distortions than an ORPP that allows some plans to be exempt. Exempting certain plans but not others will create a competitive disadvantage for some firms and workers.

If the ORPP allows exemptions, it may create a problem of negative selection, where more well-off workers with existing pensions would opt out, while the less well-off remain.

Unless it is made universal, the ORPP is not a public pension plan; it is simply a workplace pension scheme run by the government.

I will continue with recommendations from the summary. In arguments for mandatory versus voluntary contributions:

The ORPP should be a voluntary, rather than mandatory, program.

In the current economic climate, people do not have the disposable income to contribute to existing voluntary retirement schemes such as RRSPs and PRPPs. A

mandatory plan such as the ORPP ensures retirement savings.

The ORPP must be mandatory to allow interest to accumulate over workers' entire careers and to build a sufficiently secure pool of assets.

So you see, Mr. Speaker, we heard a lot of diverse opinions. In fact, I have more. In positive consequences of implementing the ORPP, drawn from the summary:

All businesses and organizations, large and small, will be able to provide retirement benefits to their employees.

The ORPP allows for a larger pool of contributions to share risk and allow workers to keep secure retirement savings even if they change jobs.

If properly modelled on the Canada Pension Plan, the ORPP will provide good returns with management fees that are lower than private alternatives.

The ORPP will provide more portable and reliable savings than current workplace plans and RSPs.

The ORPP can provide a significant benefit to groups who have limited retirement savings such as new immigrants, youth, the self-employed and high-skilled workers who do not save enough.

A defined benefit plan, such as the ORPP, will provide more predictable benefits for future retirees.

Implementing the ORPP now will increase retirement security for many Ontarians, reducing the pressure for government to provide support for retirees funded by tax revenues.

The ORPP will help provide an adequate retirement income for more Ontarians, which can lead to better health outcomes.

Many pension plans are already at risk; the ORPP would provide a protected source of retirement savings to help address that vulnerability.

And guess what, Mr. Speaker? There are more comments and suggestions that we heard in the hearings, and I'd like to continue to share them. A collection of other suggestions for improving retirement savings:

Before proceeding with the ORPP, the government should first fix existing pension problems, such as issues arising from pension splitting in the late 1990s.

The pension system needs to serve the disadvantaged and better account for special cases with extra hardship.

It would be preferable to expand the Canada Pension Plan instead of introducing the ORPP. The ORPP is a second-best option.

We did also hear from the other side of the pension debate. I know we hear the same arguments from our PC colleagues. We've heard that rather than establish the ORPP, it would likely be more effective to encourage workers to pay down debt or increase their personal savings. We also have heard that the government would be better off by prioritizing financial literacy for Ontarians possibly through the provincial curriculum.

While it's interesting to hear all of the different perspectives on the issue of retirement security, I would ask: How can we afford not to have a pension plan and retirement security for those who are struggling with the burden of existing in this province right now? More than

hydro—and I'm more than happy to talk about hydro, if you like—we have those struggling with student debt and barely, if at all, affordable childcare and housing. We recognize that life in Ontario is very expensive and challenging. But imagine that retirement if there aren't safeguards in place, if people don't have predictable income streams into their retirement. Imagine the burden on them and how little they will be able to contribute financially and personally in their local economy and in their communities.

If public hearings are where we listen and learn from the experts and stakeholders about what we need to do to improve legislation, clause-by-clause consideration is where we turn those lessons into law, or at least that is how it's supposed to work, though that may only apply during a minority government. Instead, what we saw was a package of amendments from the NDP and the Conservatives voted down one after the other after the other after the other—minus one PC amendment—because apparently the bill, and this may surprise you, was nearly perfect as it was.

1530

I will also note that no amendments were proposed by the Liberal government, even after travelling consultations and multiple days of public hearings.

Interjection.

Ms. Jennifer K. French: I guess they must have knocked it out of the park on the first try. I tend to believe, however, in listening to input from others—

Interjection.

Ms. Jennifer K. French: Just not right now.

I tend to believe in listening to input from others, and feel that it was a missed opportunity by the government to not take the consultation and public hearings process more seriously. I know I found that the presenters had some excellent ideas, many of which became the foundation of the amendments we would eventually put forward and then eventually have voted down.

If you will indulge me, Mr. Speaker, I would like to go over a few of our amendments today in the hopes that the government will keep them in mind and consider them for the next two bills on the ORPP, as they actually start to roll out details—we hope—of the plan. Amendment number 1: I moved that the preamble to the bill be amended

“(a) by striking out ‘new mandatory provincial pension plan’ in the third paragraph and substituting ‘new mandatory, universal, defined benefit provincial plan’;

“(b) by striking out ‘and would build on key features of the Canada Pension Plan’ and substituting”—

Mr. Steve Clark: Point of order.

The Acting Speaker (Mr. Robert Bailey): A point of order by the member.

Mr. Steve Clark: I thought I just heard the member for Oshawa move a motion. Are we going to deal with that motion here as part of third reading?

The Acting Speaker (Mr. Robert Bailey): I think the member from Oshawa can continue. I think she was just making a point for debate.

Ms. Jennifer K. French: I can go back and read that section again for the member.

Mr. Steve Clark: You said “I move.”

Ms. Jennifer K. French: I did say that “I moved,” but before that, I said, “If you would indulge me, Mr. Speaker”—and I’ll repeat this happily for my Conservative colleague—“I would like to go over a few of the NDP amendments today that we had proposed in clause-by-clause so that the government will take them into consideration over the next two bills on the ORPP.” So hopefully we will see—

Mr. Steve Clark: I thought we were dealing with some motions.

Ms. Jennifer K. French: “I moved,” is what I said.

I moved that the preamble bill to the bill be amended—and I will skip section (a) because it’s already on the record. Section (b)—

Interjections.

Ms. Jennifer K. French: This is just like my classroom.

Ms. Jennifer K. French: Okay, section “(b) by striking out ‘and would build on key features’”—

Interjections.

The Acting Speaker (Mr. Robert Bailey): Order. I want to hear the member from Oshawa. She’s making some good points. I’d like to hear it.

Ms. Jennifer K. French: Section “(b), by striking out ‘and would build on key features of the Canada Pension Plan’ and substituting ‘would build on key features of the Canada Pension Plan and would mirror the Canada Pension Plan’s participation rules’; and

“(c) by striking out ‘administered by an entity’ in the fourth paragraph and substituting ‘administered by an independent entity’.”

Now, because this amendment was for the preamble, it is largely symbolic. But a lot of what we do in this chamber is symbolic, and there are some important points here. Because we are continuing to wait for the vast majority of the details on the ORPP, we want to ensure that the government at least has the right—or rather, the left—ideals in mind as they roll the design out.

If the purpose of the plan is to provide the greatest level of stability and security to Ontarians in retirement in the most efficient way possible, then the ORPP needs to be a universal, defined benefit, mandatory plan. It is also imperative that the plan more than just build on the Canada Pension Plan and it is actually designed to be easily integrated as well.

Speaker, I know that our primary concern as members of the Legislative Assembly of Ontario is to look out for Ontarians, but as Canadian public servants, we sometimes need to expand our scope. All Canadians deserve the right to security in retirement. There is no better way to ensure that than through an expansion of the CPP. We want to make sure that the ORPP helps, not hurts, the likelihood of such an expansion. It would be a tragedy if five, 10, 15 years from now, the federal government wanted to expand the CPP but discovered that our largest

province was opposed because the ORPP could not be effectively integrated.

The ORPP is meant to be a catalyst for CPP expansion, not a new obstacle, and we can’t allow our actions to deny retirement security to millions.

And like the CPP, we want to ensure that the ORPP’s investment board is administered independently of the government, to ensure that the interests of pensioners are the only interests that are considered when investments are made.

I’d like to read the second amendment that I made—past tense—in clause-by-clause, for the member from Leeds–Grenville.

Mr. Steve Clark: I’m listening now.

Ms. Jennifer K. French: Just a heads-up.

I moved that section 2 of the bill be amended by adding the following subsection:

“Independence

“(1.1) The organization of the administrative entity shall be similar in principle to that of the Canada Pension Plan Investment Board and its directors, officers, employees and agents shall not be part of the provincial public administration.”

This amendment comes in response to the vast concern that the government views the ORPP as its own personal slush fund in the making. Rather than following in the footsteps of the numerous other very successful large public pension plans in our province which have all been designed to benefit their plan members and their plan members alone, this government has made public statements about the ORPP being a large new pool of capital that could be utilized to fund large-scale transit investment.

According to the 2014 budget, in the section entitled “Unlocking Value from Government Assets,” the government presents the following:

“By unlocking value from its assets and encouraging more Ontarians to save through a proposed new Ontario Retirement Pension Plan, new pools of capital would be available for Ontario-based projects such as building roads, bridges and new transit. Our strong alternative financing and procurement model, run by Infrastructure Ontario, will allow for the efficient deployment of this capital in job-creating projects.”

Speaker, there is nothing wrong with pension plans investing in infrastructure projects, but only when that decision has been made by an independent body with only the interests of pensioners, not voters, in mind. This is a concern I highlighted the last time I had the opportunity to rise in the Legislature to discuss this bill, and it is one that returned when the government voted against this amendment in committee.

Pension plans operate with the sole objective of delivering a secure retirement for their members, and this sort of language from the government leads us to believe that they are less concerned with this principle than the dozen other holes they have dug for themselves. We want guarantees that this pension pool will be further away than arm’s length. This money is for retirement security

and retirement future, not for bankrolling more dysfunctional public-private partnership boondoggles or for sinking into more scandals.

This government is notorious for throwing good money after bad. This pension plan must be stronger than gold-plated; it needs to be steel-walled against political sticky fingers. Guarantee that for the people of Ontario, please.

I'm going to read the third amendment that the NDP proposed at clause-by-clause consideration:

"I move that subsection 3(2) of the bill be amended by striking out paragraph 3."

Let me tell you a little bit about paragraph 3. Paragraph 3 of subsection 3(2) currently reads as follows:

"Information necessary to determine whether an employer provides a pension plan or other retirement savings plan to its employees employed in Ontario and, if so, which employees participate in the plan, the nature and level of the benefits provided by the plan and the contribution rates under the plan."

The reason for this proposed amendment is because there would be no need to go through the extensive hassle of collecting this sort of information if the plan was universal like the CPP. By adding this step to the process, the government is forced to incur other costs and undergo processes that simply don't need to happen.

And this says nothing of all the other benefits of universality that are lost by exempting certain groups from the ORPP.

Once again, this is another example of a concern that I raised the last time I spoke in the House, but unfortunately it fell on deaf ears. It is a concern we also heard from countless stakeholders during public hearings, but the government opted not to listen to them either. For this, I will return to my comments from February.

1540

Mr. Speaker, I will refer back to the bill on the basic requirements of the Ontario Retirement Pension Plan schedule to elaborate on this issue.

In order for an employee to be considered eligible, they must meet the following criteria and any other criteria specified by the not-yet-tabled next piece of legislation:

"(1) The individual is 18 years of age or older and under 70 years of age.

"(2) The individual is employed in Ontario and their employment is eligible employment.

"(3) The individual's annual salary and wages are above the minimum threshold....

"(4) The individual is not in receipt of a retirement benefit from the Ontario Retirement Pension Plan.

"(5) The individual does not participate in a comparable workplace pension plan as determined under the legislation referred to in subsection 1(2) of the act."

So let's look again at that fifth point. To be eligible to contribute and benefit from this progressive and inclusive plan, the individual must not participate in "a comparable workplace pension plan." What is "comparable"? What will disqualify someone from benefiting from this plan?

Again, we look back at number 5. "Comparable" is going to be determined under the next piece of legislation. The bad news: We still don't know what "comparable" means. The good news: neither does the government—yet. I know that the government is deep in consultation with some of the leading minds in the field of pensions and retirement security. I know because we have been too. There are so many important things to consider. It is at least reassuring that the government hasn't made any rash decisions.

While it is still up for discussion, let us explore a few more ideas to consider when we are discussing comparability. What is "comparable"? As New Democrats, we were worried that comparability might be determined on the contribution side rather than the benefit side. While we never got an answer to our repeated inquiries in question period on this matter, we were glad to read in the Liberal discussion paper that defined contribution plans, or DC plans, will not be considered comparable and therefore disqualify their members from benefiting from this Ontario pension plan.

With the amount of pressure this government will no doubt be under from the banking and insurance lobbies, I know how tempting it might be to reverse that position and do a U-turn. Defined contribution plans, though, are not comparable. They must not be considered as such, no matter how tightly they put the screws to you.

