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**Wednesday 20 April 2016**

**Mercredi 20 avril 2016**

Speaker  
Honourable Dave Levac

Clerk  
Deborah Deller

Président  
L'honorable Dave Levac

Greffière  
Deborah Deller

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Hansard Reporting and Interpretation Services  
Room 500, West Wing, Legislative Building  
111 Wellesley Street West, Queen's Park  
Toronto ON M7A 1A2  
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Service du Journal des débats et d'interprétation  
Salle 500, aile ouest, Édifice du Parlement  
111, rue Wellesley ouest, Queen's Park  
Toronto ON M7A 1A2  
Téléphone, 416-325-7400; télécopieur, 416-325-7430  
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LEGISLATIVE ASSEMBLY  
OF ONTARIO

Wednesday 20 April 2016

ASSEMBLÉE LÉGISLATIVE  
DE L'ONTARIO

Mercredi 20 avril 2016

*The House met at 0900.*

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

*Prayers.*

ORDERS OF THE DAY

ONTARIO RETIREMENT PENSION  
PLAN ACT (STRENGTHENING  
RETIREMENT SECURITY  
FOR ONTARIANS), 2016

LOI DE 2016 SUR LE RÉGIME  
DE RETRAITE DE LA PROVINCE  
DE L'ONTARIO (SÉCURISER LA RETRAITE  
EN ONTARIO)

Mr. Bradley, on behalf of Ms. Hunter, moved second reading of the following bill:

Bill 186, An Act to establish the Ontario Retirement Pension Plan / Projet de loi 186, Loi établissant le Régime de retraite de la province de l'Ontario.

**The Speaker (Hon. Dave Levac):** Mr. Bradley.

**Hon. James J. Bradley:** I would like to thank you very much. I will see that this begins to proceed. This is a very significant bill, of course. It's a bill which the government has seen as a centerpiece of the platform that it brought forward and, since that period of time, it has been working diligently to ensure that the Ontario Retirement Pension Plan is implemented in the most appropriate way.

Mr. Speaker, I can tell you that, indeed, the person who is responsible for this, Mitzie Hunter, as we know her as a friend in this House, is very knowledgeable of all the intricacies of this bill and will be revealing those intricacies. I can say, however, that it is something that we placed before the electorate as a government.

I will be sharing my time with Ms. Hunter—

**Mr. Steve Clark:** A significant amount of time.

**Hon. James J. Bradley:** —a significant amount of the time with Ms. Hunter.

This was developed, as she will no doubt tell you, after very wide consultation from the beginning and, all along the way, modifications were made according to the input which was received from a variety of sources. So to best describe and expand upon what I consider to be the benefits of this bill to the people of the province of Ontario, I'll yield the floor at the present time to the Associate Minister of Finance.

**The Acting Speaker (Mr. Paul Miller):** I must comment: The minister's ragging of the puck was excellent.

The Associate Minister of Finance.

**Hon. Mitzie Hunter:** Thank you, Mr. Speaker. I'm proud to have the opportunity to rise in the House today to speak about Bill 186, the Ontario Retirement Pension Plan Act (Strengthening Retirement Security for Ontarians), 2016, which I introduced last week. The introduction of this bill marks an important milestone for our government. I want to thank the staff from the Ministry of Finance and, specifically, the Ontario Retirement Pension Plan Implementation Secretariat for the tremendous work that they have done to make the ORPP a reality.

I also want to thank the expert advisers who have assisted us as we developed this plan, specifically Michael Nobrega, former CEO of OMERS; David Dodge, former governor of the Bank of Canada; members of our technical advisory group on retirement security; and members of our business implementation advisory group.

Bill 186 brings us one step closer to achieving our goal that all eligible Ontarians are part of the ORPP or a comparable plan by 2020. Premier Wynne and this government have shown bold leadership to ensure that the people of this province retire with financial security. When the Premier appointed me Associate Minister of Finance responsible for the ORPP, she gave me a very clear mandate to strengthen retirement security for Ontarians. That's exactly what this legislation will help achieve.

Mr. Speaker, we know that we have a retirement savings problem in this country and in this province. Study after study shows that too many Ontarians are not saving enough for retirement. Two thirds of Ontario's workers do not participate in a workplace pension plan. That's over four million people. The proportion is even higher among young workers aged 25 to 34, where about 75% do not participate in a workplace pension plan. Combine that with longer lifespans, lower personal savings and an average CPP benefit of just over \$6,900 per year, and the result is a growing gap between what Ontarians need to save for a secure retirement and what they will actually have.

Without immediate action, many of today's workers will likely see a drop in their standard of living in retirement. A future generation of seniors retiring with inadequate savings would place pressure on younger workers to support health care and other public services that retirees need. That's not good for people, that's not good for business and that's not good for the economy.

In the face of this pressing retirement savings challenge, our government is moving forward with the On-

tario Retirement Pension Plan. The ORPP will help shrink the retirement savings gap by providing Ontario workers with a predictable stream of income, paid for life. If passed, Bill 186 would enshrine the government's announced key design details for the Ontario Retirement Pension Plan in legislation. This would include details on the requirements for participation and contributions to the ORPP, benefit types, and rules for compliance and enforcement. For example, as we have previously outlined, employers and employees will make equal contributions, ensuring fairness. The ORPP will aim to replace 15% of an individual's pre-retirement earnings, up to \$90,000. Together with CPP, this will create a strong retirement income floor that people can rely on. Mr. Speaker, I want to emphasize again that these benefits will be indexed to inflation.

The sustainability of the ORPP is critical to our government. Ontario has some of the strongest public sector pension plans in the world. As we've developed the ORPP, we've leveraged the expertise that these internationally recognized plans offer and modeled the ORPP on the best practices they provide to ensure that the ORPP is among the best-performing plans and is sustainable for generations to come. Accordingly, the bill also includes clear rules related to plan funding to ensure that the ORPP is sustainable.

In designing the ORPP, our government engaged with thousands of Ontarians. Mr. Speaker, last year I led an extensive consultation on key design features of the plan. I travelled to over 10 communities across the province and received over 1,000 written submissions. I heard from Ontarians in rural areas, our northern communities and our biggest cities. Through this process, I spoke with employers, associations, labour groups, pension experts, retirees and individuals and families. What I heard from those meetings was that people are concerned about their ability to save for retirement. They're also concerned about the next generation. They want to know that their children and grandchildren will be able to retire securely.

**0910**

What I also heard is that they want their government to show leadership on this issue. That's why we're moving forward with this made-in-Ontario plan. We know that the benefits of the ORPP will be far-reaching, both for individuals and for the economy. But we also know that employers and employees need time to prepare. In my consultations, what I heard from businesses is that they need time to plan and certainty. That's exactly what this bill provides. Bill 186 is a critical step in our commitment to provide employers and employees with the clarity they need to prepare for the launch of the ORPP. It also reinforces our commitment to begin enrolling employers in the ORPP in January 2017, with contributions starting January 1, 2018. The ORPP will improve the lives of Ontarians by ensuring that future retirees have the financial security that they deserve.

I'd like to take the opportunity to highlight some of the key features of the legislation. Eligible employees working in Ontario or paid by an Ontario employer

would be required to contribute to the ORPP. Employees would contribute 1.9% of their annual earnings between a minimum threshold of \$3,500 and a maximum earnings threshold of \$90,000, and their employer would match that contribution. This would apply to employees between the ages of 18 and 70 who are not members of a comparable workplace plan.

In designing the ORPP, we heard from many employers about the generous workplace pension plans that they offer their employees. In many cases, these plans are already working well for some employees and employers. That's why we created the concept of a comparable workplace pension plan: so that employers who offer their employees adequate pension coverage can continue to run their registered pension plans and not be required to contribute to the ORPP.

Our government's vision of a comparable workplace pension plan is grounded in the principles of adequacy and targeted coverage. We worked with experts to ensure that our proposed thresholds for comparable plans would deliver pension coverage comparable to the ORPP. We looked at plans that had the lowest probability of individual members outliving their savings.

The ORPP would include other provisions that mirror the CPP. First Nations employers and employees on-reserve would have the option to opt in to the ORPP. At this time, self-employed individuals and federally regulated non-crown employees would not be eligible to participate. However, we have included a provision to allow them to participate in future, depending on the discussions with the federal government.

I'm happy to have the opportunity to discuss the benefits of the ORPP and what it would offer to Ontarians. The ORPP would offer two specific benefits: a pension benefit and a survivor benefit. To ensure that members retain their purchasing power in retirement, benefits would be indexed to inflation. The ORPP pension benefit would target 15% of a member's pre-retirement earnings, up to \$90,000. ORPP benefits would be earned as contributions are made, and the level of benefit would depend on the length of time an individual contributed to the plan and their salary during those years.

The ORPP pension benefit would be available to members when they turn 65. However, adjusted benefits would be available as early as 60 and as late as 70 to provide members the flexibility they need as they approach retirement.

The ORPP survivor benefit would be payable not just to a surviving spouse but also to a member's designated beneficiary or estate if the member was single. This is an important improvement on what is provided by the CPP.

As the ORPP is designed as a pension plan under the Income Tax Act, both employer and employee contributions would be tax deductible.

Last year, our government passed the Ontario Retirement Pension Plan Administration Corporation Act, 2015, to create the ORPP Administration Corp. The ORPP AC is the independent, arm's-length entity which will be responsible for administering the pension plan and for

managing the plan's investments for the benefit of plan beneficiaries.

The ORPP is a plan for Ontarians and the sustainability of this plan is a core principle. Our government is committed to ensuring the contributions that Ontarians make to the plan are there for them in retirement. A clear funding policy that would guide the actions of the ORPP Administration Corp. and government in the event of either a funding excess or a shortfall is a critical feature of this legislation.

Through a strong accountability and transparency framework, the board of directors and management team of the ORPP Administration Corp. will be fully accountable to plan members. In turn, the ORPP AC would hold employers to account through a compliance and enforcement framework laid out in this legislation. Compliance and enforcement measures would include education to make sure that employers understand what is required of them.

Let me be clear: ORPP contributions and revenues will not form part of the government's consolidated revenue funds. Instead, these funds would be held in trust by the ORPP Administration Corp. for the benefit of the members of the plan.

I've spoken about some of the details of today's legislation, but I'd also like to talk about the bigger picture and how the ORPP would benefit Ontario's economy as a whole.