Another issue with comparability: It says in the schedule that a worker may not "participate in a comparable workplace pension plan." So my question is this: Are we only talking about plans or are we talking about people? Here's my point: Some might argue that, as a teacher, my plan would be considered comparable or better, and therefore disqualify me from participating. Some might argue that OMERS, a strong pension plan, also would be considered comparable. That seems to make sense from a plan-to-plan comparison standpoint. However, from a person-to-person point of view, imagine a part-time worker in an OMERS plan. That person would receive a significantly reduced amount compared to a full-time worker contributing to the plan. That reduced amount is not a sufficient amount to live on. Do they deserve to be disqualified from participating in a plan that would allow them to live more securely?

Also, what about workers who have only paid into comparable plans for a short period of time? Their pension benefit could be a pittance compared to someone else in the plan. I would urge the government to approach this question carefully.

This is what it looks like from here: It looks like the government is focusing on disqualifying people to reassure the business community that fewer and fewer people will be eligible to participate. I suggested in this Legislature that the focus be on ways to include more and more people. If the goal is to provide more security, then let's do it. If the goal is to grow the pot of money for the future benefit of working Ontarians, then let more people participate.

What if a potentially exempted worker wants to pay in, wants to invest in Ontario? Will there be any way to

voluntarily opt in? What if a worker who is close to retirement wants to pay more now to benefit more later? Will there be a way to top up and pay in? What if a worker is part-time or recently enrolled in their pension plan and won't receive sufficient benefit? What added security can you offer them?

The old adage "The more, the merrier" may not entirely be appropriate, but it worked for our health care system, which was once universal and proud and strong. Since, it has been reduced, undermined and chipped away at by the federal and provincial governments. It is the average individual in Ontario who is paying the price.

There is an opportunity here. The government should not be so quick to dismiss the arguments for universality. The logistics and administrative nightmare of tracking even one individual through their career of varied employment—eligible, ineligible, comparable, not comparable, all of that—should be factored in. However, as I have said, the call from those interested in pensions is that this plan must mirror the CPP to the greatest extent possible. If it doesn't, rather than providing retirement security for more people it might undermine the goal of expanding the CPP for all Canadians. This can't happen.

We concede that there are tricky details to be figured out, but starting at a place that is the most inclusive seems to be a good place to start. Everyone deserves the opportunity to live with dignity and security in their retirement. Perhaps the government might consider that everyone deserves the opportunity to participate and benefit in a plan that will ensure that security.

On this topic, I would also like to refer to a question I submitted on the order paper on November 18. The question was this: "Will the Associate Minister of Finance responsible for the Ontario Retirement Pension Plan clarify whether PRPPs will be considered comparable and will employees of employers enrolled in PRPPs be exempted from the automatic enrollment provisions of the Ontario Retirement Pension Plan?"

It took a while, but we eventually received a response from the government sometime in March. I will read their response here now:

"On December 8, 2014, Ontario introduced the Ontario Retirement Pension Plan Act, 2014, that would, if passed, create a framework for the establishment of the ORPP and commit the government to establishing the plan by January 1, 2017.

"On December 17, 2014, the government released a discussion paper that set out its preferred approach on key design features of the ORPP, including the definition of a comparable plan.

"As stated in the discussion paper, the preferred approach is to define comparable plans as defined benefit (DB) and target benefit (TB) multi-employer pension plans (MEPPs) as these plans closely align with the key features of the ORPP and the CPP.

"The government recognizes that voluntary savings mechanisms like PRPPs will also play an important role in strengthening the retirement income system. As the minister has previously stated, our current view is that

these vehicles are complementary and will not be considered comparable.

"The government is currently reviewing submissions from the consultation process. Final decisions on this and other key design features will be outlined in the future." It is signed by our Associate Minister of Finance.

Just to revisit: As it says in the letter "currently," we want a commitment. We know the government brought this bill forward to appease their friends on Bay Street. We know it is being given a head start of at least a few years and that insurance companies will have just enough time to entice employers with no-contribution piggy banks for their employees, whose personal contributions will grow a huge profitable product that will benefit industry, rather than dignity in retirement.

As you can see, the government, as usual, has been rather careful with their language. In more ways than I can count, they leave their position open-ended and downright malleable. This is not to say that we expect the government to have all of the details of the ORPP set and ready right at this moment. But this is not a logistical question. It is a question of intentions. It is a question of priorities. It is a question of whether the government is more concerned with making the plan as strong as possible or making their friends on Bay Street as happy as possible.

If this government wanted to give pension security a real chance, they would have waited to introduce these profit plans. I guess it comes down to priorities. It is disappointing that, time and time again, we see this government cater to their rich and powerful partners rather than real, hard-working, often struggling neighbours, families and constituents. It should be individuals who benefit financially, not only the financial industry.

We will continue to hold the government to account so that these sorts of concessions are not made and so that Ontarians receive the most progressive plan possible going forward.

1550

I'd be happy to also share amendment number 4 from the clause-by-clause consideration: "I move that section 1 of the schedule to the bill be amended by adding the following subsection:

"Defined benefit plan

"(8) The Ontario Retirement Pension Plan shall be a defined benefit plan."

This was another symbolic amendment. It is another chance to highlight to the government the reason why we favour defined benefit pension plans over defined contribution plans. There are many ways to invest money in this province. If you have money to invest you have options, and more soon with the PRPP legislation.

There are many defined contribution or DC plans that are offered by different employers. DC plans come in many shapes and sizes. Many people are familiar with group RRSPs, as one example. Defined contribution plans are based on the contribution—how much someone puts in. The benefit that is paid out at retirement is not guaranteed. It is subject to the will of the market. If the market plunges, so too does the benefit.

Defined benefit plans deliver a benefit to retirees based on a defined and guaranteed benefit. The benefit is secure and predictable. People can participate in their economic community freely when they trust what they have coming in. Defined contribution plans are insufficient in terms of providing for pensioners, and they are more costly to the system in the long term.

The shift from defined benefit to defined contribution is turning out to have been a short-sighted, corporate-driven, costly shift. DC plans are easier for employers, on the paperwork side of things, and shift the risk to employers. DC plans are tidier numbers to report to shareholders. As reports like HOOPP's Shifting Public Sector DB Plans to DC state, "If the motivation for a conversion to DC is to reduce costs, then it should be noted that shifting to DC actually increases the cost of delivering a comparable ... benefit."

Come to light, we are seeing the benefit—pardon the pun—in prioritizing DB plans over DC plans. Our hope is that the government will take counsel from those who are writing the reports and who actually, and actuarially, know about designing pensions.

The fifth amendment that we put forward at clause-by-clause was: "I move that subsection 2(1) of the schedule to the bill be struck out and the following substituted:

“Eligibility under the plan....

“(1) An eligible employee is an individual who is employed in Ontario in pensionable employment within the meaning of the Canada Pension Plan.” This is another amendment that was intended to focus the government on the need for the ORPP to mirror the Canada Pension Plan. The CPP is tried, tested and true, and while we accept that the current federal government is unwilling to move forward with CPP enhancements, we want to ensure that the ORPP will be easily integrated into the CPP when a new government comes along.

In 1965, the Canada Pension Plan was first established on a single, simple principle: being a senior should not be the greatest indicator that an individual is living in poverty. It is from that initial belief that one of our country's largest, most inclusive social programs was born. It is because of that same principle that we are all here today discussing pensions. At the end of the day, all Ontarians, all Canadians and all people deserve the right to retire with dignity.

Too often we are told that pension plans are a luxury or they are a thing of the past, but retirement security is not a luxury; it is a necessity. The Canada Pension Plan continues to prove that collective retirement security can be delivered in an efficient, effective and reliable manner.

Life doesn't stop at retirement. The CPP was created on the principle that it is beneficial to all of us when our friends and our neighbours aren't struggling and can continue to contribute to the economy after they retire. Unfortunately, though, as the world has changed around us, the benefit provided by the CPP has become insufficient. The maximum yearly benefit is \$12,500, and the average senior ends up receiving less than \$7,000 per year from the Canada Pension Plan.

It remains our steadfast belief, as the government maintains as well, that the ideal way to solve the retirement security crisis is through an enhancement of the CPP. It is the simplest solution for the greatest number of people, and it would permit a number of efficiencies and securities that can only be provided on a national scale. It is too bad that our Prime Minister does not see it the same way. With CPP expansion currently off the federal table, we are left to explore other options, but I remind the government not to forget our shared belief that increasing the CPP is the ideal option. As they continue to roll out the design of the ORPP, I hope they will ensure that the plan can be easily integrated in the event of future CPP expansion.

Mr. Speaker, I am glad that I am the critic for pensions. I am glad that I get to use my voice to call on this government to ensure that as many Ontarians as possible have security in their retirement. I have given a one-hour lead already on Bill 56. As I said, here I am again speaking for an hour on a bill that is the first of three to set forth a new social program, a new Ontario Retirement Pension Plan. I am speaking on a bill that has been through committee; however, I am speaking on a bill that, unfortunately, remains almost entirely unchanged and not strengthened by that process.

It is terribly disappointing that this government gave little thought to the amendments put forward on behalf of stakeholders. It was actually a very patronizing process. Stakeholders were invited to participate, but ultimately, it would seem that their voices, their expertise, their investment, their insight was irrelevant and, I would say, largely unwelcome and certainly unheeded.

As we saw in the budget, as a result of extensive input and consultation, the government is committing to further input and consultation. What a sham of a process. What a sham, and what a shame.

Speaker, since nothing from committee hearings, minus a single PC amendment, made it into this new and almost entirely unchanged bill, I'd like to take this opportunity to further share some of what was shared in committee. During clause-by-clause, as I just mentioned, the NDP put forward amendments calling for more to be able to participate in this pension. We put forward amendments that would prioritize universal benefit rather than exemptions. At this early stage of decisions, where details have yet to be determined, why the priority to rule people out rather than allow them in?

Sadly, as we saw in the budget, this government is concocting new ways to minimize the benefit of this proposed plan, privatizing and capitalizing on the service delivery. Speaker, if I may read to you from the recent budget: "One of the government's initial implementation priorities is to identify potential providers that could help deliver a simple, reliable and cost-effective pension service-delivery system for the ORPP. At this time, the government is assessing a range of service-delivery options for pension administration. As part of this process, the province is proceeding with a procurement to identify potential third-party service-delivery providers

for the ORPP. Costs of administering the ORPP would be borne by the plan.”

The more money in the pool, the greater the benefit to pensioners and all the more retirement security across our communities: That should be the fundamental goal of creating this pension plan. I'm progressive. I'm a huge fan of pensions, and I will stand here in enthusiastic support of a progressive pension that will strengthen retirement security across the province. But you are wildly misguided if you think we will support any unscrupulous privatization of a public pension.

It is interesting that, after the consultation process, the introduction and discussion of this bill at first and second readings, the consultation paper, public hearings and clause-by-clause consideration, the first reference we hear about a P3 delivery model of the ORPP is a single paragraph on page 149 of the budget. But I guess that's what we have learned to expect from this government.

Speaker, we've gone through eHealth, we've gone through Ornge and we know from the Auditor General's own report in December that this government has wasted over \$8 billion on public-private partnerships. Now the government wants to open the door to another with the ORPP. Occasionally, the Liberal government actually agrees with us on things, but a P3 delivery model is not going to be one of them.

1600

I would, however, like to read to you from Hansard, Mr. Speaker, a few highlights from clause-by-clause of the bill in committee and instances where we did agree.

As I had said, “We hope that this plan, and any pension, is going to be worthwhile in terms of benefit.” And the member from Etobicoke North said, “I would salute the NDP voice of reason.” I appreciated that, incidentally.

Interjection.

Ms. Jennifer K. French: Ha, ha. I will continue: “While we recognize that there are many strong DC plans out there, and we did hear from a number of them during the hearings—to say ... that any or all should be excluded, that doesn't support the idea of a strong and reliable benefit into retirement. The contribution side of things isn't what we should be comparing, especially if we're going to look at plans to be exempt. We should be looking at the benefit.

“Ultimately, we do hope that the ORPP is going to be designed to provide the most secure and most predictable benefit to the most people.”

My colleague from across the way said, “Thank you, Mr. Chair, and thanks to Ms. French for presenting 31.1, an NDP motion.

“While we appreciate perhaps the intent of attempting to universalize this particular program, I do have to say once again, with respect, that, given the consultations, the papers that have been floated, the thousands of written submissions, the numbers that are being crunched currently at the Ministry of Finance and so on, the definition of ‘comparable plan’ and therefore the resultant inclusion or exclusion of individuals is still pending. While we

appreciate what you're attempting to do in this particular motion, we will not be supporting it.”

Interjections.

Ms. Jennifer K. French: I know. I was somewhat relieved to hear that while they wouldn't be supporting it, which is disappointing, their decision is still pending regarding who will be included, and we do hope that it will be more.