The Conference Board of Canada's cost-benefit analysis of the ORPP tabled last December confirms that both the economy and Ontarians would be better off with the ORPP. In the long term, it would be expected to add billions of dollars to the economy while providing a cost-effective means of helping individuals save for retirement.

Today's legislation is another significant step in our journey toward ensuring that by 2020 all eligible Ontario workers would be covered by a comparable workplace plan or the ORPP.

Previous governments in Canada and Ontario have taken courageous steps to build a strong retirement benefit foundation through the Canada Pension Plan, Old Age Security, the Guaranteed Income Supplement and the Ontario Guaranteed Annual Income System, or GAINS.

Today, the system needs to be improved for future generations. The province has long been a champion of strengthening the retirement income security system and is pleased that the federal government shares this commitment. Even as we introduce legislation on the ORPP, we are continuing to work collaboratively with the federal government, the provinces and territories to make progress on a CPP enhancement that addresses the needs of future retirees.

But we also know that we need to make progress now to ensure that Ontarians can achieve the retirement security they deserve.

Last week, I was at Studio [Y] in Toronto to announce the introduction of this bill. Studio [Y] is a program to support young innovators. They are smart, diverse, big-thinking problem solvers.

I met one young person who builds robots to help clean up the shorelines in places where humans cannot go.

I met another who has started a social enterprise that supports youth in creating art and music, promoting resilience in their lives and the lives of others.

I met another young innovator whose passion is to advise and support students and youth groups to create real, tangible outcomes.

#### 0920

All of these young people are poised and ready to do amazing things in this world and will have long and impactful careers. They are the leaders of today and tomorrow. They'll be innovating and flourishing in a different kind of economy from the one that their parents and grandparents worked in, one where there are fewer traditional workplace pension plans. It's a world where people are living longer and need their savings to go further in retirement. That's exactly why we are moving forward with this important piece of legislation. It is critical for the future well-being of Ontarians and our economy that we take action now to ensure that future retirees, like the young people I met last week, can achieve financial security in retirement regardless of where their careers take them.

Mr. Speaker, the ORPP is an integral part of our government's economic plan to build Ontario up and to deliver on its number one priority: to grow Ontario's economy and create jobs. Passing the Ontario Retirement Pension Plan Act (Strengthening Retirement Security for Ontarians), 2016, is an important step in modernizing the retirement income system in our province. I'm asking the members of this assembly to support this very important legislation. Bill 186 will ensure for future generations of retirees and for all working Ontarians that they have the retirement security they need.

**The Acting Speaker (Mr. Paul Miller):** Questions and comments?

**Mr. Victor Fedeli:** I appreciate the opportunity to speak for two minutes.

I was quite shocked at the minister bringing up the Conference Board study. She said that Ontario would be better off with the ORPP, according to the Conference Board. Let me give you the details, Speaker, of exactly what the Conference Board said. The cost-benefit analysis from the Conference Board of Canada, commissioned by the Ministry of Finance, admits that it will take 20 years before the economy recovers from the shock of the ORPP. They calculate—this is the Conference Board; the ministry's own study—that job losses will peak at 23,000 in 2023. Real disposable income and consumption spending will remain lower until 2040. This will lead to “a fall in ... private investment that peaks”—the loss peaks—“at \$939 million in 2024.” Finally, when does the report say that the good news the minister said is coming will kick in? Well, that will be 2093, 75 years from now. That's the report.

So when she says that Ontario would be better off with the ORPP, she may be correct if anybody can forecast that far—they can't forecast to the end of the week, let

alone a three-year forecast. They are telling us that 75 years from now Ontario will be better off with the ORPP. So they are obviously not listening to their own experts, their own study from the Conference Board that tells them what a disaster this is.

**The Acting Speaker (Mr. Paul Miller):** Questions and comments?

**Ms. Teresa J. Armstrong:** The Associate Minister of Finance didn't take as much time as I thought she may have used. It would have been nice to hear a really detailed analysis of her bill. This is a bill that has been in the works for quite a while, and people want to know the ins and outs of this bill after the government has, of course, proposed it.

Ontarians are under pressure for retirement funds; we know that. It's a challenge for working people today to actually save for their retirement. I can't remember who previously said—I think it was this minister, perhaps—that the workforce is changing and becoming a contemporary, mobile workforce. That is a fancy phrase describing precarious employment. People are working jobs that are contract jobs or working two part-time jobs, and they don't have the opportunity to save for retirement because they're just living paycheque to paycheque.

An Ontario retirement plan is a good idea, but we really need to make sure that it is going to pay off in the end. Like I said, it would have been helpful if the Associate Minister of Finance had taken up her full hour and really gotten into the crux of this bill. This is the opportunity that we have to debate bills and inform the public and critique. We're here to critique what's there. I look forward to future debate. I hope this government isn't going to call any time allocation on this bill; it has been a history of theirs, and I think that does a disservice to the House.

**The Acting Speaker (Mr. Paul Miller):** The member from Eglinton–Lawrence.

**Mr. Mike Colle:** As you know, Speaker, the member from Scarborough–Guildwood, the Associate Minister of Finance, is very passionate about helping working people who, after working their whole life, find that they can't make ends meet because they don't have a pension. That's who is important here. That's why this piece of legislation is very important.

*Interjections.*

**Mr. Mike Colle:** Will you stop, please? I'm trying to speak to the Speaker.

I want to talk about Etta in my riding, who is 70 years of age. She worked her whole life at a small firm, doing bookkeeping and accounting. She bought a little house. At 70 years of age, this hard-working woman can't make ends meet. She works as a crossing guard to bring in a little bit of money. She also has a little Avon business, trying to make ends meet. About a month ago, she said to me, "Mike, I'm having so much trouble. I'm just wondering, am I still eligible to go to the food bank?" This is disgraceful.

The Conservatives don't care about people like Etta. They care about the big corporations. But the minister—

*Interjections.*

**The Acting Speaker (Mr. Paul Miller):** Stop the clock.

He's speaking for you. I hear more heckling from the government side than from the opposition side—so maybe a little respect for your own people speaking.

Continue.

**Mr. Mike Colle:** Thank you, Mr. Speaker.

There are hundreds of thousands of Ettas out there who did all the right things. They worked hard, saved hard, bought a little house. This is why this bill is very important. We've got to think of the hard-working Ontarians who need a little bit of money to pay the bills after they've worked their whole life. Right now they don't have that.

**The Acting Speaker (Mr. Paul Miller):** The member from Prince Edward–Hastings.

**Mr. Todd Smith:** The point is, Etta would never be eligible for the ORPP.

The member from Nipissing, in his two-minute rebuttal to the associate minister's remarks on the ORPP, spelled it out very effectively.

We're going to hear for 45 minutes from our critic on the ORPP, the member from York–Simcoe, exactly how damaging the ORPP is actually going to be for the province of Ontario.

I had an opportunity a couple of weeks ago to deliver a speech to my chamber of commerce in Belleville. The chamber of commerce is not supportive at all of the ORPP—as is the Ontario chamber of commerce. During my remarks at the chamber breakfast—

*Interjections.*

**The Acting Speaker (Mr. Paul Miller):** Stop the clock.

Didn't I just say this? Your own guy is speaking, and you're yelling across the floor at each other—especially the Minister of Tourism, Culture and Sport. That's the second time; one more, you'll get a warning.

Go ahead.

**Mr. Todd Smith:** During my remarks, I had the opportunity to talk about, how, for every problem or issue that the province is facing, there's a Liberal solution and there's a Conservative solution. The Liberal solution, time and time again, is to create bigger government, more bureaucracy, and that's what we're going to see with the ORPP. The Conservative solution is smaller government, more education for the people and putting more money back in their pockets so they can make their own decisions on how they're going to plan for their own retirement.

The government is ignoring its own experts when they write in their cost-benefit analysis that this is going to have a negative impact on the province of Ontario for years and years to come, costing thousands and thousands of jobs here.

**0930**

The thing that baffles me about this more than anything is the fact that the Premier stated over and over and over again that if she had a willing partner, if she had a friend in Ottawa, the ORPP would be unnecessary. Well,

she's got her friend with his sunny days in Ottawa, but they're marching ahead with the ORPP anyway, in spite of the fact that they know it's going to cause damage to the province of Ontario and not solve the problems that we're facing in Ontario today.

**The Acting Speaker (Mr. Paul Miller):** Associate Minister of Finance: two minutes.

**Hon. Mitzie Hunter:** I want to thank the member from Prince Edward–Hastings, the member from Nipissing, the member from London–Fanshawe and my colleague the member from Eglinton–Lawrence.

I believe that the member from Eglinton–Lawrence's story of Etta really underscores the value and importance of a pension—that people having worked a lifetime in this province deserve to retire with dignity and with the security that a pension provides.

We know that CPP alone is not enough. We know that the average in Ontario is \$7,000. That's simply not enough for people to live on. Our plan of building retirement security sets a goal that by 2020, every working Ontarian would either be in a comparable plan or in the ORPP. That will ensure that when people retire, they have the adequate income.

I want to address the member from Nipissing, who talked about the impact on Ontario's economy. Everyone knows that when people retire, if they have adequate income, they will continue to spend into Ontario's economy, and that is good for business, that's good for the individual and that's good for our economy as a whole. If they do not have adequate income, that could slow consumption. If consumption slows, that could put pressure on publicly funded programs at a time when we can least afford it.

Mr. Speaker, this is the responsible thing for us to do: to proceed with our plans of implementing the ORPP. We will, of course, continue to work with our federal partners. We're actually working in collaboration on data sharing, on registering the plan, and we're looking into the administration as well.

But there is one very important line in Bill 186, the Ontario Retirement Pension Plan Act, 2016. It is section 23. It entitles members of the plan to a pension for life. That's why we're moving forward, Mr. Speaker. We have that commitment to Ontarians.

**The Acting Speaker (Mr. Paul Miller):** Further debate?

**Mrs. Julia Munro:** It is certainly an opportunity I welcome to be able to take a few minutes and talk about the initiative by the government on an Ontario registered pension plan. In this case, we're looking at Bill 186.

I certainly come to this conversation with some ideas that are going to be of no surprise. I have been critical of the manner in which this has been presented—the target audience, the timelines—but what I want to start with is the fact that my concerns are with what the genuine concerns that Ontarians, Ontario businesses, my caucus and I share about this proposal and its effect on the well-being of the province.

We know, through public discourse, businesses from around the province and even a Ministry of Finance

document, that this proposal is truly a job killer. The ministry document states that over 50,000 jobs in Ontario will be lost, while some industries will never recover. 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 to create jobs. Businesses in this province have been continually assaulted by this government's increased red tape, increased operating costs in both taxes and hydro rates, along with the fear of a new payroll tax. Some of the most vulnerable businesses do not possess the financial cushion to absorb this proposal. Instead, they see a government bent on squeezing more money from them through any means necessary, including a mandatory pension.

Businesses can only pay these when they make a profit. Businesses can only hire more employees and grow if the government allows them to do so. It is no longer a secret that each and every day companies choose to pass Ontario by and find jurisdictions where growth is possible.

We all know that it's impossible to save for retirement if you have no job. This isn't just a message from the opposition bench. Some of the most respected institutions and some of Ontario's largest employers have implored this government to reconsider the proposed new tax. General Motors, Ford, Canadian Tire, Walmart and Magna all worked in concert to formally let the government know the risks this plan creates. By the way, I should just emphasize that this is unprecedented, for industry leaders to come together and at the earliest stages let the government know of the risk this plan creates.

These are associations ranging from mining to hospitality, from manufacturers to farmers, all across the board, whether it be different political stripe or industry. They are all in opposition to the Liberal payroll tax. Between skyrocketing energy rates, a looming carbon tax and your payroll tax, the cost of doing business in Ontario is far too high, and it's costing jobs. Employers in Ontario are telling the government that enough is enough.

With the Ontario government's rejigging of the Ontario Retirement Pension Plan to slow down its implementation, we hopefully can take this as a sign that the government is slowly but surely becoming more realistic about its effect on a weak economy. However, the best course for this ill-conceived plan is to stop the whole thing in its place. The ORPP is a tax. The ORPP will apply to anyone without a defined-benefit or a sufficiently rich defined-contribution plan. The premium will be set at 1.9% up to \$90,000 of earnings for employees, matched by a similar amount paid by employers for a grand total of \$3,286 per worker. A benefit equal to 15% of insurable earnings will be paid, up to \$12,815 per year. It begins in 2017 for Ontario's largest corporations, followed by a one-year delayed implementation for medium-sized firms and a two-year delay for small companies.

It seems when the Liberals try their hand at something new, they prove they can't get anything right: green

energy, SAMS—and economics is no exception. Simply, they don't get it; perhaps they never will. The government has often fought fiercely against the idea that the ORPP is a tax, meanwhile disguising it as a way to help people save. I might just add parenthetically that it's a mandatory way of saving. This misses the fundamental point of what a tax is. The definition of tax is "a compulsory contribution to state revenue" or taxes can be defined as an involuntary fee. The key concept in defining a tax is its compulsion, not its use. It doesn't matter if you spend taxes on closing gas-fired power plants or health and education or fighting a war overseas. The only relevant point is that the taxpayer has no choice but to pay; it is mandatory.

For determining if the ORPP is a tax, all that counts is that participation is obligatory. Taxes don't just transfer money from people to government but are the obligatory removal of an individual's freedom to spend that money as they wish. Saying that ORPP contributions are helping Ontarians to save is irrelevant and unproven, since it is quite likely people simply will reduce other saving methods to compensate. If Ontario wants to set up a voluntary pension plan to encourage more saving, that would be a different matter, but the ORPP is compulsory and therefore properly classified as a tax.

#### 0940

The same principle about what a tax is applies to the Ontario health premium, one of the first measures introduced by the Liberal government in 2004, which broke its election promise not to raise taxes. Calling it a premium instead of a tax may make it sound like you're paying for an admission to a select club, but all that matters is its compulsion, as goes for the cap-and-trade pricing system, which is just a tax on carbon emissions. Relabeling taxes might be good public relations, but it is bad classification taxonomy.

Not calling it a tax encourages governments to engage in the fiction of having dedicated levies to fund every type of expenditure, from bridges to roads to debt service, without the burden of a tax. It seems as if the Liberals would like to live in a world where the taxes have been replaced by a slew of contributions, premiums, levies and user fees, every bit as onerous but without the distasteful label of "taxes."

It may come as no surprise that the Liberals are not familiar with the term they know so well, seeing how the Liberal government has introduced so many new ones or raised the rate on others, including the ORPP contributions, the harmonized sales tax, higher personal income tax, the health care levy, a multitude of environmental levies and the routine punishment of beer, tobacco and fuel taxes favoured by cash-strapped governments everywhere. Perhaps not understanding what a tax fundamentally represents and how its mandatory nature supersedes spending intent helps to explain why this administration keeps raising taxes, unaware of how they slow Ontario's economic growth.

Any pension reform should be targeted, not unnecessarily broad-based: a balanced approach. A balanced ap-

proach will be needed to ensure that the ORPP does not undermine any existing plans and disadvantage Ontario workers and investment. The very real risk is that Ontario workers will be worse off if employers with already attractive pension plans find themselves unable to continue those plans if they are required to include the ORPP.

This job-killing payroll tax hinders the ability of the private sector to do what it does best: provide job opportunities for people and strengthen our economy to attract investment. Pension investments must be made with best intentions, toward the highest returns, free of political interference and free to invest anywhere across the world. Pension plans are supposed to be done in the best interest of pensioners and must not be restricted. The ORPP is an idea to achieve a hidden motive at a bad time. Despite what the government studies supposedly say, there's no true need for this mandatory payroll contribution.

This is true for the following reasons. The plan is unneeded for four fifths of workers, who already have sufficient savings for adequate retirement, as shown by Statistics Canada and Mackenzie studies taking into account all forms of savings. Instead, the plan will hurt many families with new taxes as they deal with child-rearing costs and invest in housing equity, which is the most important retirement asset in later life.

There are pockets of individuals who need support, such as low-income seniors facing a poverty rate of 20%. A minority of households with modest family incomes below \$60,000 do need additional support. Any pension reform should be targeted, not unnecessarily broad-based.

The plan unnecessarily extends to many upper-income households, with up to \$180,000 in income when two earners retire. This is well beyond any reasonable notion of what is meant by "middle class," since most upper-income households have the means to ensure a good standard of living.

The plan hurts the middle class, yet many middle-class individuals will bear much higher tax rates on plan benefits, especially in the \$73,000-to-\$90,000 range, as Old Age Security payments are clawed back. I think that needs to be repeated: The plan hurts the middle class. It's not helping the lowest-income earners, and it also means that Old Age Security will be clawed back.

The plan provides a poor return to savings for low-income Canadians, who will be provided little personal income tax relief for contributions yet face a walloping personal tax on benefits with personal taxes and reductions in guaranteed income supplements.

The personal tax treatment of the ORPP is uncertain. If it is treated similarly to other retirement saving plans under the Income Tax Act, the ORPP will provide comparable returns to annuity plans for many middle-income households. If the pension contributions are treated similarly to Canada pension, only a tiny tax credit based on the low-income tax rate is provided as relief, making the ORPP savings a poor investment for many Ontarians.

Although it is argued by the Liberal government that the ORPP will increase savings, it is quite the contrary.

There will be a significant reduction in private savings, as many US and Canadian economic studies have suggested in the past, including a recent one by well-respected economist François Vaillancourt at the Université de Montréal.

Businesses will face a new set of taxes on employees, much of it shifted back in lower wages over time. In the short run, companies facing international competition will face higher costs, along with higher Ontario energy costs, property taxes and new levies to pay for infrastructure. The latter is most critical to achieve growth in the long run, unlike the ORPP.

Ontario had better options that would have avoided many of the above issues. It could have created a voluntary pooled saving plan with automatic enrolment, similar to the Saskatchewan Pension Plan, with a better take-up rate, even with an opt-out feature. Other provinces, like British Columbia, Alberta and Quebec, also offer similar kinds of legislative frameworks for people who would be better off with this kind of a plan.

The Liberals failed at their other option, which was to push for an expansion of the CPP, which makes more sense than the ORPP. Canada pension expansion focused on those households with modest incomes—such as raising the replacement rate of working income to 35%—would perhaps, when this plan fails, be strong enough to deal with a modest expansion that would be acceptable to governments across the country.

Instead of proceeding with the ORPP, it should be killed. It's a major mistake in policy terms.

Much has been raised about the expense to administer. There's no question that there are some parts of the makeup of the ORPP that in fact make it more expensive to administer. When you compare the number of people paying into CPP, that's the entire working community across the country. This one is not. It's not even across the province.

People moving in and out of the province will have to be tracked. Comparable defined-contribution plans will be developed by many businesses, reducing the need for the ORPP and thereby increasing per-unit administrative costs for those in the plan. Taxpayers will be on the hook for shortfalls. Someone must bear the risk with downturns in the economy.

#### 0950

That goes along with the Liberal government's egregious benefits they offer to party insiders. We already know that very-well-paid individuals—the first CEO of the Ontario Retirement Pension Plan Administration Corp. earned almost half a million dollars a year for the Pan Am Games. Despite these egregious wages, we are seeing the definition played out of what the government thinks is “arm's-length.”

The appointment of two Liberal insiders who have a track record of exorbitant salaries, cost overruns and close ties to the Liberal government does little to quell fears regarding management and the estimated \$300 million a year in administrative costs surrounding the Premier's new pension scheme.

The question of a funding shortfall: Within section 45 of the legislation, it determines that the ORPP AC has the power to slide the contribution rate of 1.9% up or down 0.2%. Additionally, if the above measure fails to achieve the funding shortfall, the ORPP AC has the power to change the accrual rate. The accrual rate is the rate of interest that is added to the principal of a financial instrument between cash payments of that interest. For example, a six-month bond with interest payable semi-annually will accrue daily interest during the six-month term until it is paid in full on the date it becomes due. If both measures fail, the ORPP AC will return to the government to enact its power in some means to address the funding shortfall, and that means, find more money. This leads me to question if this plan, less equipped than the CPP, will fare so much better. Shortfalls and unfunded liability are a common fear felt today. If history is the best indication of the future, I truly fear that the government's general revenue will be faced with funding the shortfall.

Right now, Canada's economy is growing, but it is weakened by the collapse in commodity prices and a lacklustre global economy. Outside a recession, this is the worst possible time to enact a \$3.5-billion payroll tax.