I would like to remind the government, as we've heard in many of the hearings and with the submissions across the province, that there are going to be some more than frustrating, almost insurmountable, challenges when it comes to the logistics, whether we're tracking employees in the plan, out of the plan or from one comparable plan to the next.

Mr. Speaker, after the hearings, during clause-by-clause consideration, I was disappointed that the government continued to consider exceptions. I was, as I said, glad to hear decisions are still pending on who will be included; we hope that it will be more.

It would be more efficient to manage this plan if anyone who is to qualify for the CPP would be able to be a part of this plan. That would also be true with portability and flexibility. If everyone is in the plan—depending on their precarious work situations, their changing work situations, and young workers—it just makes far more sense.

I appreciate, of course, having the opportunity to talk about the variety of challenges facing Ontarians, challenges that could be helped significantly through a stronger retirement security system, challenges such as increasing hydro rates, which are an increasing drain on families' budgets. We recognize that, right now, businesses and individuals are immensely challenged by the hydro situation. It is another chance to remind the government that perhaps we should take a closer look at fixing those problems rather than sweeping them under the rug of privatization. “Hide and sell” really isn't the NDP way. We would encourage you to hold on, and let's give Ontarians a fair shot at being able to afford their hydro bills. No one is surprised that this Liberal government has kept Ontarians in the dark, but it is a surprise that they would like Ontarians to live in the dark, which is pretty likely once no one can afford to keep their lights on. But I digress.

During clause-by-clause I heard from my PC colleague that we're all “in the same boat.” I'll speak about what I know in terms of my riding. I wouldn't say that we're all in the same boat. Some are in a boat and they are clearly ready for retirement. Others can only hope for that kind of stability because they are currently challenged by precarious work, if they can find it.

Also, for many it isn't smooth sailing. We heard a lot, actually, during the committee hearings about this 87% supposedly saving enough for retirement. We heard so many anti-pension groups and the PCs citing this stat from a McKinsey study.

It was an interesting number, because if I recall correctly—and don't quote me on this—it was 87% who

are on track to at least maintain their current standard of living. I think that begs the question: For some of those who are currently on track to maintain their current standard of living, is that standard of living enough to sustain them in their retirement? Does that include households that are currently struggling? Does that include those who are in barely affordable accommodation?

It's an interesting number, and quite frankly, I think that all of us are manipulating it. But I think that when we look around our communities, if we're talking about equity and households and their readiness, equity and homeownership—they're wonderful things. Many of my constituents would love to be able to afford to have a home right now, but right now they're looking for affordable housing. They're looking for affordable child care. They're looking to be able to afford transit to maybe get to a job that they might be able to secure.

We also heard during clause-by-clause from the PCs, "Let's show people how to save." I would argue that many of those individuals who are struggling to get by and are somehow managing to make ends meet, but aren't able to save for retirement—I would bet that they could probably teach us a thing or two about how to stretch a dollar and manage.

I think that if we can remember that as the government is designing this ORPP, it really needs to benefit the most people in the most progressive and predictable way—again, back to including more, not kicking them out of the program. There are going to be challenges—we know that—with any new change, but we do want the most people to benefit in the long term in Ontario. If we can work towards that, I think that that should be the goal.

While we are talking about retirement security, I would also like to talk about pension security for few brief moments. As I said before, retirement security isn't just about promising a benefit; it is about ensuring that benefit is delivered. It should also be noted that the entire purpose of the ORPP is to supplement retirement savings, not replace them entirely. That means that there must be a strong pension system in place already, one with regulations that protect pensioners first and foremost.

It is important to note that the ORPP will not solve all of the problems that ail the pension system in Ontario. As we work to address the retirement security crisis in this province and acknowledge the need for proactive solutions, we must also address the existing gaps in our system if we want to make the most significant possible change.

It's important to add new tools for delivering security in retirement, but that doesn't mean that we can ignore the problems that are right in front of us. We need to work within the existing system as well to ensure that it is operating effectively and reliably.

Today, two thirds of workers in Ontario do not have a workplace pension. Those that do can't always rely that their pension will be there when they retire. According to December's Auditor General report, 92% of all defined benefit pension plans in Ontario were underfunded at the start of this year. Over the past eight years, the total

amount of underfunding of these plans grew from \$22 billion to \$75 billion. This is not an insignificant problem.

The fact is, we have a retirement security crisis in Ontario. Part of the reason for that crisis is that Ontarians don't feel secure that their pension will be there when they retire. Every day, my office hears from constituents that are concerned about the security of their pensions. Their retirement plan is based on the belief that their pension, something they have contributed to their entire working lives, will be there when they retire. But as that date approaches, that assumption appears less and less certain.

This is a sentiment, I'm sure, that all of you have heard in your constituencies across the province. Stories from the not-too-distant past, such as Nortel or Algoma Steel, and stories that are still playing out in front of us, such as US Steel in Hamilton: They continue to remind us of the need for reform.

The ORPP will provide a necessary supplement to the existing pension system, but that does not excuse the government from its obligations to effectively regulate workplace pensions.

1610

No plan is foolproof, Mr. Speaker, and there are always unforeseen bumps in the road. There need to be fail-safes built into the system to ensure that if the parachute doesn't open, there is still something in place to cushion the fall. In the Ontario pension system, this comes in the form of the Pension Benefits Guarantee Fund, or PBGF. The PBGF was established in 1980 to ensure that when a company goes under and a pension plan is wound up, pensioners aren't left bearing the full brunt of the impact. Under the current system, the PBGF will cover up to \$1,000 per month in lost benefits for a worker. Unfortunately, as we've seen in the Nortel and Algoma Steel examples, sometimes \$1,000 per month is not a sufficient safety net.

For workers, this means instability, it means insecurity and it just doesn't cut it. Often the \$1,000 benefit guarantee is enough, but for a worker whose monthly benefit has been reduced, for example, by \$2,000, the inadequacy of the guarantee can mean the difference between security and having to choose between paying their mortgage or their child's tuition.

Twice, my colleague from Hamilton East–Stoney Creek has put forward a private member's bill calling on the government to increase the benefit under the PBGF to \$2,500 per month, and twice, the bill has stalled. For a government that is trying to show support for retirement security, this seems like a pretty simple way to show it. As I stated earlier, retirement security isn't just about promising a benefit; it is also about ensuring that that benefit is delivered.

I should also note that my colleague from Hamilton East–Stoney Creek and I aren't the only ones calling for this change. Harry Arthurs, the expert your government enlisted to review the state of the pension system in Ontario, first called for an enhancement of the Pension

Benefits Guarantee Fund in his 2008 report. As Mr. Arthurs noted in 2008, increasing the protected benefit to \$2,500 per month would simply reflect the effect of inflation on the original \$1,000 benefit. Seven years later, that number needs to be reviewed again.

While the government continues to develop the new Ontario Retirement Pension Plan, I ask that it also review the recommendations made by the Auditor General in her December report and the recommendations made by Harry Arthurs in his report in 2008. It may not be the exciting story that you're looking for, but it is an important part of the bigger picture that you can't continue to ignore.

Mr. Speaker, as I said in December and said in February, I have appreciated having the opportunity to speak to this bill, but I look forward to the next one, which hopefully will have some substantive details. We hope those details are progressive, we hope they serve to benefit the greatest number of Ontarians, and we hope it is the interests of those Ontarians, and their interests alone, that are served by the final version of the design.

As you know, New Democrats have always been strong supporters of public defined benefit pension plans, and strong supporters of a strong public consultation process. This is a great example of when public consultations have spoken strongly in support of public defined benefit pensions. But it appears that the government was not listening during that process and believed that the conclusions they had already come to were infallible. From a lot of the stunts we have seen this government pull, it appears that they might think they are infallible in general, but Ontarians are not so easily fooled. Disregard of public interest will catch up to you.

We are asking for the government to try to redeem itself, to put its best foot forward on this bill and design a strong, progressive public plan. All Ontarians deserve the right to retire with security, so let's make sure that we give them the right plan to do so. Thank you very much.

The Acting Speaker (Mr. Rick Nicholls): Questions and comments?

Mr. John Fraser: It's a pleasure to respond to the member from Oshawa. I'm looking forward to her follow-up in the follow-up hour leads on the legislation to come up.

At the outset, she said, "Retirement security is not a goal ...; it is a necessity." I think we share that. I think that's a reflection of why this government has moved forward on the ORPP. I have to say that I am astonished at the opposition party not supporting this legislation, but I'm even more astonished that the federal government did not do the right thing and enhance the CPP.

Mr. Steve Clark: Oh, John. Come on.

Mr. John Fraser: No, that's why I'm getting a bit annoyed.

I appreciated the member from Oshawa's comments. I take a little bit of offence at her saying we did this because we're trying to curry favour with our friends on Bay Street. I would argue that maybe that's what the federal government did and that in fact what we are here

to try to do, and I think what most members in this House want to do, is support retirement security for all Ontarians.

I also disagree with her \$8-billion figure on public-private partnerships, but that's for another debate.

As she said, this is tricky, and no plan is foolproof. We are following with another piece of legislation. I appreciate very much her role in this Legislature, which is to highlight those concerns as she did. I don't agree with some of the editorial comments that were there, but those are the concerns that we all have.

As this legislation goes forward, I'm confident that the minister and all members of this House will make sure that the ORPP is one that works, one that will be portable and one that will be compatible with the CPP. It takes a lot of work. I understand that it's your job to highlight those things. Again, I don't agree with your characterization of us but I appreciate it very much.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments.

Mr. Steve Clark: It's a pleasure to provide a couple of minutes of comment on the speech by the member for Oshawa. I know that as a new member it must be quite a daunting task to have an hour-long speech, but you did a great 59 minutes. I want to thank you for that.

I do, through you, Speaker, want to express an apology to the member. I did mishear. I thought she did move an amendment. I know that I sort of caught the table off guard. I appreciate the fact that I made a mistake, and I apologize if I threw you off on your speech.

I enjoyed listening to the member's speech. Obviously I don't agree with most of what she said. We're going to be opposing this bill, as we did at second reading.

But I do agree with one thing that she did say about this government. I think she used the words "a perfect bill." As most of us know in the House, this bill came back to the House with, I think, only one amendment. It was a Conservative amendment. It just appears that this government, when it comes to some of their pieces of legislation, doesn't use the system the way I think it should be used.

I think that when we have a bill that goes into committee, especially a bill that has so many different views, we should take the opportunity to listen to some of those views to be able to incorporate them in legislation. I think it just sends the wrong message from this government that they're not open and transparent, that they don't want to hear those opposing views. It almost runs counter to their throne speech, where they pledged partnership over partisanship.

Clearly the proof is in the bill: the fact that it hasn't had any substantial amendments, the fact that other parties did have opposing views, the fact that there were suggestions on how to change the bill for—

The Acting Speaker (Mr. Rick Nicholls): Thank you.

Mr. Steve Clark: You're welcome, Speaker. Thank you.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments.

Mr. Paul Miller: I dealt with this issue—and I commend the member from Oshawa; this is a tough issue—years ago with Harry Arthurs. I have brought forth twice the Pension Benefits Guarantee Fund increase, which was shot down by the present government and the opposition party.

The reason I did that was that in 1980, when this was brought in, when a person retired their pension could be anywhere from \$700 to \$1,500, so it was reasonable. But with most people who are retiring out of major manufacturing companies in a unionized atmosphere, their pensions are anywhere up to \$3,000 or better now. A thousand dollars falls quite short of what they would need when a company leaves Canada, absconds, goes back to the States, attacks their pension plan and attacks their benefits. That's what happens. So they end up with 30% of what they had, which was deferred wages, which they had negotiated over the years in their contracts to have some kind of protection when they retired. It's almost fraudulent, what's been going on with these companies not living up to their pension commitments.

1620

Also, what's missing in this ORPP plan—there are a lot of things missing which in my original plan would have been a lot different. What does a person who's in their fifties or early sixties do when they retire? Because this will do absolutely nothing for them. It's absolutely useless to them. Now, if they were able to buy credits, if they were able to take their 1% RRSPs which are doing nothing and buy credits back into the pension plan, to take them back to age 30, 35 or 25—wherever they would get a benefit—they would end up with \$600 or \$700 or \$800 a month, which would be tangible and feasible. It's something they could put their hands on so they may hang on to their house or be able to pay their hydro bill and all the other bills. None of that was dealt with in here.

I sat down with Harry Arthurs. He came and talked to me because of my experience in pensions from years ago, when I went to Ottawa and lobbied on pensions. He came, and we had long discussions—two and three hours—and Harry and I kind of picked each other's brains. He had a lot of my suggestions in the bill that he put forward for this government, and a lot of those things did not show up. That's unfortunate.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments.

Hon. Bill Mauro: First of all, thank you to the member for her comments. Speaker, I can remember very clearly back to 2008, when the greatest recession since the Great Depression started to take hold in Ontario and, obviously, right around the globe. I remember very clearly, as well, the remarks that were being made at that time from the federal level, public comments that were characterizing what was going on in 2008 as a good buying opportunity. People's pension plans, life savings and investments were going down the drain overnight, their retirement income security was being wiped out, and the federal government was publicly talking about

there being good buying opportunities for people out there.

Now, they did eventually come around and take a different approach in terms of supporting the auto industry, like we had already begun to do. The point, Speaker, is that it was way back then—fully six and seven years ago—when as a government we first began asking the federal government to take what seemed like a practical and pragmatic approach to enhance the CPP. This didn't just start six months ago or a year and a half ago with us, in the last election as part of our platform. We began advocating on this with the federal government and asked them to use the vehicle that already existed, to enhance the CPP. Over four, six, seven years the federal government has consistently decided that they do not want to do that. That's their choice, but let's be clear: We've been doing that for six or seven years. This didn't just start now. It makes sense that that should be the vehicle. They've decided they won't do it, hence the legislation here before us today.

I would say to my friends in the official opposition that when you characterize this as a tax and that's why you won't do it, I guess to you then the CPP is a tax as well. If this is a tax, the CPP is a tax.

The Acting Speaker (Mr. Rick Nicholls): Back to the member from Oshawa for final comments.

Ms. Jennifer K. French: Thank you to the members from Ottawa South, Leeds–Grenville, Hamilton East–Stoney Creek, and the Minister of Natural Resources and Forestry.

To your comment, Minister, on taking us back to the, as you said, practical and pragmatic approach and trying to get CPP expansion: We hear you. It's a shame.

I'd like to take this opportunity to thank my colleague from Hamilton East–Stoney Creek for his tireless work on retirement security in Ontario; and on behalf of workers in Hamilton, as that work continues, we know. We're going to continue as a party to work for a fair increase to the PBGF, so thanks for the work that you started. I'm just going to continue that.

The member from Ottawa South: I'm sorry that you were offended by my characterization of the government, sir. That wasn't necessarily my characterization of you, although we'll see. But when we talk about currying favour with friends on Bay Street, I would hope that I'm going to be proven wrong; absolutely.

I actually just came from Bill 57 hearings, the PRPP, and listening in committee. Recognizing that, if we really wanted to prioritize retirement security, then, as we've said so many times before, why not lead with Bill 56? Why not lead with the ORPP, rather than allowing the PRPPs to get that head start and undermine the good that the ORPP could accomplish?

To the member from Leeds–Grenville: I don't mind that you made a mistake. I come out of education. That's how we learn. Certainly, you didn't throw me off, but you did highlight that my classroom-management skills might be getting a tad rusty, so thank you for that.

The Acting Speaker (Mr. Rick Nicholls): Further debate?

Mr. Randy Pettapiece: I'm pleased to rise to talk about this pension plan that this government has devised. Actually, they haven't devised a plan yet. They have nothing planned. They just decided to take some more of Ontarians' hard-earned money.

It was interesting when I listened earlier to the Associate Minister of Finance and how on her travels through Ontario she listened to people at her hearings. She was in Perth–Wellington a few months ago. In fact, I'd like to read you a letter that I haven't had answered yet by the associate minister. This letter was sent to her on March 3, so it's almost two months. It says:

"This letter concerns your visit to Stratford on February 13, 2015, as part of your ministry's 'discussion' on the Ontario Retirement Pension Plan (ORPP).

"As MPP for Perth–Wellington, I have sought to raise awareness of your government's intention to impose a massive new payroll tax on employers and employees in the form of the ORPP. Your plan would, as you know, require workers to pay up to \$1,643 per year and would force employers to match those contributions. I contacted many of my constituents about your plan on January 5, 2015; I notified them of your government's public discussion period and provided information on how they could participate.

"The response toward your plan that we received was universally negative. In fact, I have yet to hear a single small businessperson in favour of your proposal; I agree with my constituents that your government has left too many questions unanswered. To name just a few: the impact of this new tax on the self-employed; its cost to administer; the definition of a 'comparable workplace pension'; and its effect on unemployment. No doubt you would have heard such questions if your discussion had included the 'broad range of perspectives' you say you are interested in hearing. In this case, based on the feedback I have heard, your event did not have that.

"Unfortunately I was unable to attend your event in Stratford because your government did not invite me. If you are truly interested in hearing a 'broad range of perspectives,' why would you deliberately exclude democratically elected MPPs, effectively shutting us out of an opportunity—paid for with taxpayers' money—to listen to our constituents? Partisanship should never dictate such decisions, especially when you are using non-partisan officials and resources from the Ministry of Finance. I hope you will also explain why you used a defeated Liberal candidate to distribute the enclosed non-partisan Ministry of Finance invitation to the event in Stratford"—who, I might add, has also been hired by this government.

"My constituents deserve to know that you are taking seriously all of their views—whether their background is business, labour, unionized, non-unionized, self-employed or unemployed—no matter what their political stripe. Sadly, your government appears not to have done so. Despite your stated intention to hear a 'broad range of perspectives,' your actions so far would suggest you are listening only to those who agree with you. That is not the way to consult. That is not the way to govern.

"If you are sincerely interested in a non-partisan discussion on the ORPP—one that encompasses all viewpoints—I would ask you to come back to Perth–Wellington. My office would be more than willing to work with yours to help arrange a constructive and informative event. I am confident this would ensure you hear from the people I represent.

"We look forward to your response," which we haven't had for two months.

1630

What I did is I compiled a number of letters that we've received on the ORPP. Certainly there is not enough time here to read all these letters, but as a representative of my riding, I listen to my constituents and I think they should be heard because they weren't invited to this meeting she had in Perth–Wellington at the Festival Inn.

Here's one from Tim Culliton, who's the owner and president of Culliton mechanical, electrical and HVAC systems in Stratford. He addresses it to the Associate Minister of Finance, and he writes:

"Dear Minister,

"I am writing to express serious concerns with respect to the design elements of the Ontario Retirement Pension Plan (ORPP), which were released in a government consultation document on December 17, 2014. What concerns us most is the suggestion in the document that the definition of a 'comparable' workplace pension plan would be restricted to 'only defined benefit pension plans and target benefit multi-employer pension plan.'

"As an organization that provides a DC workplace pension to our employees, we are dismayed and strongly recommend including DC plans in the definition of 'comparable.'

"A DC plan such as the one we have is a great workplace retirement savings vehicle for our employees. They tell us they understand and appreciate their plan, and it has helped us attract and retain talent. Our DC plan allows our employees to benefit from:

"—employee contributions of 3% of pay, with no cap on earnings;

"—employer contributions of 3% of pay;

"—very low administration and investment costs;

"—strong and steady growth of their retirement savings in prudent funds within the plan.

"Our DC plan was established in 1982. Our DC plan is professionally managed, held at a major Canadian life insurance company and meets all the requirements under the Ontario Pension Benefits Act.

"Given the financial contributions we already make in our employees' DC plan, participating in the ORPP would be an unnecessary and costly burden for both our company and our employees. Our employees value their current workplace plan and have expressed their concern at the notion of having to save in a new plan. Moreover, at a time of economic fragility, the ORPP would cut into wages and employee benefits in Ontario, and businesses' ability to sustain employment and invest in new growth. It would weaken Ontario's competitiveness, and may incent some businesses to focus on job creation and

investment outside our communities and province rather than here.

"I reiterate the importance of exempting organizations such as ours from mandatory participation in the ORPP. We offer our employees the opportunity to participate in a good workplace retirement savings plan that should be recognized under the ORPP legislation. This is fair for our employees and right for our province. Thank you for your consideration of the concerns expressed in this letter, as we look forward to resolving this issue."

It was signed by Tim Culliton, president and CEO of Culliton.

This is someone that the associate minister could have heard from had they sent the invitations out sooner. They only sent them out a day ahead of the meeting. This is ridiculous—just simply ridiculous. We got that information from the chamber of commerce manager and a friend of his who works for a bank in Stratford, that that's when they got the invitation to come to this meeting, so two people show up. Aside from other people who were in favour of the ORPP, two people show up—incredible.

I would also like to read a letter from Bill Nelson. He lives in Mount Forest. He writes, "As the owner of two small businesses that employ 12 people, I view the introduction of an Ontario retirement savings plan as both redundant and unnecessary. I cannot fathom reasoning for even considering such a plan. At a time when the manufacturing sector of Ontario is under siege I cannot imagine why we're considering legislation that will impose further overhead cost onto businesses and particularly manufacturers. It is bad enough that we have the amount of union-negotiated labour rates that make us uncompetitive and the imposition of tremendous amounts of legislative reporting; now we're imposing a back-handed tax that is viewed by many as a method for the current provincial government to obtain additional cash flow so as to internally fund the rampant spending, inefficiency and waste that we now, and have for several years, witnessed. If the government is 10 times as efficient in administering this retirement pension plan as they have been with our tax dollars over the last decade or so, the poor workers who have had their paycheque further reduced by pension deductions, believing that they will have additional pension income in the future, will be sadly and sorely disappointed.

"In my limited number of discussions with representatives of companies, both domestic and international alike, there is not an overall air of confidence about the economy in Ontario and in the legislative/administrative trend of our current government."

That's signed by Bill Nelson, broker of record for Coldwell Banker realty in Mount Forest.

Speaker, I know that there have been all kinds of cautions by our caucus on this type of legislation, expressing the concern that this is a job killer, and expressing concern that it's just another tax that this government is implementing on workers in Ontario to feed their appetite for more money all the time. Yet we see a government that is not willing to manage the money they have

coming in. Our debt keeps going up, and this government keeps asking for more and more money all the time. That's what we think this is; in fact, what I know it is.

I also have a letter from a constituent of mine. It's from a small bus company owner, John Chapman, of Newry Coach Lines. I might add that it's a small school bus line that he's fighting to save because of this government's RFP program that has put countless bus owners out of jobs because of its failed process.

He writes: "I am opposed to the creation of this new Ontario pension plan for a host of reasons. The most significant of my reasons for opposition to this plan is, with the rocky economic times that Ontario is in, why would the government encumber businesses with a 1.9% payroll tax. In actual fact that is all this amounts to. Also, with so many workers in Ontario working for minimum wage jobs, why would this government take 1.9% of their wages when the majority need the money to pay their ridiculous hydro bills?"

Right on the mark.

"I am also opposed because I do not recall Ontario becoming a 'granny' province where Big Brother knows best. The people of this great province have more than enough faculties to make decisions regarding their own retirement and how they plan to fund it. If the argument regarding this point is that the poor do not have the means to fund their retirement then I propose a different solution. Instead of just issuing social assistance cheques that get cashed at the Beer Store or the local convenience store, issue vouchers for food, heat and hydro and leave the people some of their social assistance funds for retirement instead of" what they're buying at these stores.

Interjections.

Mr. Randy Pettapiece: This is a statement made by a constituent who I happened to listen to, which is not being done by your side of the House.

"This would also ensure that the most vulnerable amongst us have the necessities of life for themselves and those they look after.

"Finally, with the track record of the Liberal government at managing anything that involves money, and I don't feel I need to list these, why would this government want to create another political boondoggle where more funds will be spent on building accommodations, paying staff, bonuses etc. etc. than actually gets invested in the retirement plan.

1640

"Leave the people of Ontario to plan for and implement their own retirement plan. Let the businesses of Ontario be competitive in the marketplace without any additional taxes. Lastly, quit trying to be in business when clearly no one at Queen's Park has any idea how to compete in the private sector."

These are pretty strong words, but that just emphasizes the frustration that businesses have with this government. How many businesses have left Ontario in the last number of years? Quite a few. And as I believe was mentioned previously, some of these pensions they've taken with them—because they've left Ontario because

we're not competitive anymore. And you people aren't listening; your government isn't listening.

Our hydro rates are uncompetitive. That's forcing these businesses out. Certainly, we have letters all the time in our riding office about ordinary people not being able to pay their hydro bills. Wouldn't it be nice if we were competitive with energy rates in this province so that people would have some more money to save? Isn't that a novel idea? That's what people want to do: They want to save their money. But every month, when they get their hydro bills, they keep going up and up and up. In fact, I believe there are more increases coming this year, as the energy minister has stated previously.