Ontario, in its economic picture, is the largest sub-national debtor in the entire world—just one alarming distinction. Its debt is \$294 billion, or over \$21,000 per capita. Net debt to GDP is up 48% in the past 10 years, to almost 40%. Last year's interest obligations totalled \$11.4 billion, about the same as the cost of community and social services. I doubt that many Ontarians realize how much they are paying just in interest on the provincial debt. It averages \$840 per person every year, and it's rising. Not surprisingly, Standard & Poor's downgraded Ontario's bond credit from AA- to A+, citing a very high debt burden and a very weak budgetary performance.

The timing of this ill-conceived plan further risks the fragile state of the economy. The ORPP has continually evolved as a revenue tool each and every time it looks to absorb as much money from the economy as possible.

The chamber's latest survey shows that 44% of businesses will cut jobs or freeze hiring because of the ORPP—that's the Ontario Chamber of Commerce, with its ability to check with its members and see how they will be responding. Obviously, cutting jobs or freezing hiring is not a positive. It certainly won't increase the number of people able to take an ORPP.

ORPP administrative costs are expected to range between \$130 and \$200 per member per year. So a worker who contributes \$800 per year will lose up to 25% of their contributions off the top in fees alone. That doesn't sound like a very good return on investment to me. Ontarians won't be saving more; they will just be losing more off their payroll stub.

The Premier has said that the mandatory Ontario plan will be good for the province, yet recent studies show that 90% of small business owners are opposed to the ORPP. An employee making \$45,000 a year would pay just shy of \$800 toward the ORPP, with their employer

contributing an equal amount. While larger businesses may be able to absorb these added costs, smaller businesses will be forced to either reduce the size of their workforce or the hours those employees are able to work. The creation of an Ontario-only pension plan will risk any immediate and future federal government stimulus in Ontario.

I found it very helpful to examine the ORPP's impact on different socio-economic groups. The poor will be squeezed most by a payroll tax as they struggle to make ends meet. Middle-income workers will take home fewer savings for RRSPs and TFSAs, a down payment on a home, mortgage repayment or their children's education. Seniors will never truly draw a meaningful benefit, as we heard earlier from the member for Nipissing. First of all, they don't have a job right now. Secondly, a pension takes about 40 years. As for the well off, it is hardly a public policy concern if some wealthy people are less affluent in retirement, which, in any case, a provincial pension would do precious little to address.

Now let's address the government's core concern. First, I acknowledge a few, like the Broadbent Institute, have come to the conclusion that Canadians are approaching retirement with totally inadequate savings. However, this position seems to be an outlier. The federal Department of Finance notes, "Canadian retirees achieve relatively high levels of income in retirement." That's a quote from the former chief economic analyst for Stats Canada, Philip Cross. He said, "There is no crisis for the current generation of retirees."

The Montreal Economic Institute's Michael Kelly-Gagnon concluded that only a very small proportion of Canadians are ill prepared for retirement. The Fraser Institute points out those expanding public pensions would reduce private savings, disadvantage younger Canadians, impose a significant tax upon the middle class and be less cost-effective than private plans.

The C.D. Howe Institute pointedly wrote that "in making the case for the ORPP the province exaggerates the gap between what Canadians save and what they need to save, almost beyond recognition." Studies after studies by multiple groups have arrived at the same notion. If this isn't to help those without a pension plan, then what are the true motives?

It's important to note that there are two distinct groups of employees: There are those who have some type of pension benefit, which will be put to the government's test of an annual contribution rate of 4% for the employee and employer, respectively, totalling a yearly contribution rate of 8%, and there are those individuals who have no pension with their employer, which then both the employees and employers will be forced to contribute at an annual rate of 1.9%, respectively. This then forces the remaining pension and benefit programs either to increase current pension benefits to employees which meet the government's interpretation—

*Interjections.*

**The Acting Speaker (Mr. Paul Miller):** Never mind waving.

**Mrs. Julia Munro:** Those with no pension with their employer will now be forced to contribute, both employees and employers, at an annual rate of 1.9%, respectively. This then forces the remaining pension and benefit programs either to increase current pension benefits to employees to meet the government's interpretation of "comparable," which would result in higher costs, salary freezes and layoffs, or—the cheaper and more likely option—collapse their existing plans and roll their employees into the less likely beneficial ORPP. This further makes me wonder why the government would force this on businesses and Ontarians.

**1000**

In the last year, the Liberals passed Bill 56, an act to establish the Ontario Retirement Pension Plan advisory corporation, or the ORPP AC, which is to act as the government's neutral third-party administrator of the pension plan. However, from Bill 56, under section 2, duties of the entity, it states: "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." Who else other than pensioners benefits from their mandatory payroll contributions?

If pensions are created for the benefit of the pensioners, an issue arises when asking who the government considers being the "other beneficiaries." This ambiguity surrounding the wording in the legislation allows for the Liberal government's influence and manipulation of further investments.

Recently, the government released Proposed Amendments to Regulation 909: Eliminating the 30 per cent rule for Pension Investment:

"A. Background.

"In the 2015 Ontario Economic Outlook and Fiscal Review, the province announced its intention to eliminate the '30 per cent pension investment rule.'"

The Liberal government was recently caught in an underhanded move having to have some amendments considered to regulation 909.

The 30% rule is one of the most quantitative limits contained in the federal pension investment rules which Ontario incorporates by reference. This rule in subsection 11(1) of schedule 3 of the federal Pension Benefits Standards Regulations states that "the administrator of a plan shall not, directly or indirectly, invest the moneys of the plan in the securities of a corporation to which are attached more than 30 per cent of the votes that may be cast to elect the directors of the corporation."

The federal pension investment rules currently have exemptions from the 30% rule for certain corporations—real estate, resource and investment corporations—if the stipulated disclosure and undertakings are provided to the regulator. It is proposed that a plan administrator would no longer be prevented from investing in more than 30% of the voting shares of any corporation. A threshold percentage could be established above which certain disclosure requirements or undertakings would apply. Possible requirements that may apply to the plan administrator

and the corporation if the plan invests in more than a threshold percentage of that corporation's voting shares are described below.

Behind all the technical legislative amendments and regulations, in simple terms, the government is trying to change the law to fund their own Ontario-based projects with future tax revenue from the ORPP. This Liberal government will even try to change federal law to cover its tracks to finally face the overwhelming infrastructure deficit, which it will achieve by getting control on all the cash by diverting the new payroll tax to provincial infrastructure projects.

Political interference in pension management is generally shunned because it is a sure way to compromise returns and jeopardize retirement savings. When I think of the Liberal motivations, the word "shameful" comes to mind.

The most important item of note did not come from this legislation. It was a line that was quietly announced in a recent Ontario budget which stated that by "encouraging more Ontarians to save through a proposed new Ontario Retirement Pension Plan," it reads, "new pools of capital would be available for Ontario-based projects such as building roads, bridges and new transit."

With the current legislation, it is up to the discretion and interpretation of the ORPP Administration Corp. to make investments that they consider to be to the benefit of members and other beneficiaries. The above-mentioned ability, in concert with the questionable purpose announced in the budget, draws into question the true motive of this pension plan. It is of great concern that the goal of this program is for the fiscally challenged Ontario government to gather money through a new payroll tax for the purpose of pooling funds for new provincial infrastructure programs.

I'm wondering, since I've come to the end of a particular section, if we might recess at this point.

**The Acting Speaker (Mr. Paul Miller):** I'm sorry?

**Mrs. Julia Munro:** I'm asking if we could recess at this point because I'm at a particular point in my remarks where I'd like to begin tomorrow.

**The Acting Speaker (Mr. Paul Miller):** Okay. I guess we could go on for questions and comments because I can't recess the House this early.

**Mrs. Julia Munro:** If not, then I'll continue.

I want to then elaborate on the point that I was making earlier about the importance of what pensions are for. Pensions are for pensioners. It's very clear when you look at the mandate of the Canada Pension Plan. The CPP and their investment board mandate is set out in legislation. It states that the CPP investment board's objective "is to invest its assets with a view to achieving a maximum rate of return, without undue risk of loss, having regard to the factors that may affect the funding of the CPP and the ability of the CPP to meet its financial obligations on any given business day."

I think it's really important for viewers to appreciate that it's very clear that these are the rules for the CPP. There's not the fuzzy question of the benefit of members

and other beneficiaries, as in the ORPP, as well as the excerpt from the budget document, which then allowed more Ontarians to save through a proposed new Ontario retirement plan. New pools of capital would be available for Ontario-based projects such as building roads, bridges and new transit. I think motive then becomes extremely important in understanding the complexity of this initiative for all Ontarians. It's very clear from the material that I presented this morning that it is not in the best interest of poor people and it is a burden to those in the middle class because it reduces their choices in savings.

One of the other things that is sort of an interesting light in terms of the position taken by the government—when the first bill was being introduced, I and my other caucus members on the committee wanted to introduce an amendment that would raise the minimum entry age from 18 to 19. The Liberals voted that down. Then we tried 20. Then we tried 21.

There was obviously a certain frustration on the other side: "Why are you doing this?"

We said it's because between 18 and 25, many young people are in many different part-time jobs as they are working their way through school, or they're getting new jobs or they're looking for one. They have education debt to pay.

You're taking the money from them when in fact the return on that money will come at age 65. Maybe they don't contribute for more than a couple of years in their youth, and then they either are somewhere where Ontario has no jurisdiction, or they have a different kind of pension set-up—they don't have an ORPP. This hardly seems like a fair way, and it doesn't seem like we're trusting these people with their own money, to make the right decisions. But, no, you are eligible to contribute from age 18 to age 70.

The complexity of this is also illustrated by the number of acts that are affected and the technical responsibility in bringing these. I'll just give you a sense of the breadth of what will happen.

Acts that are affected: the Ontario Municipal Employees Retirement System Act, the Ontario Retirement Pension Plan Act, the Ontario Retirement Pension Plan Administration Corporation Act, the Pension Benefits Act—

**The Acting Speaker (Mr. Paul Miller):** Okay, the member was kind of hoping that this would end for now, so I think I'll cut it off a couple minutes early for her.

*Second reading debate deemed adjourned.*

**The Acting Speaker (Mr. Paul Miller):** I will recess the House until 10:30 this morning.

*The House recessed from 1012 to 1030.*

## INTRODUCTION OF VISITORS

**The Speaker (Hon. Dave Levac):** Before we move into introductions, I do know that there are quite a few to make. I'll be making them from the Speaker's gallery. We do have some special guests there. I know that there

are other guests, so if we could go through introductions as quickly as possible, to give us some time to get to the tribute, it would be appreciated.