The government's solution to this is to add another cost to business, and also another cost to the people of Ontario. Why don't they look at what they're doing now and try to manage it better? That's what a business would do. If a business is having an issue with making money or staying afloat, they will look at what they're doing and try to introduce some things that may work better in their businesses. They just don't add costs, because it just won't work. This is something this government has an issue with.

I'm not going to read this whole letter—it's quite lengthy—but it's from a fellow in the riding. He runs a couple of restaurants, and he has much the same story. If he has to start paying for this bill, it's going to cut his profitability down. Also, the other part of it is that it's going to take money out of his employees' pockets, which certainly is not going to help them.

Again, if the minister had let us know about this meeting, or even if she didn't want me there, if she had notified the businesses in Perth–Wellington that she was coming—instead of the day before—she would have heard all this. She would have heard this side of the story. Unfortunately, she didn't do that.

It's quite depressing when these things happen around Ontario, because the government wants "openness" and "transparency"—those are a couple of words they've been throwing around here all the time—and yet when this happens, we certainly don't see it, and people in my riding don't see it.

I wrote this letter a couple of months ago. I have the invitation here that was supposed to have been sent out; it only got sent out to a couple of people. There is no answer from the associate minister as to this letter here in more than two months.

I would suggest that the associate minister doesn't have a plan. There's no plan here. But how can you devise an effective plan if you don't listen to all sides of the story? They don't want to do that. They don't want to do that, because their whole issue here, their whole game plan here, is to have more money come in. That's it. That's all it is. Really, I would think that anybody who's going to benefit from this pension plan years down the road is going to have to have a real worry about whether there is going to be any money there, because of this government's spending habits.

Certainly, there needs to be more consultation on this, and they have to start listening to those such as the

people that sent in the letters to me. They have to start listening to those people, because they haven't been doing it in the past and it doesn't look like they're going to do it in the future. They're putting in too many road-blocks for businesses in Ontario to succeed. If businesses succeed, their employees succeed. This is something that this government, for some reason, just can't understand.

The Acting Speaker (Mr. Rick Nicholls): Questions and comments?

Ms. Catherine Fife: It's a pleasure to comment on the member from Perth–Wellington. It does always amaze me in this place how differently we see the world sometimes, based on our positioning as party members—partisanship, if you will.

I will commend him, though, on commenting on what can be done right now to help people in the province of Ontario—because that is also part of the problem. That's the other side of the equation: Yes, people do not have a vehicle to save appropriately—obviously, from the research and the evidence, when one is put in place and there are incentives to actually save, then those savings do occur—but you also need a good job.

The onset of precarious part-time contract work in this province is now well-documented. It's actually mentioned in the budget document—I'll give the government credit for referencing it—because that is what was heard at the consultation. People came and they gave feedback to this government. They said, "Listen, we have a hard time making ends meet as it is, because of the precarious part-time contract work situation in the province of Ontario." That's obviously a concern, so I think the member from Perth–Wellington accurately identifies that.

The Auditor General also found that, with current pensioners—there's FSCO, which actually monitors, and is supposed to be—the province should be better protecting pension plan members. This is from the Auditor General, who we, of course, put great faith in. She says, "FSCO has limited powers to deal with administrators of severely underfunded pension plans...." In fact, she goes on to say, "FSCO's federal counterpart has legal authority to terminate a plan, appoint a plan administrator or act as an administrator, while FSCO can only prosecute an administrator ... after it orders the windup of a plan."

Interestingly enough, there's a piece of legislation which FSCO has been asking for for some time, and this government could put it in place.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mr. Lou Rinaldi: Speaker, it's a pleasure to comment on the member from Perth–Wellington. I must say I'm delighted that he mentioned a number of times that he's here to listen and represent his constituents. I commend him for that.

The question, though, I have is—he seems to only listen to some of his constituents: business owners. I listen to business owners. I tell you, I sometimes hear the same things that you said. Let's face it. I've been self-employed all my life in a small business. But I wish he

would have brought the views of the rest of his constituents, comments that count here. In business, they have a valid reason, and I appreciate it; I accept it, Speaker.

He talks about how we're not listening. Well, Speaker, I hate to say it: We're listening. People are listening. They listened on June 12. This was part of our platform. They gave us a direction that this was what they wanted to see.

Interjection: Who's not listening?

Mr. Lou Rinaldi: Who's not listening?

I would hope that the member, in his two minutes, when he gets to respond to the comments, would tell us what his other constituents are telling him.

Speaker, I had two post-budget breakfasts last Friday, one in the west end of the riding and one in the east end. At both breakfasts—and I didn't eat; otherwise I'll gain some weight—I did hear one businessman bring that concern forward, and at the other one I heard the same thing from a couple of business folks over there. These were chamber-sponsored, but I can tell you, people pulled me aside afterwards and told me, "I'm disappointed by what I'm hearing from those folks. We'd like some security as we retire." These were not retired people. They might not even qualify because of their age whenever we roll out.

I hope we're listening to all the people of Ontario and our constituents.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mr. Jeff Yurek: I'm proud to say a few words of comment after our member from Perth–Wellington gave a great debate representing his constituents on what he has heard. I find it quite shocking that this government refuses to respond to the member's letters and quite shocking that he is a representative of his electorate, the people who elected him. They didn't elect a Liberal there; they elected a Conservative. Naturally he's going to be canvassing those people in his riding and many questions have come forward from his constituents. He probably is looking for answers to give his constituents both for and against the pension plan, and this government has ignored him. I see that as a failure on the part of this associate minister to step forward and bring these answers to the people of his riding.

1650

You can only look no further to the amendments that were put forth by both the NDP and the PC Party, and one passed. I find that very hard to believe that only one amendment passed from the opposition coming forward. It's obvious this government isn't listening. They're coming forth with this plan of a payroll tax to the people of this province, which is going to cost jobs, and they're okay with that.

Probably small businesses will go out and mainly businesses outside of urban areas will go out, and that's seen by the representation on this side of the House: that they're not listening to rural Ontario. They, unfortunately, think they're just going to lead with this majority and go forward. I'm hoping, now that he has brought this

forward to this chamber, that the associate minister will get on her pen and answer and respond to this member.

From what the lead of the third party was mentioning, there are two more bills coming forward on this pension plan. Maybe if we got some answers we could have a better debate in this House instead of just letting these bills be rammed through and amendments being ignored.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mr. Paul Miller: First of all, I'd like to make it perfectly clear that this is not a tax. This is called security income. Employers in this province have a moral responsibility to the people who helped them create their wealth. A lot of CEOs I've talked to tell me, "Yes, we have an obligation to our people, too. We've got to make sure they're okay."

Speaker, 74% of the people in this province don't have the money to retire. Do you think that's going to change? Do you think they're not going to need help? Yes, I would have loved to see the CPP enhanced; that would probably have stopped this project, but it didn't happen. We've been after them for years to enhance CPP. The money is there but they don't do it because they want to use it for other things. That's what the bottom line is. In EI, there's lots of money there that they're moving to other efforts. The money is there, so the feds aren't doing their job, number one.

Number two, the moral obligation to the people of this province—if I've got employees, I want to make sure they're going to have some decent nutrition in their old age, that they're not kicked out of their houses and that they're going to have medical care, because they helped create the wealth that I'm enjoying as an employer and I feel obligated to them.

The way the opposition party is talking is, "Just throw them by the wayside and give them a piece of bread and hope they survive." It's not going to happen. They can't even afford their hydro bills. They can't afford food. Where do they think they're going to save money if there's not an alternative way of doing it? I commend the government for moving ahead with this. However, I wouldn't have done it exactly this way. I had other things I would have liked to have seen, like buy-back credits so all people could participate, not just the people at 25 and 30 years old who will eventually benefit from this. The ones in their fifties and sixties won't at this point. They need to be able to buy credits and get back into a plan somehow so they'll have some security.

We're talking about people now who can hardly—they're making choices between paying their hydro bill or eating. If we left it up to the official opposition, we'd all in be in that position. They're sticking up for big business; that's their job as the Conservative Party. I understand that, but it's not helping the little guys out there, and there are a lot more little guys than there are CEOs and corporations.

The Acting Speaker (Mr. Rick Nicholls): Back to the member from Perth–Wellington for final comments.

Mr. Randy Pettapiece: Thank you, Speaker. I want to thank the members from Kitchener–Waterloo, North-

umberland–Quinte West, Elgin–Middlesex–London and Hamilton East–Stoney Creek for their comments.

The comment on listening to people—I could have written a 20-minute speech up and just talked about whatever. That's why I brought these letters. These are real people from my riding, these are real letters and these are their concerns.

When the minister was in the riding—this is why I brought it up. When the associate minister was in the riding, nobody was invited to the meeting. Now, who is she listening to? Nobody. That's how badly this thing was planned. Nobody was there.

To the member from Stoney—Hamilton East–Stoney Creek, I apologize: The only security this government is interested in is their own financial security. That's it. That's what they're after. They're after more money to spend on their projects because, quite frankly, they're under how many credit watches right now? Three, I think. They've got to try and get their act together. So what do they do? Instead of making it easier for people to live in this province—i.e., lower hydro rates and things like that—and easier for businesses to stay in this province—i.e., lower energy costs—what do they do? They do this to suck more money in, because they have a spending problem. That's their issue here. They have a spending problem, and for some reason, they don't want to try to get this under control.

I don't know who said it, but I would invite people to come out to rural ridings and just see—

Mr. Lou Rinaldi: I am from a rural riding.

Mr. Randy Pettapiece: Yes, well come on out to Perth–Wellington, come on out to Huron county and see how this government is not listening to the people of rural Ontario when it concerns the Green Energy Act and the mess that's being created out there. Telling me this government listens to people in rural Ontario—no. It doesn't work; they keep putting regulations on us in rural Ontario that hurt us, and that's what happens.

The Acting Speaker (Mr. Rick Nicholls): Further debate?

Ms. Catherine Fife: It is a pleasure to weigh in on this debate for second reading. I want to commend the member from Oshawa for presenting sort of the committee's perspective. I think that's really sometimes where the real work happens. It is disappointing to hear that some of the amendments that we put forward were not received well, but I'll give the PC caucus credit for getting, "The Minister of Finance shall prepare a cost-benefit analysis of the proposed Ontario Retirement Pension Plan...." I think that that's just good practice, strong practice. That should have been in there in the very beginning.

I'm feeling a little optimistic today because we're not talking about beer all the time. There has been a lot of talk about beer in this House. Who knew that there was a beer crisis in the province of Ontario? Coming soon to you, six-packs at Walmart: People will be very happy, I imagine.

But it's a pleasure to speak in favour of this legislation and in support of it, because we do have a retirement

savings crisis in our province. This has been a long-standing issue. I share the concerns of the party across the aisle that the federal government, certainly under Mr. Harper, has not been receptive in any way, shape or form to broadening the conversation around expanding the CPP. There is already a built-in administrative model there that actually is operating very well, but it needs to be modernized; it needs to be updated. In the face of that lack of leadership, I would say, from the federal level of government, I think that it is incumbent upon us to do something here in the province of Ontario.

I'm actually proud that this bill builds on some of the ideas that we had brought forward in previous Legislatures, but there are some concerns as this piece of legislation moves through. I know that there are several design models of it and three different pieces of legislation that will come forward. But anyway, we're pleased to support this bill in principle, and we look forward to seeing how it could be strengthened, although we did try at committee and that was not received very well, which I think is unfortunate. Everybody who was participating in that debate was trying to make this legislation stronger and improve it through the legislative process. That did not happen at committee, for the most part.

That speaks, really, to the new culture, I think, here at Queen's Park. That receptive feeling and that working in a more collaborative model, if you will, was very much present, I feel, in the minority government setting, and it's just not here anymore. In fact, we were able to actually move a lot of great things forward during those budget processes. We certainly tried for auto insurance; we tried really hard. Unfortunately, that side of the House chose not to honour those commitments. But I guess if you get some snow tires now, you're good to go, maybe literally and figuratively.

Specifically, though, as I mentioned, the ORPP legislation largely mirrors the Ontario retirement plan that we brought forward in 2010. As we all know, two thirds of Ontarians do not have a workplace pension. Certainly, as the finance and the Treasury Board critic, you certainly give me lots of opportunities to criticize, but I can't help but be reminded of this on a daily basis by countless emails and phone calls that I receive from constituents. I think some of those concerns have already been fairly articulated.

1700

People in the province of Ontario are obviously having a hard time finding work. They're having a hard time finding affordable housing. Transit costs have gone up. Education—post-secondary and college—has gone up. Some of those doors which should be open so that we can actually follow through on this vision of a shared prosperity actually might be realized.

Since I've been here—two and a half, almost three years coming up in September—the intensity of the concerns that I hear from constituents on the affordability of life and the ability to actually save, as I mentioned in my two minutes, is very much connected to the nature of work in the province of Ontario.