**Mr. Todd Smith:** I'd like to welcome some members from the Ontario Dental Association: Nikki Smith, Dr. Graham Baldwin, Dr. Lisa Bentley, Dr. John Glenny, Dr. Jeremiah Collins, Dr. Homa Jammehdiabadi, Dr. Tom Drake and Dr. Brian Tenaschuk, as well as the photographer from the ODA, Dave Merrow. Welcome to Queen's Park today.

**Mr. Gilles Bisson:** I have the honour of having a couple of guests here from Timmins. I see Fred Gibbons, who is all the way in from Northern College. Also, Lou Visconti is here with the ODA in regard to the lobbying efforts today.

**Hon. James J. Bradley:** From the Ontario Dental Association, Dr. Ivan Hrabowsky of St. Catharines: Welcome to the House.

**Mr. Norm Miller:** I'd like to welcome Mike Longo, John Fase and Scott McIntyre from the Canadian Assistive Devices Association, who I met with earlier this morning and are here today.

**Ms. Cindy Forster:** I want to introduce the people that are here for the Kormos tribute who you won't be introducing. So there will be no repeats.

**The Speaker (Hon. Dave Levac):** How do you know?

**Ms. Cindy Forster:** I've settled that with your office.

We have Mike Haines; Marie Chamberland; Malcolm Allen, the former Niagara Centre MP; Colleen Ionson; Larry Savage; Val Fogarty; Denise Turner; Laurie Orrett; Mark Cherney, Gord Nye, Derrick Smith and John Grimshaw, all from IBEW; Willie Noiles; Claudette Therien; John Prunyn; Susan Prunyn; Melva Snowling; Gillian Snowling; Wayne Nichols; Lisa North; Andy Roy; Bruce Logan; Lisa Kristenson; Lorie Peacock; Peter Scott; Marilyn Bellamy; and Dave Wintle. If I forgot anybody, I'll see you at the event.

**The Speaker (Hon. Dave Levac):** I can't resist: You did hit a couple.

**Mr. John Fraser:** I'd like to recognize the Canadian Assistive Devices Association here today in the gallery. They provide Ontarians, through our assistive devices program, with the devices they need to have independent lives. Their chairman, Mark Agro, the president of Otto Bock Healthcare Canada and maker of Terry Fox's prosthesis, is seated in the gallery, joined by Hughes Myner, Daniel Mead, Andreas Shultz and Diane Ramos.

**Mr. Patrick Brown:** I'd like to recognize a few of the advocates for Georgian Bay General Hospital who are here today: Cynthia King, from Beausoleil First Nation, band council health critic; Kathy Willis, the executive director of Huronia Transition Homes; and Dr. Martin McNamara, former chief of staff of Georgian Bay General Hospital.

**Ms. Sarah Campbell:** I'd like to welcome Dr. Les Armstrong, who is here with the Ontario Dental Association. Welcome to Queen's Park.

**Hon. Deborah Matthews:** I'd like to welcome Dr. Peter Fendrich from the ODA, a good friend and constituent of mine.

**Mr. Bill Walker:** I'd like to introduce Dr. John Totton, a dentist from Owen Sound, members of the ODA, doctors from the Ontario Association of Naturopathic Doctors, and Maggie Head, a former staff member for Speaker Steve Peters.

**M<sup>me</sup> France Gélinas:** I also want to welcome Dr. Tara O'Brien, who is a naturopathic doctor, and Dr. Roch St-Aubin, who is a dentist from Sudbury. Welcome to Queen's Park.

**Hon. Kevin Daniel Flynn:** I'd like to introduce three dentists today: Dr. Ian McConnachie, Dr. Vipin Maini and Dr. Kelvin Fung, who are here from the ODA. I'd also like you to give a warm Queen's Park welcome to my naturopath from Oakville, Dr. Nyla Jiwani.

**Mr. Lorne Coe:** I'd like to introduce Dr. Leigh Arseneau, a naturopath doctor from my riding of Whitby-Oshawa. Welcome, Doctor.

**Ms. Peggy Sattler:** I'd like to extend a warm welcome to three guests who have joined us today from London West: Nadine Reeves and her daughters Beah Learn and Ella Learn. Welcome.

**Ms. Sophie Kiwala:** I'd like to welcome Dr. Waji Khan from the Ontario Dental Association to the chamber.

**Mr. Monte McNaughton:** I want to welcome from Strathroy in my riding of Lambton-Kent-Middlesex naturopathic doctor David Shih.

**Mr. Wayne Gates:** I'd like to welcome to Queen's Park Larry Savage. The nice thing about Larry is he wrote a book about Peter Kormos called *Socialist Cowboy*. Larry, thanks for doing that. Welcome to Queen's Park.

**Mrs. Cristina Martins:** It gives me great pleasure to introduce a group of grade 10 students from my riding of Davenport from Oakwood Collegiate Institute who are here today with their teacher, Ingrid Montarras. A special shout-out to Eric, who served as my first page. Welcome.

**Ms. Lisa MacLeod:** It's my pleasure to introduce somebody from my riding who is here today and is the sister-in-law to my next-door neighbour as well. She's a naturopath. Her name is Colleen McQuarrie, and I want to welcome her to the Ontario Legislature today.

**Mr. Percy Hatfield:** I'd like to welcome a good friend of mine. Jim Reilly is here in the members' east gallery. He's here for the Peter Kormos tribute today.

**Hon. Steven Del Duca:** I'm delighted to introduce Dr. Eric Marsden, a naturopathic doctor from Vaughan, and Rupa Salwan, a student at the Canadian College of Naturopathic Medicine.

**Mr. Rick Nicholls:** I'd like to introduce Dr. Brock McGregor from the great riding of Chatham-Kent-Essex—he's here on behalf of the naturopathic doctors; he's also a councillor from the municipality of Chatham-Kent—as well as Dr. Art Worth, a good friend who's here on behalf of the Ontario Dental Association.

**Hon. Michael Gravelle:** I would like to also welcome Fred Gibbons, the hard-working president of Northern College—thank you for being here, Fred—and also Dr.

Jerry Smith, past president of the Ontario Dental Association.

**Mr. Jeff Yurek:** I'd like to welcome Dr. Dave Jones from the Dorchester area, a dentist in my riding.

**Ms. Sarah Campbell:** I'd like to welcome the former member for Kenora–Rainy River, Howard Hampton.

**Ms. Indira Naidoo-Harris:** I'd like to welcome the Ontario Association of Naturopathic Doctors. Specifically, a warm welcome to John Wellner, the CEO.

**Miss Monique Taylor:** I'm pleased today to welcome my left arm, my EA here at Queen's Park, Norm MacAskill.

**Ms. Soo Wong:** I want to recognize one of our colleagues—it's her birthday—the Minister of Education. Happy birthday.

**Mr. Lou Rinaldi:** I'd like to welcome Dr. Barbara Weiss from Port Hope. Welcome.

**Hon. Dipika Damerla:** I want to welcome Dr. Brian Tenaschuk from Mississauga with the Ontario Dental Association. Welcome.

**Mr. Yvan Baker:** I'd like to introduce a few folks. First of all, the mother and cousin of page Vanessa Russell are here, Jenn Russell and Stephanie Manikas. Welcome to Queen's Park. Then, one of my constituents here with the Ontario Dental Association: Dr. John Glenny is here as well.

**Hon. Charles Sousa:** Please welcome to our Legislative Assembly today the parents of page captain Sohan Van de Mosselaer. He's here with his mother, Dr. Mili Roy, and Dr. Gregory Van de Mosselaer, together with school friends Lianna, Luke, Kiara, Ragesh and Maddie. Ladies and gentlemen, please welcome all to the Legislative Assembly to support this great young gentleman.

1040

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

I do have a few of my own.

In the Speaker's gallery today, we have guests of mine, Sonia DiPetta and Filomena Ferraro, joining me for lunch today. Welcome.

Also, we have a very good friend of mine and a very hard-working doctor in Brant, Dr. Alfred Hauk. Thank you, Doctor, for being here.

We also have with us in the gallery today Mr. Alexandros Ioannidis, the consul general of Greece to Toronto. Welcome.

Finally, would members please join me in welcoming the family and friends of the late Mr. Peter Kormos, MPP for Welland–Thorold during the 34th, 35th and 36th Parliaments, MPP for Niagara Centre during the 37th and 38th Parliaments, and MPP for Welland during the 39th Parliament. They are seated in the Speaker's gallery today: his cousins Yannik and Mario Kormos, and Helen, Robert, Nicholas and Teanna Brown, as well as many, many friends who have come to hear the tributes being paid.

Also in the Speaker's gallery is Mr. David Warner, former Speaker and former MPP for Scarborough–

Ellesmere; Mr. Michael Prue, former MPP for Beaches–East York—

*Applause.*

**The Speaker (Hon. Dave Levac):** I think we've hit a competition here. We'll see what happens.

We have Mr. Rosario Marchese, former MPP for Fort York and Trinity–Spadina; Ms. Shelley Martel, former MPP for Sudbury East and Nickel Belt; Mr. Drummond White, former MPP for Durham Centre; and Mr. Malcolm Allen, former MP for Welland.

*Applause.*

**The Speaker (Hon. Dave Levac):** It's not done yet. I have one more.

In the members' gallery: Mr. Howard Hampton, former leader of the third party and MPP for Kenora–Rainy River and Rainy River.

*Applause.*

#### PETER KORMOS

**The Speaker (Hon. Dave Levac):** I would now entertain a motion.

On a point of order, the deputy House leader.

**Hon. James J. Bradley:** Mr. Speaker, I believe you will find that we have unanimous consent to pay tribute to Peter Kormos, a former member for Welland, with a representative from each caucus speaking for up to five minutes.

**The Speaker (Hon. Dave Levac):** The deputy House leader is looking for unanimous consent to pay tribute to Peter Kormos. Do we agree? Agreed.

**Hon. James J. Bradley:** Mr. Speaker, I'm deeply honoured to have been asked by my caucus to reflect upon the memories and impressions of Peter Kormos and the profound impact he had on the lives of people in our community of Niagara and our province and indeed our entire country. To do so in just a few minutes is a challenge, since I think any one of us who served with Peter could take an hour or more to fully capture our own recollections of an individual who was truly, and I say truly, one of a kind.

The size and composition of the gathering at his funeral—and it was a full house, I assure you of that. It included members of the press gallery, people from all walks of life. The size and composition of the gathering at his funeral spoke volumes about the man and the influence he had on all of us, whether it was those in the highest positions in our society or regular folks who had felt an attachment to the man who stood up for them when it seemed that others had forgotten them.

In politics, we recognize that it's often easier to avoid controversial issues that stir raw emotions in the population, and to deal in generalities or to sit on the fence. There was never any room on that fence for Peter Kormos. If there were feathers to be ruffled, Peter was there to ruffle them. He was always prepared to comfort the afflicted and to afflict the comfortable; in fact, he took great pleasure in doing so.

It is said that politics is theatre at either its best or its worst, and indeed that is true, and on the political stage, there was none better than our friend Peter Kormos. He could be outrageous, bombastic or shocking, but you also and always felt that, unlike the manufactured rage that we observe on the political stage so often, his anger was genuine and his passion unquestioned, particularly when he was defending the interests of the weak, the down-trodden, the bullied or the disadvantaged.

Peter was prepared to take on the powerful and the privileged no matter what the consequences might be, no matter how unpopular the cause might be. He was unfailing in his support for and defence of working people and the unions who defended their interests. They had no better friend than Peter Kormos, and they rewarded him with their solid electoral support, election after election.

Strikes and picket lines are seldom popular with the general public, and demonstrations are often frowned upon by a large portion of the population. That never stopped Peter from joining his “brothers and sisters” in protest, and they never forgot that gesture on his part.

In the book *Giving Away a Miracle*, in which the authors took an often critical look at the NDP government of the day, they observed, “If some people are loose cannons, Kormos was a runaway multiple warhead.” It was a description that Peter would have worn as a badge of honour.

Some people dedicate their lives to business, a profession, an occupation, family or various personal options; Peter Kormos dedicated his life to politics. His knowledge of and respect for parliamentary procedure and democratic process were second to none. He could speak without notes, without the party script, without prepared talking points on virtually any subject, with eloquence and with authority. His analysis of legislation was thorough and comprehensive, since he was one of the very few legislators who actually read a bill from cover to cover. You might disagree with his approach or his conclusions, but you knew they were based on solid research, vast experience and personal principles.

His knowledge of his constituency and his presence in his local community were legendary, as evidenced by those who are here today from the community and those who, back at home, are watching this particular eulogy. But some of us recognized that his presence in the halls of the Ontario Legislature, often at times when others had left for personal pursuits, was felt profoundly. Peter was the go-to guy for the NDP, the individual who was working when no one else was available. He did the media scrums, the sound bites and the panels when others had gone home because, in many ways, the Legislature and politics were his home.

Peter Kormos, as TVO’s Steve Paikin observed, “saw injustice and wanted to right it.” Our friend Peter saw unfairness and wanted to bring about fairness in our society. He observed inequality and wanted to overcome that inequality. Wherever and whenever Peter Kormos saw a need for government or society to intervene on behalf of the vulnerable, the needy or those without privilege or position, he took on the challenge.

A biography of Peter Kormos, written by Brock University professor Larry Savage—I’m referring to *Socialist Cowboy*, and Larry is in the gallery today observing the proceedings of the Legislature—tells a story of a renegade in politics whose contribution to the public dialogue was unmatched in recent Ontario history. And he did it following his mentor, Mel Swart, who was a beloved individual in the Niagara Peninsula and this Legislature as well.

When the news broke of Peter’s sudden and unexpected death, shock, disbelief and, later, profound sadness permeated the ranks of those with whom he worked, as it did the community at large. Just as when illness struck a few years back, when political friend and adversary alike expressed genuine concern for his well-being, immense sadness greeted the news of his passing. He would have observed people of all political stripes at his funeral to pay tribute to a political icon in our part of the province. Political schedules are often full and unmovable, but you saw at the gathering in his honour so many who wanted to say farewell to a friend—my friend, your friend, our friend, Peter Kormos.

**1050**

At the cabinet meeting after the news of his passing emerged, the conversations turned, as we filed from the cabinet room, to Peter Kormos and our final chance to say goodbye to a beloved colleague, and a wish from Premier Wynne that all of us could join her in making our way to the memorial service in Peter’s honour in Thorold.

It is said at virtually every funeral service that the deceased person will be missed. Indeed, this is always true for family and close friends. Peter is truly missed. There’s no replacement for a person of his character. He cannot be cloned. His is a pattern that cannot be duplicated. Peter Kormos may be gone from us in the mortal sense, but his memory will live on in the hearts and minds of those of us who had the privilege of serving with him in this House, and in all who encountered him in their daily lives.

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

**Mr. Jim Wilson:** On behalf of our leader and our PC caucus, I’m delighted to pay tribute today to a man who was a true blue-collar hero to Welland and Thorold, and quite frankly a legendary figure in this assembly, known for his wit, style and, above all, his blunt integrity.

Peter Kormos’s star burned bright. He earned the respect and admiration of everyone who had the good fortune to know him, including people like me who are in different political parties. Most importantly, he earned the respect and admiration of the average person he represented as a lawyer or as an elected official. His constituents knew that he would fight for them without hesitation or reservation. There can be no higher compliment given than that earned respect.

While Peter was flamboyant and always stood out in a crowd, he never forgot his roots and had no patience for what he termed “horsefeathers.” Peter didn’t use the term “horsefeathers” because he was being polite; as someone

well-versed in parliamentary procedures and rules, he knew he could be kicked out for using unparliamentary language. Peter being who he was, he just couldn't resist pushing the envelope, so he found clever euphemisms and turns of phrase to torment every Speaker. Everyone clearly knew what Peter was saying, but no Speaker could reference existing rulings or make new ones up fast enough to tie up Peter's cutting tongue.

Peter entered the provincial Legislature in 1988, two years before I also began my role as an MPP. One of the reasons I credit for my own longevity in this job is that I was fortunate not to ever find myself in Peter's cross-hairs.

This was a man who wasn't afraid to fire shots at absolutely anyone and everyone. When insurance company executives appeared at a legislative committee during the Peterson government's time in office—they were introducing legislation that would increase insurance rates—Peter earned a reprimand from his own party leader for calling them “whores” and “slime.” Yes, Mr. Speaker, there was a time when reading Hansard topped any reality show for shock and entertainment value.

Peter was single-handedly responsible for the highest viewership of the Legislative Assembly television channel. In protest of Premier Peterson's insurance legislation, he filibustered for 37 hours, at one time speaking for 17 hours non-stop. Thousands of Ontario residents tuned in to watch this marathon feat. He had set up telephone lines to take in viewers' concerns and comments, which he used to keep on talking. More than 500 people called into those lines, one of which was even staffed by then-NDP leader Bob Rae. Mischievously, Peter also provided colouring books for government Liberal MPPs during the middle of the night, when he saw they were getting a bit restless. I can't even imagine how much fun Peter could be having if he were still in the Legislature today.

It was such a delight for me to see Peter in action in this Legislature. He had such an intellect, and he would mesmerize everyone just about every time he stood up to speak. It was in Peter's nature to deflate arrogance, inflict discomfort on the comfortable and comfort those in need or in trouble.

Even at an early age, Mr. Speaker, there is a track record of challenging authority without reservation and often with humour. He was never afraid to get into a bit of trouble and would pay the price without complaint. As a practising lawyer, he used to regularly park in the judge's reserved parking spot, often getting his sports car towed away. He obviously thought the sight of the judge having to fish out coins for a parking meter was worth the cost of the tow.

As both an alderman and local lawyer before he entered provincial politics, Peter was well known for being scrappy and combative. Just before winning his first provincial election, he was cited for contempt of court on the grounds that he was insolent and grandstanding. I understand the citation was dropped just days before voting day. Personally, I suspect that everyone at

court just wanted him to go to Queen's Park so he wouldn't be in their faces on a daily basis. In fact, there is a rumour that the lawyers whose arguments he would rip apart in court actually took up a collection to ensure his campaign had enough money for him to succeed to his election to Queen's Park.

Peter never forgot his roots and remained a maverick even when he was in the government caucus under Bob Rae. In the early days of the Rae government, there was a ridiculous amount of controversy over a photo that was taken of Peter. He appeared as the Sunshine Boy in the Toronto Sun. He was fully and conservatively dressed, wearing a white shirt, dark pants and a tie. In fact, he was probably more dressed up than was his usual habit here in the Ontario Legislature of cowboy boots and no tie. For some reason, this photo generated more anguish in the government at the time than any of the shenanigans of the day. Cabinet colleagues of Peter were critical, and Bob Rae ultimately removed him from cabinet. Different times indeed, Mr. Speaker.

Personally, I was just jealous of Peter. No newspaper has ever asked me to pose for a glamour shot.

*Laughter.*

**Mr. Jim Wilson:** Don't get too excited over there.

He will always be fondly remembered and greatly missed. Many of the newer MPPs in this assembly never had the privilege of seeing Peter in action. There have been few MPPs like Peter, that could command the attention of everyone each time he rose to speak. He had relentless drive and energy, never mincing words. Peter never hesitated to call “horsefeathers” in this assembly and express himself fully.

When I think of Peter, I often remember how he would take every opportunity to reprimand the government for limiting debate through time allocation and closure motions. I know many of us fondly remember him yelling his famous line on these occasions: “The Liberals don't want to work.”

I know he would be saying that regularly if he was still with us today, so as in every debate that Peter participated in, once again, today, Peter gets the final word.

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

**Ms. Andrea Horwath:** It is certainly a privilege to rise on behalf of New Democrats to pay tribute to our colleague, a mentor, and our friend, Peter Kormos.

To his family who is here with us this morning from Welland and Niagara and, I understand, as far away as Slovakia, Peter was a brother, a nephew, a cousin. But in this House, Peter is a giant who earned respect and admiration across the aisles, as we've heard this morning, Speaker.

In our party, he's an icon. To the people of Welland and Thorold, the people he served here incredibly well for 23 years, Peter Kormos was a friend and a familiar face they could count on to always put the concerns of hard-working people first.

As was said, for newer members of this House who have only been here since 2011, I should say that no speech confined to using parliamentary language will

ever quite do justice to Peter Kormos. This is a man who knew the standing orders better than anyone, but also knew how to swear like a sailor and liked nothing better than skating close to those lines, which is why, if you look up Hansard, you can see Peter's erudite articulation of the philosophical difference between lying, which, of course, is an unparliamentary accusation, and, on the other hand, bullspitting, which Peter reasoned is a perfectly parliamentary term to describe what too many politicians try to do.