It's worth noting that in the 2015 budget, the government came forward and basically showed in a table that they over-predicted that they would create 67,000 more jobs in the province of Ontario. That's very much connected, I think, to the cost of energy, to some taxation burdens that people face and that the government has not recognized the cost of living, quite honestly.

But that 67,000 jobs that they predicted they would create in the province of Ontario—I mean, it kind of just proves that they're just as bad at predicting job creation as the former leader of the PC caucus. But that's very much connected to the revenue that is supposed to be coming into this place, and it's very unfortunate. But you can't blame people for not saving for a retirement plan when they can't find a job. The two obviously go hand in hand.

I can't help but look at the ORPP Act from this lens: It is around closing the growing inequality gap in the province of Ontario, which has costs attached to it. Those are health care costs. Those are justice costs. I would love to see and I would love to be able to support a piece of legislation that actually is going to close that gap.

As we know, there are too many Ontarians with insufficient workplace pensions, struggling to make ends meet once they retire. As I mentioned, the Auditor General had identified in her annual report, which I continually bring up, that the issue around pensions is a growing issue in the province of Ontario. She made a point of putting it through in her December 9 report that was made public: "The underfunding of defined-benefit pension plans in Ontario has become significantly worse over the past decade, and the Financial Services Commission of Ontario (FSCO) should more effectively monitor these plans."

It's worth noting that "as of December 31, 2013, 92% of Ontario's defined-benefit pension plans were underfunded; in other words, they would not have enough funds to pay full pensions to their members if they were wound up immediately. This is a huge risk to the millions of members of those plans and their families."

Certainly there are ways that the government can actually strengthen FSCO, because FSCO has limited powers to deal with administrators of severely underfunded pension plans or those who do not administer plans in compliance with the Pension Benefits Act.

The significant finding is that "FSCO's federal counterpart has legal authority to terminate a plan." The Ontario version does not.

It's also uncertain "whether FSCO's Pension Benefits Guarantee Fund, designed to protect members and beneficiaries of single-employer defined-benefit pension plans in the event of employer insolvency, is itself sustainable." This came up at committee. This is something that is a long-standing issue. In fact, it's a growing issue. It's not a surprise issue, like the sudden surprise around infrastructure in the province of Ontario. The Auditor General has raised the flag on these pension plans, and those are key issues of value for money and service delivery highlighted by the Auditor General.

But it is up to us in this House—and we have the capacity to make legislation stronger—to ensure that we have a progressive, defined-benefit public pension plan that ensures our seniors can retire and live with dignity. The only way to do this is through a publicly funded, defined-benefit pension plan, and it's imperative to ensure that this is the norm. We have the opportunity to build something that will serve and protect all workers at all stages of their careers, be it young people entering the workforce, mid-career professionals or those near retirement. But I have to tell you that the key piece to this is governance.

Earlier today, I had the pleasure of having a finance briefing by the very committed people from finance. I think almost 32 of them came in. We went through all the schedules of the bill that we had questions about. And of course we had questions about the ORPP. I think the member from Oshawa really highlighted where our concerns were coming from. You'll notice on page 149 of the 2015 budget: "At this time, the government is assessing a range of service delivery options for pension administration. As part of this process, the province is proceeding with a procurement to identify potential third-party service delivery providers for the ORPP. Costs of administering the ORPP would be borne by the plan."

This is the first time, really, that we heard of this third party and this procurement process to get an administration in. But we do know that it will be called the administration corporation. These were questions that we had for the financial staff, all of whom, in their own right, I think care deeply about getting this right. It is worth noting that this administration corporation would not be subject to the Corporations Information Act. And—this is really interesting—there's no explicit mention of minimizing investment risk in its mandate. So in order for this to be successful, there has to be some understanding around risk management.

It's also worth noting, under schedule 10, that an act of an officer is valid despite any irregularity of his appointment or defect in his qualifications. That's the same as CPPIB for directors but not officers. So the board of directors, under schedule 18, can set the recommended remuneration framework for directors. Directors are going to be able to set their own remuneration on this administration board. I think that should cause some concern. It's right here that people who are sitting on a board get to set their own pay. Yes, especially because it's money that can actually be going back into the pension plan. But it is worth noting that the money collected and received is not public money, and if the money is invested, the increase in value is not public money.

We were just trying to navigate through what seems to me a very haphazard sort of effort to create this new corporation. I think that, going forward, there are a lot of questions out there about this. I mentioned in my original comments on the legislation that when I was knocking on doors during the election, there were people who said, "I need a pension. I don't have a pension, I don't have a job, but I need a pension." They really do feel that very soon

they're all of a sudden going to get a pension. So that's a concern.

Obviously, this budget didn't disclose a lot of details on the ORPP design, and the government says it's still considering feedback from its recent consultations. We've heard about this consultation process, though, and obviously there's some concern that not all voices are truly being respected throughout the process.

As I mentioned, the bill is the first of three pieces of legislation that the government plans to introduce. We've already seen two versions of this. Obviously, the concerns that we've had along the way have to do with the government's model, around the integrity of the plan, to make sure that at the end of the day the people who were originally intended to benefit from this plan actually are.

If you look at some of the examples in other provinces—for instance, this came out just in February, but it was from BC. The headline reads, “Public Sector Salaries: B.C. Investment Management Corp. Dominates Top 10 List Again. Senior investors received pay increases of more than 20% each.

“Seven of the 10 highest-paid public servants in B.C., including one who made \$1.5 million, work for just one agency: the B.C. Investment Management Corp., which invests money on behalf of public sector pension plans.”

1710

The concern is that whoever this third party is, whoever this new administration corporation is—and we did ask a specific question on this. We wanted to make sure that—well, it was an early question. It's an early question: Will the salaries and compensation for these investment managers be tied to performance? Because that's the model in BC, and you can see where the money is going from the fund. It's going to the top.

I think that this is actually a recurring theme in the province of Ontario. We have not been able to get this government to look at those upper echelon CEO public sector salaries, which really is incredible because if someone is on ODSP in this province and they make so little money—it's under \$629 a month—but they were allowed to work and make up to \$200, this government somehow can figure out if that person has made \$215 and that additional \$15 gets clawed back. But they can't figure out how to ensure that a university president, for instance at the University of Western Ontario, can't get two years' salary to the tune of \$900,000.

It's a source of frustration, obviously, because when you follow the money in this province—first of all, it's not straightforward to follow the money in this place. I think it's designed that way. When you follow the money, you can see that the people at the top are doing okay, The banks are doing okay. These are concerns for us, and we've red-flagged them.

We also would love for the government to look at ways to actually strengthen the economy and, as I already mentioned, protect pension members.

I have to go back to the alternative financing and procurement approach by Infrastructure Ontario. In the Auditor General's report, she referenced that—because

this speaks to where the money is going and who has priority status in the province of Ontario. While the goals and the principles of the ORPP we fully support, we are nervous and we have very valid concerns about the mechanisms that this government will employ to ensure that those pensions are actually there for the people who they're designed to serve.

The AG, of course, was very critical of the financing—the financial structure, if you will—around infrastructure development. She says: The AFP “approach used by Infrastructure Ontario assumed that the public sector would not have been able to successfully deliver 74 infrastructure projects on time and on budget. Specifically, Infrastructure Ontario's AFP approach assumes that the risks of cost overruns and delays are about five times higher when the public sector manages infrastructure projects.” However, “the AFP approach assumed that it would be reasonable for taxpayers to incur an estimated \$8 billion more (including \$6.5 billion in higher financing costs) to have this work done by the private sector on time and on budget.”

You can see why we are nervous, that in the budget this government is looking to contract out in some variation of that, some design of contracting out, to a corporation to manage the Ontario Retirement Pension Plan. We want to make sure that every dollar that goes into that plan gets to the people who need it most. That's the relevance around this piece.

While I'm here, I might as well mention that Infrastructure Ontario's Loan Program made a higher-risk loan of \$216 million to a subsidiary of the MaRS Discovery District, a not-for-profit organization, but the ultimate costs and benefits of the loan are unclear.

So the due diligence, the fiscal responsibility of designing and managing a plan like the ORPP—you can't blame us for having doubts about this government's ability to navigate and to design a plan with the people at the front of the process.

That said, we support it in principle, but we obviously would love to see the current pension plan structures, the underfunding of the current pension plans—that needs to be addressed. FSCO needs to be strengthened in legislation to protect current pensioners. There is actually a piece of legislation on the books that has already received royal assent. It just needs to be called. There's no need to do extensive debate on it.

We are very concerned about the administration corporation of the ORPP and the integrity of that process. We want to make sure that there is some fiscal due diligence. Actually, that was the one amendment that was secured at committee for this piece of legislation. It's incredibly important.

I look forward to hearing the responses from my colleagues in the House today. I think we all share the belief that we have to get this right. Even though the PC caucus thinks it's wrong, we still need to get it right.

The Acting Speaker (Mr. Rick Nicholls): Questions and comments?

Hon. Steven Del Duca: As always, it's a great opportunity to have a chance to stand in my place here in

the House this afternoon and speak in response to the comments made by the member from Kitchener–Waterloo with respect to Bill 56. I did have a chance to hear almost all of the remarks made this afternoon by that member, and also to hear the remarks brought forward as part of this debate by her colleague from Oshawa, who spoke just a little bit earlier. I actually want to commend both of those members who have spoken here this afternoon, members of the NDP caucus, with whom sometimes we agree on items and sometimes we don't agree. But today they both spoke very thoughtfully, obviously having put some time and effort into their ideas with respect to Bill 56.

I think we all recognize—even members of the PC caucus would recognize—that there is more that does need to be done. There are some high-level disagreements, I guess I'll call them, about what the best vehicle is to proceed with in terms of making sure that we do, for the long term, provide more income security for those who will be retiring in years to come.

It's not just a social issue, of course, Speaker. The Associate Minister of Finance responsible for the ORPP has spoken very eloquently on this. This is, as much as anything else, an economic issue: to make sure that those who will be retiring in years to come have income security so that they can continue to make an economic contribution to the prosperity of the province, so that they can live in dignity but so that they can also continue to have what I'll call that collective purchasing or consumer power to help maintain the economy.

I want to congratulate both the member from Kitchener–Waterloo for her remarks and her colleague.

I look forward, as always, to working with all members on all sides of this House and, of course, working closely with my colleague the Associate Minister of Finance, who is doing an exceptional job carrying this bill forward with all of its complexities. I look forward to helping support this legislation, getting it passed and actually providing people with income security for the retirement that they deserve.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mr. Steve Clark: It's a pleasure to provide a response to the speech from the member from Kitchener–Waterloo. I respect her as a legislator. She's a very good communicator. However, in regard to this bill we fundamentally disagree. I sat on at least one hearing with the member at the finance and economic affairs budget consultation. I see that the very capable Chair of that committee, the member for Scarborough–Agincourt, is here this afternoon with us.

Fundamentally, our job in this Westminster system is to scrutinize legislation. The Minister of Transportation was very correct that we do fundamentally disagree on how we're going to get there. Our party has caucused this bill, has studied this bill. The member for York–Simcoe, who did about a half-hour speech this afternoon, has worked tirelessly on our caucus's behalf on retirement issues. I've listened to some of my constituents. That's part of being a legislator: making a decision on a bill.

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We fundamentally disagree with this bill. We do not believe that we should be imposing this in Ontario at this time. It was one of our budget asks, that the government not move forward with this piece of legislation. But the reality is, as the opposition House leader, this bill will pass very soon. The government will pass this bill with the New Democrats' support, but it won't be the last time that this type of bill will hit the floor. We all know that there are many more pieces of legislation that the government will need to be able to implement this pension plan, and we will do our job as Her Majesty's loyal opposition in making sure the government hears the other side.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Mr. Percy Hatfield: Good afternoon, everyone. It's a pleasure to be able to stand in the House this afternoon and bring the voices of Windsor–Tecumseh to this chamber. It's especially an honour to follow my esteemed colleague from Kitchener–Waterloo, who always brings great passion when she speaks in this House.

To the young pages that are in the House today: This bill is about you, because you may qualify for this pension if this bill is enacted and we follow through on it. The rest of us won't; we're not going to get a pension overnight.

Hon. Steven Del Duca: That's not true; I'm younger than I look.

Mr. Percy Hatfield: Well, you may; I'm not sure. But the rest of us won't. I know I won't.

It's you that we're talking about. But we have to do more for pensioners, and we have to treat our pensioners with dignity and respect. We're not doing that now.

I'll give you one example of an email I received just this afternoon from a pensioner in Windsor who has a problem with his insurance. He was in an accident, I guess, and then he found out that if he was working, he has a wage replacement policy clause in his insurance coverage that he pays \$50 a year for that would help him replace wages lost after an accident, but he's retired. His insurance company knows he's retired, so why the heck are they charging him \$50 for a wage replacement policy that he cannot possibly ever receive? The government knows this. The government isn't doing anything to help pensioners in Ontario and retirees in Ontario who have to pay this clause—it's hidden in there—to get wage replacement when they don't qualify for wage replacement. Someone is getting ripped off. He says it's him; he says it's every pensioner and retiree in Ontario. We have to do more to stand up for people like this and to stand up for pensioners and retirees in Ontario. Unfortunately—I hate to say it—the government's not doing it.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Ms. Soo Wong: I'm pleased to rise this afternoon in support of Bill 56.

I heard some of the debate this afternoon, and I think much of the conversation has been talking about the different philosophy of the opposition party in terms of

seeing this particular bill as another tax. I want to remind everybody in this chamber that much of this conversation is about how to improve the lives of Ontarians as they retire, because there's enough evidence, where I come from in the health care sector, that there's a relationship between a good pension and the health of a community. On March 31 of this year—it shows the fact that a community like Elliot Lake—37% of the community's income is derived from pensions, RRSPs, CPP, OAS and GIS.

It's clearly stated in the article by Adam Mayers that seniors with defined benefit plans are more confident as consumers and better off in terms of their personal affairs. So very, very clearly—and I know, having been a nurse, that when people have secure income, they're more likely to have better health outcomes. So there's a strong relationship between health and finance.

The other piece here is, for the opposition to continue to criticize this particular bill, saying that it's not properly done, this and that—they have to listen to the evidence, because at the end of the day, there's research after research. The last one that has been done by the Boston Consulting Group talks about the fact that there's a relationship between pension income and the health of a community. Unless the opposition party has done their own research, there is ample evidence out there that talks about this.

The Acting Speaker (Mr. Rick Nicholls): Back to the member from Kitchener–Waterloo for final comments.

Ms. Catherine Fife: I want to thank the member from Leeds–Grenville for his great comments, until he said “but,” and then the Minister of Transportation and the members from Windsor–Tecumseh and Scarborough–Agincourt.

I couldn't agree more than with the member from Scarborough–Agincourt. The social determinants of health are very much connected to income inequality and being able to earn a living. People want to work in this province, but they have to have the jobs in order to save.

If I could leave anyone—everyone, not just anyone—with a thought on this, it's that the governance piece for the ORPP is the key component, because if you get the governance model right, if you design this plan correctly, where the majority of the benefit and the funding actually gets to the recipients, not like the BC model, where, as I mentioned, the fund managers made off—because they had tied performance measures to their salaries. A good public plan is one that remains in the public domain, because it should be fully not-for-profit. The managers, obviously, should be able to make a fair wage, but the management of that fund needs to ensure that every dollar that comes in through investment gets reinvested for the future. Those are by nature the most successful plans in the country.

I hope, as we go forward, that the outstanding question will be: Will the ORPP corporation, this third-party entity, implement a pay-for-performance system that is tied directly to portfolio performance? Because, if so, then the money will go elsewhere.

What about bonuses? Because in 2009, the CPPIB lost 24 billion of taxpayer dollars, but the executives made off with \$7 million in bonuses. So let's protect the integrity of this plan going forward.

The Acting Speaker (Mr. Rick Nicholls): Further debate?

Mr. Jeff Yurek: I'm glad to have my chance to participate in the debate on Bill 56, the Ontario Retirement Pension Plan. I didn't get the opportunity during second reading, because this government wanted to rush this bill through, even though it's years away from being implemented. I'll briefly go over a bunch of the opposition that has come out during the debate and reiterate what has come out through the committees and debate before going forward with a little bit more that I can add to the debate that I was unable to do earlier.

Basically, it's come out that there are a lot of questions from this bill still unanswered as it goes through third reading. Of course, the government, being the majority, will pass this bill—probably tomorrow.

The business plan, that this bill actually makes sense at the end of the day—where is that? Why hasn't it been shared with the opposition or with the public as a whole? Where's the cost-benefit analysis of how this bill will actually make sense down the road with regard to the costs that it will incur on society as whole? No true details of when this will be paid out—I've heard that 40 years from now we'll get our first payment, which will benefit the pages, as the member from Windsor West has mentioned. I'll be in my early eighties at that time and probably still working and be able to retire and collect on this, perhaps, or collect it and income tax will take it away from me.

Mr. Percy Hatfield: Windsor–Tecumseh.

Mr. Jeff Yurek: Windsor–Tecumseh; sorry. Windsor West is—no, you have Windsor West, too, do you not?

Interjection.

Mr. Jeff Yurek: Okay. Over there.

The pension plan—the government still is satisfied with the fact that it's going to kill jobs coming out: 18,000 jobs for every \$2 billion collected. According to estimates, that's 54,000 jobs per year which will be lost due to this bill. That's okay for this government, because they're pretty confident in that losing jobs is not going to harm this economy, let alone small towns and villages throughout the province.

Even the CFIB and the Ontario Chamber of Commerce have said that they cannot afford this pension plan, that Ontario cannot afford this pension plan. I would assume this government would sit down and talk with the chamber of commerce and the CFIB as to what route should be taken to help improve the businesses in this province, improve them to create jobs, improve them to be prosperous, improve their chances of competing in a global marketplace.

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Again, the chamber of commerce has also thrown out there the fact that this government has no energy plan. They keep coming up with a long-term energy plan every

two or three years and, at the end of the day, our energy rates are still skyrocketing. On May 1, the peak times will go up 15% for the people of this province. I think that's quite a concern for the small businesses that are trying to make ends meet. This government now is going to add on the Ontario pension plan tax on top of these skyrocketing—

Interjection: Not a tax.

Mr. Jeff Yurek: Sorry? It is a tax. You take something out of somebody's pocket, it is a tax.

Interjection: A payroll tax.

The Acting Speaker (Mr. Rick Nicholls): Order.

Mr. Jeff Yurek: The employees and employers are going to be paying 1.9% of their salaries, which decreases take-home pay. As I said earlier, you get a new graduate wanting to buy a house, who has debt from going to university, and now with skyrocketing hydro rates—and now we're going to be taking another 1.9% out of their pockets. People today aren't able to afford this, Minister—Speaker, sorry. Some day you might be a minister, Speaker, but right now you're just the Speaker.

Interjection: Just?

Mr. Jeff Yurek: Just. Well, I'm not a Speaker either.

Anyway, this is not a well-thought-out plan. The fact that there are comparable plans out there that will be exempt, what exactly those plans are—I've talked to numerous businesses in my riding who feel that they already contribute to a pension plan with their employees. At the end of the day, when they impose this pension tax on top of the businesses, it's either they're going to have to rejig their pension and get rid of it or they're going to have to lay off people, which is probably more likely going to happen. At the end of the day, I don't see how that is beneficial to many places in Ontario.

I do want to touch upon, just quickly, the CPP and what I've been reading about it over the years. The opposition says, "Oh, the federal Conservatives aren't acting on it." Well, actually, the federal Conservatives have said that the economy is too fragile to implement this tax. Do you know what, Mr. Speaker? If this government got off their duff and actually did something to the economy of this province, it would actually help the province of Ontario improve the economy, which would actually help the country as a whole, which would probably get us out of this hole.

Instead, Ontario is heading towards a \$300-billion debt. They're still at a \$12-billion deficit. Over the next two years their interest payments are going to hit \$13 billion. Then you look at the federal side of things—a balanced budget, tax breaks for everyone; anyone with a family is getting tax breaks—you're seeing that they're trying to create the economy where they can make changes to people's lives. So it's not like the other side of the House, where they don't care about what is going on today. They're worried about the future down the road but they can't get their fundamentals right in order to make a better economy down the road. What they're actually doing is hurting Canada as a whole and hurting the chances of the federal government actually making

the changes to the CPP when the economy strengthens. As long as Ontario is weak, Canada is not going to reach its full potential. This government has no plan to make Canada any stronger.

First of all, this pension that they're talking about, the Ontario pension plan, is not going to start for a few years anyway, before they start collecting the tax from the people. The payments aren't going to come out for 40 years. There's going to be 40 years that this is not going to help anyone, except hurt businesses.

This government, with their propaganda, keeps telling people that they're helping people retire today. That is a fallacy, and the fact is that it's going to be at least 40 years for help to come. If this government would take its abilities, its ideas, its thoughts and actually work to improve the economy, work to decrease the cost of living for people so that they could have money to put away for pensions on their own and help improve the economy of Canada by making Ontario strong again, then the government would have time to fix the CPP and make the necessary changes down the road, which would only probably take another year or two, but they're talking about implementing a tax now that's going to hurt businesses, cause job losses and that's not going to have any effect for 40 years.

At the end of the day, we can't be guaranteed that this money the government is collecting is actually going to be in that pot, because we know they have \$130 billion they want to spend on infrastructure and they're out of money. There's only one other way to get it and that is to tax the people, move the money around and put an IOU in that bank account at the end of the day, because this government we cannot trust to deal with their money.

Instead of waiting a few years, this government is going to create a whole new bureaucracy in order to manage this fund, which is another cost factor. Where is that money going to come from to create this bureaucracy and run it? Is it going to come from the 1.9% from the employers and the employees, or is that another tax or another cut somewhere else in another ministry in order to pay for the creation and operation of this bureaucracy? This is just becoming a huge possibility for a scandal, going forward.

What I think the government should be doing, instead of going down the road of an Ontario pension plan, is in fact looking at ways to improve people's lives with less cost of living. Lower the cost of living. We've seen this government, over the past 13 years, erode the people's ability to earn money, keep their money and invest in their own pension plans or invest in their businesses, as they grow, so they have that as their pension as they move on and sell off.

What have we had? We've had the health tax taking money away from the people of this province and introducing the HST, the biggest tax grab in the history of Canada. We've had an increase in fees. I'm glad the Minister of Transportation is here. The MTO has just skyrocketed in all their fees. You talk about the driver's licence fees, car renewal fees. The Minister of Natural

Resources was here earlier. They've got a new service fee they introduced last December on top of increasing licensing fees. The carbon tax—

Interjection.

The Acting Speaker (Mr. Rick Nicholls): I'd ask the Minister of Transportation to withdraw.

Hon. Steven Del Duca: Withdrawn.

The Acting Speaker (Mr. Rick Nicholls): Thank you.

Continue.

Interjections.

Mr. Jeff Yurek: Yeah, unbelievable. Mr. Speaker, that only speaks to—when you're speaking the truth on this side, they start putting personal jabs at us. That's the way they want to be about the personal jabs; let's stay on the policy.

Anyway, on top of the health tax, the largest tax grab in the history of this province—the HST—the increased fees from the Minister of Transportation on driver's licences, on car renewals, on the—what do you call that one?

Mr. Randy Pettapiece: The emissions test?

Mr. Jeff Yurek: The emissions test, the cash register through the ministry.

The MNR, as I said earlier, has increased hunting fees; the new service fee plus HST that everybody has to pay for on top of their outdoors card; the carbon tax that they're introducing—they probably don't call that a tax either, the cap-and-trade. That's not a tax, in their opinion, but that's going to hurt business, cost jobs, and at the end of the day, our groceries are going to be higher; our gas is going to be higher. Everything is going to be higher at the end of the day—and less money for take-home pay, less money to invest in your own pensions.

We also talked about the beer tax—\$100 million on the beer tax; mandatory WSIB for sole proprietors, owners of construction firms. They probably wouldn't ever collect on WSIB—had their own coverage, which was cheaper, 24/7. But they implemented that tax on people in order to make those businesses weaker. We now have the pension plan. Last but not least—I could probably come forward with more taxes, but I want to talk about the energy rates that this government has saddled the people of this province with.

As I said earlier, a 15% increase on peak times. The energy is going through the roof. They're taking the sale of the asset of Hydro One and putting the money in infrastructure instead of on the debt of \$27 billion. With a lack of revenue at the provincial level of Hydro One, they're going to be unable to continue to pay down that debt, so what are they going to do? Increase rates in the province of Ontario, which is going to drive out more business, decrease more jobs, and this pension plan is only adding icing to the cake.

I do have a Formet Magna plant in my riding, and this is a great concern of mine. Just before the last election, Magna came out and said that if this government goes through with the Ontario pension plan, they will no longer invest in their factories in Ontario. They will no

longer invest in this province. I have a factory that employs over 700 people in my riding, in St. Thomas. It has been there for a number of years. I've got a sister plant, Presstran, right near it. Both are Formet companies, at the end of the day—Magna companies. What's to happen to them when they need to be retooled, when they need to grow, and the company no longer invests? We're looking at job loss in the future.