1100

Nothing was going to stop Peter Kormos from telling it like it was, Speaker. He brought politics down to earth and he made sure that people back home could actually hear their voices in this Legislature. It was that commitment to the people of Welland that he wore on his sleeve, the sleeves of buttoned-down shirts that were made in Canada by unionized workers who he knew were treated fairly and paid decent wages, shirts that were laundered and pressed at Lee-Wah Laundry and that he had probably picked up at Blake's menswear, because Peter knew that those local businesses and hard-working families are exactly what make our community strong. He knew that he worked for them.

And as was said, he worked around the clock. If that meant filibustering for 17 hours when the government tried to shut down debate, Peter would do that.

If it meant going undercover at the Family Responsibility Office, Peter would do that too. And if it meant borrowing Michael Prue's union-made tuxedo and wearing it in this House, Peter would do that just to prove his point that New Democrats can never be bullied or shamed out of doing our jobs. Because of those memorable tactics, Speaker, he was reminding us that politics is about one thing: It's about making a difference in people's lives, and he was going to do that one way or another.

Even if it meant challenging people's assumptions, Peter was going to do the right thing, like when he fought for presumed consent for organ donation to help save the lives of people stuck waiting for transplants. To paraphrase Peter, it's not so much an extraordinary act to donate an organ; the extraordinary act is to not donate an organ when people's lives hang in the balance. That's who Peter was.

No problem was too big or too daunting to take on. When the rights of thousands of Torontonians were violated during the G20 summit, Peter stood up for the civil rights of those peaceful protestors and bystanders. He stood up for people who had been all too literally trampled on, and he stood up for people whose rights were being ignored. Whenever workers were locked out or when they were forced to the picket line to protect their rights, whether it was a factory in the smallest town or the tallest tower on Bay Street, Peter was there, letting those workers know that they were not alone.

Voilà qui était Peter. Voilà le genre de gars qu'il était.

He stuck to his principles, even if it meant taking on his own government or his own party. I can tell you, as I

said at his funeral, that Peter could be a real pain in the—you know where I'm going with that, Speaker—a real pain in the posterior, shall we say. But because of those principles and because he never forgot who he was working for, Peter has left a tremendous legacy to this House and to this province.

For New Democrats, he summed it up best when he spoke about the work that we try to do each and every day. Here's what he said on December 18, 2003, while standing just a few feet from where I am standing right now. He said, "New Democrats are going to work provincially, New Democrats are going to work federally, to fight for those people who need fighting for, to speak for those people who need speaking for, to stand up for those people who need help standing up for themselves and to stand up for those people who have been dumped on, trashed on, shoved aside, marginalized, beaten up on, whacked, for far too long." No one could have put it better, Speaker.

Peter knew perfectly well that, even once he was gone, his work would continue, because the people of Ontario still need voices that speak up and people who stand up and aren't afraid to call "bullshit," or step up close to the line of what's allowed.

Speaker, we have our caucus members today wearing their shirt sleeves in honour of Peter's favourite uniform here in the Legislature. It's funny to recall that this irked so much one of the high-standing members of the Liberal caucus at one point in time that she actually was going to try to bring a dress code into Queen's Park because it so irked her that Peter wore his shirt sleeves every day. So thank you, members of the NDP caucus who are in their shirt sleeves today. It's quite a funny recollection.

One of the things that's true is that Peter had a voracious appetite for knowledge and information. In fact, when I first became leader, he was sitting beside me as my House leader. I would notice every day that he would have the dictionary. I would say, "Why do you have the dictionary, Peter? I'm sure you don't have to look up the meanings of words. You pretty much know everything about everything." He said, "Well, Ms. Horwath, I choose one word every day that I don't know and I use that word for the rest of the day until I know that word and know what it means." That's how Peter was expanding his vocabulary day in and day out.

It's interesting, because we know that Peter was a voracious consumer of information and knowledge. He was always reading articles, newspapers, various books of precedents and literature. It was quite astounding how much information and knowledge he could take in, anything that his insatiable mind could get a hold of. In fact, the remnants of his intellectual consumption literally littered his office, his home, his apartment and even his car, if people had the opportunity to see the places where Peter consumed information.

In fact, when I first was elected, Peter offered to drive me home after those night sittings that we used to have back in the day. I said, "Sure, that's great. Thanks for the offer." He had a little truck at the time. We were parked

under the archways on the east side of the building. I went to get into his car. I opened the door, and I literally ended up with my knees at my chin because there were stacks of articles and paperwork that were on the floor of his truck on the passenger side. That's what it was like with Peter: two-foot-tall stacks of paper everywhere you went.

Speaker, if Peter had known how much pleasure his memory would give us, how many times we'd find ourselves chuckling at his antics or cursing the thought of what he managed to get away with or finding ourselves inspired by his wit and his wonderful mind, I have no doubt that he would have flashed that Peter Kormos grin and then he would have told us all, in no uncertain terms, to get back to work, which is a turn on the phrase that was used by the member of the official opposition in his tribute, which is "Liberals don't want to work." Right?

Peter, we'll miss you like crazy. We want to thank you here in this House for the 23 years of dedicated service that you gave to the people of Ontario. I want to end by actually inviting people here in the Legislature, on all sides of the House, and all guests to come and spend some more time remembering Peter at Hart House, after question period, in the east common room.

**The Speaker (Hon. Dave Levac):** I want to thank all members for their thoughtful and heartfelt comments on this tribute day.

If you'll forgive me, I will just offer that I, too, have fond memories of Peter. I was the recipient of some of his mentoring and tutoring. I took it with the grace that it was intended, because there were times where he took me aside after the fact and basically said, "Now, here's what you learned." So I thought I would share that with you.

Also, to all of the members who have made comment about his language: I was not Speaker during that time, so, from the grave, Peter, you're out of order.

To the family and friends, in our tributes, we always provide a DVD for the family and a copy of Hansard.

Again, for all of the family members and on behalf of all Ontarians, thank you for the gift of Peter.

## ORAL QUESTIONS

### FUNDRAISING

**Mr. Patrick Brown:** My question is for the Premier. As Adrian Morrow from the Globe and Mail pointed out yesterday, the Ontario Liberal Party has received at least \$400,000 from companies that received grants from the Liberal government. That's only from the companies that we know about.

This certainly raises some questions that demand answers. Will the Premier commit today to ending all fundraising targets for her cabinet: yes or no?

1110

**Hon. Kathleen O. Wynne:** Mr. Speaker, thank you for the question from the Leader of the Opposition. He

knows full well that we are going to be moving to change the rules around political donations. I have said many times that it would be great to have his input on the direction that he thinks we should be going. I've been very clear that as we draft legislation we would like to have the input of both the opposition leaders, so that when we bring that legislation forward and before it goes out for consultation after first reading—which Peter Kormos would remind us is unusual, Mr. Speaker, because usually legislation goes out after second reading—we would have the opportunity and the benefit of their input.

The Leader of the Opposition led his question with a commentary about companies that have donated to the Liberal Party. Many of those companies donated to all three parties, and the Leader of the Opposition knows that full well.

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

**Mr. Patrick Brown:** Back to the Premier: There are numerous companies that receive grants from this government and also donate to the Liberal Party—disproportionately so. The donations come both before and after companies receive grants from the Liberal government. It gives the appearance that the Liberal government has been operating a pay-to-play scheme.

Mr. Speaker, can the Premier explain why it's so difficult to provide the people of Ontario with a list of the companies that you have given tax dollars to? If you have nothing to hide, provide the list and highlight all the contracts, grants and donations that have been made.

**Hon. Kathleen O. Wynne:** The reality is that we make announcements about those grants. They are public announcements, Mr. Speaker, and I will just say that the members of the opposition party show up to those announcements, because they know that jobs with Cisco and Ford and Linamar and Toyota—all companies that have given to all parties—they know that the jobs that are created in their communities because of the vast investments that those companies are making in Ontario are good for their constituents, just as they're good for the Ontario economy.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Before I turn to the leader, I'm going to remind you that it's difficult for me to get control if, while answering, members of that side continue to heckle. And having the heckling from that side is not helpful either. Let's have this discussion, please.

**Mr. Patrick Brown:** Back to the Premier: The Premier says she makes public all the grants they announce. That, Mr. Speaker, is not accurate. If you look at the Maple Leaf Sports and Entertainment grant of \$500,000, shortly thereafter a \$30,000 donation to the Liberal Party. There was no announcement. There was no press release. So my challenge is, will you release all the grants, all the contracts the government has done? It is the right thing to do. If you have nothing to hide, you should do that.

It speaks to the problem that the Auditor General has raised: \$1.45 billion in grants and interest-free loans. The Auditor General said there was no ability to track the

economic success of the grants. So if it's not about jobs, if it's not about economic success, as the Auditor General has outlined, what is it about? Is it about fundraising? Is it about supporting the Liberal Party?

Do the right thing: Welcome a public inquiry. Be transparent, like you promised.

*Interjections.*

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

Premier.

**Hon. Kathleen O. Wynne:** What the Leader of the Opposition's question is about is innuendo. The Auditor General in her recent report said that funding decisions for business supports are made independently. Political donations do not determine policy in this government. I've said that clearly. That remains to be the case.

**Mr. Monte McNaughton:** Some 80% were invited to apply.

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

The member from Lambton-Kent-Middlesex, come to order.

*Interjection.*

**The Speaker (Hon. Dave Levac):** You're next, if you try it.

**Hon. Kathleen O. Wynne:** Mr. Speaker, any suggestion that political donations buy policy decisions is completely, completely false. That's why we've committed to a rational, depoliticized process. The reality is that there are—

*Interjections.*

**The Speaker (Hon. Dave Levac):** I'm not going to allow it to happen.

**Hon. Kathleen O. Wynne:** There are companies that have received grants from the province because they have made huge investments. They have created jobs. The Leader of the Opposition and the leader of the third party—their parties have benefited from donations from those same companies. I hope we're now going to work together to change the rules—

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

If I'm going to get tested, you'll fail.

New question.

## HEALTH CARE FUNDING

**Mr. Patrick Brown:** My question is for the Premier. Since the Premier doesn't want to talk about Adrian Morrow's column on the Liberal donation scandal, let's talk about another column. This one was written on the weekend by Dr. Nadia Alam.