Again, my riding, under this government, has lost over 6,000 jobs since 2007—6,000 jobs in a population of 37,000 people. That's a heck of a lot of jobs. We've lost Ford, we've lost Sterling and we've lost Timken. Timken was in our city since the 1940s. But this government walks into our province, takes control of the economy, runs it into the ground and drives out businesses that have been decades, decades, decades in this province.

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As I said before, this pension plan going forward is nothing more than a tax. We can talk about social engineering if you'd like, but if this government would stand up instead of being an adversary to the federal government, sit and work with them, saying, "We will do our part. We will get the economy going. We'll get the economy stronger. We will ensure that Ontario is competitive in this marketplace. We will ensure that they have their fair share of jobs and growth. We won't be a cancer to Canada"—because of the way they are managing this province. Instead of that, they've said, "We don't get enough."

Interjection.

The Acting Speaker (Mr. Rick Nicholls): Will the member from Hamilton West—Stoney Creek come to order, please.

Mr. Paul Miller: Hamilton East.

The Acting Speaker (Mr. Rick Nicholls): Hamilton East—Stoney Creek. I can correct my record. Thank you very much.

Mr. Jeff Yurek: Mr. Speaker, thank you. If this government would stand up and work with the government—instead of having a tax that's going to go on for 40 years before any possible benefit, why not work at fixing the problem at hand today, the economy, and ensure that this government can turn around and work with the federal government a few years down the road and fix the CPP? It will take away a lot of the bureaucracy they want to create, it will take away a lot of the burden that they'll cause for a person with their taxes. It will help stop the flow of jobs from this province.

It's quite a concern of mine—Mr. Speaker, as we go forward—at the end of this debate that during the committee structure, one amendment was passed. I find that this government is so closed-minded they're not even open for possible changes. Now they've gone ahead with the pooled pension plan, which I think is a great idea. That's the avenue they should have probably gone to strengthen it and allow businesses to create their own pension plans going forward. Instead, they've come forward here with this retirement plan.

But one amendment passing through, I think, is kind of ridiculous; that any bill would go through this House

and one amendment passes. I think it's quite shocking that a government would think they're that perfect in drafting legislation. Obviously, they haven't listened to all the concerns of all those who testified or the opposition parties for the fact of only one amendment to get through the House, and that's quite unfortunate for the people of Ontario and Canada as whole.

As I said earlier, this pension plan is going to have a negative impact for the province of Ontario. I know the pages here—as the member from Windsor–Tecumseh mentioned earlier, this is really for them. However, I'd rather work to have a better Ontario today, so your parents can maintain their own jobs, so your parents can afford your education, so that this government can ensure there are jobs for you, whether you go into a skilled trade or go to university. I would prefer that for you, so that you can have the money to invest yourself and have your own pension to be strong going forward, being able to afford your own family, being able to have more than one child, being able to live wherever you want in this province, being able to stay in this province at the end of the day. Too many youth are heading out west; they're heading down south because this is not the land of opportunity anymore. This government is driving this province into the ground, and they need to stop. They need to stop.

I'm sure if you sit at home and talk to your parents about their energy rates—I hope you do, after sitting here for a few weeks. Sit down and talk to them about how the energy rates—if, in fact, the government would quit increasing energy rates every three or four months, what they could do with that money. I think that's a great discussion to have, instead of listening to them saying, "We're doing this for 40 years." I'd rather do for you today so that you have a future tomorrow, not listening to, "We'll do this for you 40 years down the road." I think that's a poor way to go.

Sorry, Mr. Speaker, I'm addressing the pages in front of me.

Hon. Steven Del Duca: Just don't call them ministers.

Mr. Jeff Yurek: Well, you know, I just might. There's probably a future minister here.

Hon. Steven Del Duca: I'm making a comment about you calling the Speaker "Minister."

Mr. Jeff Yurek: I know. I get that. Anyway, there's probably a future minister in the House here today. I may call them "Minister" at the end of the day because they might just be here. I won't sell them short, Mr. Speaker.

I'm going to wrap up because I'm sure there are a few questions and comments that I may have actually—if they had let me speak during second reading, we probably could have had a more lively discussion. I tried to say things that would actually wake up the government to respond to what I've said. I think from the heckles and being called a liar, obviously I have done my job at instilling debate in this chamber, something that is being missed at the end of the day.

Anyway, I thank the members of the third party for their heckles and catcalls during this debate, and I look

forward to your responses to my debate. I'm sure we're probably not on the same page with much of what I said, but what makes this place special is that, actually, I can have my voice heard and I can hear your voice and we can have a great debate.

Mr. Robert Bailey: And the Liberal members can't speak up.

Mr. Jeff Yurek: Well, the Liberals aren't allowed to speak, obviously, because they aren't debating this third reading. They've been muzzled. Perhaps, going forward, we'll have open democracy again in this House.

Thank you very much, Mr. Speaker.

The Acting Speaker (Mr. Rick Nicholls): I appreciate the openness and the candidness on both sides during debate. I would certainly appreciate, though, that when speaking we are in fact addressing the bills and that comments would in fact be addressed appropriately.

With that, it's time for questions and comments. I recognize the member from Hamilton East–Stoney Creek.

Mr. Paul Miller: Thank you, Speaker. You know, some days I need an aspirin, and this is one of them. When I listen to the official opposition and their philosophy and their thoughts about pension plans, it's absolutely remarkable. It's off the map. It's from a different planet. I can't believe it. There is a social responsibility to our retirees and the people who helped build our province.

The owners of these companies—some of them I've talked to—feel an obligation to the people who have helped to build their wealth. They feel that these people deserve some dignity, some nutrition, to be able to pay their bills and not be thrown out of their house at the end of their lives. That's why the government is creating this plan.

However, there is one point, it's true, that the minister even mentioned: It's not going to help the people in their fifties and sixties. The only way it would help them is if they were allowed—and I brought this forward four years ago; I talked to Harry Arthurs for hours at a time and we picked each other's brain because I had done some lobbying in Ottawa on pensions. We believed in that time that you should be able to buy credits. In other words, if I'm in my fifties and my RRSPs are paying 1% and it's not doing anything in the bank, then I can take my RRSPs or any savings I've had and transfer them into premium payments, so at 65, I would have something—\$500, \$600, \$700 in a defined pension plan. That would help a lot with keeping me in my house or being able to pay my taxes municipally or contribute to the economy.

The official opposition is saying, "Okay, 72% of the people don't have a pension plan. Oh, well. That's too bad. You should be able to learn how to save." Well, if you can't pay your bills, you can't pay your house—and a lot of people who are retired and elderly and are living on fixed incomes can barely stay in their houses now—how are they going to be able to pay into a pension plan? I'm not quite sure where they're coming from, but wherever they're coming from, I certainly wouldn't want

them taking care of my finances because I'd be beside the road with a loaf of bread if I was lucky.

This is the way it's going. You've got to go this way. If they had enhanced CPP, there wouldn't be this discussion going on right now, and they didn't do that.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments?

Hon. Ted McMeekin: I want to build on my colleague from Hamilton East–Stoney Creek. We just saw the member opposite declare the law of the jungle. Everybody take care of yourself, right? Don't be your brother's or your sister's keeper; that's not why we're here. Don't love kindness and seek justice; that's not why we're here. What are we here for? To bow down to the federal government. Anybody can balance a budget when they're not doing anything, my friend. The reality is that every province in this country has asked the Prime Minister and his federal government to enable an extension of additional supports through the CPP, and he has consistently turned his back.

I want to suggest to the most vulnerable people: We're trying to avoid the next poverty tsunami. We've got 43% of people who retire in Ontario still owing money on a mortgage, and 72% of them don't have a pension. And you want to stick them with a \$1,299 maximum payment every month? Shame on you. Shame on you. You're disgraceful. Disgraceful. I can't believe it. I can't believe that that's anywhere near reflective of the values that your constituents hold. I know the people in your riding. They don't think that way. They don't feel that way. They don't reflect the values that you articulated in this House. I'm embarrassed to even have to get up and talk about the nonsense spouted on the other side of the House.

The Acting Speaker (Mr. Rick Nicholls): I thank the minister and I certainly hope he feels better after that rant.

Further questions and comments.

1750

Mr. Toby Barrett: Well handled, Speaker. I'm a little taken aback by some of the comments from the government side and the interjections that came forward during the well-thought-out presentation by our member from Elgin–Middlesex–London.

He made it very clear: This proposal for a pension plan has to be funded somewhere; it will be funded by a payroll tax. It will subtract 1.9% from an employee's payroll, and on top of that, and this is going to be tough for St. Thomas, it will subtract 1.9% equally from the business that employs that employee. That's a fact. That's the truth. It's a payroll tax.

It's just like the so-called health tax under the previous Premier, which turned out to be the largest income tax in the history of the province of Ontario.

Mr. Paul Miller: What does a health tax have to do with security?

Mr. Toby Barrett: It was a tax. A tax is a tax.

To hear interjections that the member is telling lies—I'm glad he repeated that for the record; I think that's important to put that in Hansard.

On top of that, like a lot of taxes that are over the top, this will be a job-killer. That will not bode well in Elgin county. That will not bode well for a community like St. Thomas, which has had a very, very tough time.

We have the ORPP, the Ontario Retirement Pension Plan, which will kill jobs. The province, right across the province, will lose 18,000 jobs for every \$2 billion that is collected in this payroll tax. That's the way it works.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments.

Mr. John Vanthof: It's truly an honour to once again stand on behalf of the people of Timiskaming–Cochrane and my NDP colleagues and speak on the Ontario registered pension plan.

I think we can all agree on one thing: It would be better if we could just convince the federal government to increase the CPP. That would be the best plan. Unfortunately, tragically, our current federal government is too busy helping those who don't need help with schemes like income splitting, stuff like that. They've got their priorities smack dab aimed at the people who vote for them, but really they're kind of misguided regarding the benefits of all the people of this country.

Enter the provincial Liberals, and they're going to have a bump-up scheme for the CPP. On the face of it, we agree; we agree with the principle. What we're concerned about is whether this government, based on their track record, can actually pull this off without it becoming a major scandal, a major gaffe, a major downfall.

Today we got Bill 91, the budget. I'd like to read this: "An amendment to subsection 3(2) of the Broader Public Sector Executive Compensation Act, 2014 provides that the act does not apply to the Ontario Retirement Pension Plan Administration Corp. and its subsidiaries." That is what we're worried about. Right away in the fine print—oh, we're going to put in a schedule to control public sector compensation, but right away, before we start off, we are going to exempt people from the schedule. Maybe if we have a plan like this, we need very high-priced people, but that should still be public.

The Acting Speaker (Mr. Rick Nicholls): Now back to the member from Elgin–Middlesex–London for his final comments.

Mr. Jeff Yurek: I'm glad that I had the 20 minutes to speak and actually create some debate in this House. I appreciate the member from Hamilton East–Stoney Creek. I'm sorry you have a headache this afternoon. I do have some ibuprofen in my office; I can fix that for you.

The member from Haldimand–Norfolk, I appreciate your comments. I'm glad to have some support in this House. I know I have 28 members of this House who do support our views on this pension plan.

The member from Timiskaming–Cochrane, I appreciate your comments, and I appreciate how you are always balanced in talking about the policy at all times.

To the Minister of Municipal Affairs, I appreciate your comments, however off they may be. I do speak for the people of my riding. It's not a disgrace for me to

bring my points of view and my party's points of view to this House. That's what we're here for. If we all agreed on every policy and didn't speak our words—if we all did that, Minister, this House would be ineffective. I'm very thankful for the fact that I'm able to have that talk. I am not embarrassed. I am not disgraced by what I have said today.

Interjection.

Mr. Jeff Yurek: I throw that back on you, Minister. How dare you raise the debt to \$300 billion? How dare you run deficits over and over? You are destroying the future for my children, these kids here and everyone else. All you know how to do is tax and take money from

people every day. Why don't you stand up for the people of Ontario and fix today for tomorrow instead of wasting your money and time for the people of Ontario and the future? You are destroying this province, sir, and you are a disgrace to this House.

Third reading debate deemed adjourned.

The Acting Speaker (Mr. Rick Nicholls): Everybody breathe.

Since it is within five minutes of 6 o'clock, I want to thank all participants for a healthy, invigorating debate this afternoon. This House stands adjourned until 9 o'clock tomorrow morning.

The House adjourned at 1756.

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| Fedeli, Victor (PC) | Nipissing | |
| Fife, Catherine (NDP) | Kitchener–Waterloo | |

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| Gélinas, France (NDP) | Nickel Belt | |
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| Martow, Gila (PC) | Thornhill | |
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