It reads that in Toronto alone, "The steep price of the government's actions in the past six months" has cost the health care system "a family doctor, an ophthalmologist, an orthopedic surgeon," a blood-testing clinic, "and two addiction clinics...." That affected over 60,000 patients.

The government benches want to laugh about that. They want to laugh about the health care cuts. I was shocked that they released radio ads—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. I can't do the other side if you continue to interrupt. It stops.

Finish, please.

**Mr. Patrick Brown:** Mr. Speaker, the government may laugh about these cuts, and now they want to do vanity ads, radio ads, saying what a great job they're doing on health care. Maybe instead of running radio ads around the province, saying why you're doing a great job in health care, put that money into patients.

My question to the Premier is, will you start supporting Ontario's patients? Will you stop—

*Interjections.*

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

*Interjection.*

**The Speaker (Hon. Dave Levac):** The Minister of Tourism, Culture and Sport will come to order.

Premier.

**Hon. Kathleen O. Wynne:** Mr. Speaker, there's a billion more dollars going into health care this year as a result of this budget. There's \$345 million going into hospitals.

The reality is that there are changes in health care that are happening around the province, but there are not funding cuts. A billion dollars more is going into health care as a result of the budget that we just put in place.

But the reality is that people want more care in their communities. People want to make sure they are getting care from centres of excellence. We want to make sure that people get the health care they need, when they need it, and where they need it.

I make no apologies for the fact that the health care system is undergoing a transformation. That is necessary. Our demographics are changing. We must make those changes. The Leader of the Opposition thinks that we can remain static. He does not understand the nature of the population in this province. We need to make changes, and we continue to increase funding.

*Interjections.*

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

Final supplementary.

**Mr. Patrick Brown:** Mr. Speaker, back to the Premier: The Premier says she's investing in health care. The gall, that she can make that assertion—but then again, the finance minister said yesterday that hydro bills are going down.

So let's speak about the facts. Let's look at a few cities around Ontario. St. Joseph's hospital in London: \$8.5 million cut, 60 staff positions lost. The wait time at St. Joe's ER is already one of the longest in Ontario, and it will be worse now, because of the Liberals.

The people in Welland are worried about their hospital, and it could be on the chopping block any day.

St. Joe's hospital in Hamilton lost 136 jobs just months ago because of this government, yet the Premier says she's investing in health care. Every hospital is being forced to cut staff, being forced to cut critical services.

The only thing this government is investing in is more vanity ads. Stop spending health care money on radio ads. Spend it to support Ontario's patients. Do the right thing—

*Interjections.*

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

I'm sorry. That was your first supplementary. There is a final supplementary coming.

Premier?

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

**Hon. Eric Hoskins:** Mr. Speaker, only the PC Party could describe a billion dollars more invested in our health care system as "a cut."

Only the PC Party that promised to fire 100,000 Ontario employees, including thousands of health care workers, could describe what we're doing as anything but a further investment in our health care system.

1120

We're investing \$10 billion in new capital infrastructure for our hospitals. We're doing the opposite of what that member did when he was part of the government in Ottawa: when he allowed the health accord to collapse and lapse; when he closed the Health Council of Canada; when he voted for a budget that axed the Canada Interim Federal Health Program for refugees—he was part of that government in Ottawa. So it's rich to hear from this party this newfound interest in investing in health care.

*Interjections.*

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

Final supplementary.

**Mr. Patrick Brown:** Back to the Premier. The health minister likes to say they're investing more in health care. Yet the health minister can't find a single physician or nurse in the province who will say this government isn't cutting health care. Let me talk about another example close to home in my riding of Simcoe North.

At Georgian Bay General Hospital, they're closing the obstetrics unit, cutting beds, reducing services in the ICU, cutting seven acute care beds, shipping out pediatric surgery. It seems like all the health care advertisement they're doing isn't about supporting patients at Georgian Bay general.

Mr. Speaker, will this government promise today, promise the people of Simcoe North, promise those in Midland, Penetanguishene, Tiny township, Tay township, Beausoleil First Nation—will you do the right thing? Will you not gut the health care services at Georgian Bay general? Will you promise not to pursue this \$5-million cut? Will you do the right thing? We can't—

*Interjections.*

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

*Interjections.*

**Mr. John Yakubuski:** I've been warned for less. Let's hear it: Will the Premier get warned for that kind of outburst?

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

I find it disappointing that if I don't hear everything that's going on in this place, the accusations fly about my neutrality. I'm insulted by that, to be honest. Regardless of how one sees it, I will try to call it as I see it and hear it. I hold it to you to be those people—not to me. If anyone says anything in this House, they have a right to stand and withdraw on their own.

Minister.

**Hon. Eric Hoskins:** Thank you, Mr. Speaker. I hope I won't have to withdraw in a moment, but I am so absolutely disgusted at what the member opposite just said. When he's fearmongering about Georgian Bay General Hospital, talking about an obstetrics unit which is slated to close—which is absolutely false; there is no plan whatsoever, and he knows that. The board has not approved it. The LHIN has not approved it. The ministry has not approved it.

But, Mr. Speaker, he is part of a government that, for the last 10 years, turned their backs on our First Nations in this country and turned their backs on Ontario in letting the health accord lapse. He's part of a party provincially that fired 6,000 nurses and that closed 10,000 hospital beds, and he's got the nerve to stand up and speak things which frankly aren't true.

I hope he has another supplementary or another question about Georgian Bay, because I know there are people in the gallery who deserve a truthful response from him.

*Interjections.*

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

I would ask that we measure what we say in this House. Some things being said are not what I would call a race to the top.

New question.

## ELECTORAL REFORM

**Ms. Andrea Horwath:** My question is for the Premier. Can the Premier explain why she's the only political leader in Ontario fighting against a non-partisan, open and transparent process to reform election laws in Ontario?

**Hon. Kathleen O. Wynne:** Mr. Speaker, I'm the only political leader in Ontario who wants to move quickly and expeditiously, have a full consultation on political donations, acknowledging that there's a fair degree of consensus on the direction that we need to go, and is putting forward a proposal that will bring us to a place where we will have a change in rules, after a full consultation, by the beginning of January 2017.

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

**Ms. Andrea Horwath:** The Premier created a scandal when she designed a system where the Liberal Party appeared to be selling access to cabinet ministers. Yesterday, Liberals voted against a non-partisan, open and

transparent process that would ensure our democratic reforms are fair to all Ontarians, no matter who they are or how deep their pockets are, Speaker. Can the Premier tell Ontarians why she's putting the interests of the Liberal Party ahead of the interests of Ontarians?

**Hon. Kathleen O. Wynne:** Mr. Speaker, what I have said is that it would be great if we had some input from the leaders of the opposition parties on the substance of these reforms, because there has been already a fair bit of public discussion about this. There are other jurisdictions that have made changes, and we can look to those other jurisdictions.

So I'd ask the leader of the third party, does she agree that we should reform third-party advertising rules? Does she agree that we should constrain the maximum spending limits for election period? What does she think about between-election periods? Does she believe that we should put a ban on corporate and union donations? Does she believe there should be a public subsidy? Should it be a transitional subsidy? What should be the level of that subsidy? Does she believe that there should be a reduction of maximum donations to a figure that is in the range of what's permitted federally?

These are all proposals that I have put forward and that I asked the leaders of the opposition parties to weigh in on, as we draft legislation. There has been no substance that has come from them. I'd be very interested in her thoughts on any of these subjects.

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

Just a quick comment: The member got dangerously close to impugning motive, so I want to just remind her that I am listening carefully to all of the conversations about that particular issue that I said would be happening during this particular timeframe. So just a gentle reminder, please.

Supplementary?

**Ms. Andrea Horwath:** The Premier has claimed that there's a consensus behind her plan—a plan that no one has seen—and she can't point to a single meeting that she has had with Ontarians, experts or civil society. However, there is a public consensus, Speaker, for a transparent and non-partisan process. It's a plan supported by New Democrats, Conservatives and the Green Party. Even the Liberal Party used to believe it was antidemocratic for one party to make up the rules. Now the Premier is the only political leader left in Ontario defending a system where one party makes the rules for a democracy of 14 million people.

Will this Premier take a step back, do the right thing and agree to a non-partisan process led by an independent panel? That's what Ontarians deserve. That's what she needs to show some leadership on.

**Hon. Kathleen O. Wynne:** Again, there are a number of issues. One that I'd be very interested to hear the leader of the third party opine on is a proposal on constraints on loans and loan guarantees to parties and candidates, including leadership candidates. It would be enlightening to hear her opinion on that, Mr. Speaker.

But the reality is that the leader of the third party talks about the democratic process, and I would suggest to her the democratic process that looks at legislation, brings legislation forward, allows for consultation, goes to committee and has commentary.

In fact, for example, right now I know the leader of the third party would understand that members of her party are working with the government party on the cap-and-trade legislation to give us an input. That's a very good thing, because that's part of the democratic process. All parties have the opportunity to either obstruct or to co-operate, and that's part of the democratic process.

1130

## ELECTORAL REFORM

**Ms. Andrea Horwath:** My next question is for the Premier. Last week, Democracy Watch said, "Key democracy laws across Canada are usually developed by all parties after meaningful public consultation and the Ontario Liberals should follow this tradition before changing the political finance system."

The Premier has accused anyone who has criticized her plan of delaying and stalling for their purposes. Does she really believe that Democracy Watch and the Green Party of Ontario are only interested in stalling and delaying?

**Hon. Kathleen O. Wynne:** Mr. Speaker, let me be perfectly clear: What I have put forward are some proposals for positions that could go into draft legislation. I had a meeting with the leaders of the opposition parties. I said to them, "These are the things that I'm thinking about. These are the things that have happened in other jurisdictions. These are the things that have been part of the public discussion. I think we need to refine them. We need to have a discussion about them. How about we work together on draft legislation?" And right now, the government House leader is talking with the other House leaders about how they might have input into draft legislation.

We have not put forward a set-in-stone plan. What we have said is, "Here are some things that need to be discussed." This is the proposition for consultation that would take the unusual step of sending draft legislation out after first reading and out after second reading, after conversation with the opposition parties on the draft of that legislation. Only at that point would we then have the opportunity to vote on that legislation and put those changes in place, expeditiously, by the beginning of January 2017.

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

**Ms. Andrea Horwath:** What this Premier refuses to be open about is the fact that both the leader of the Conservative Party—the official opposition—and myself, at that meeting, spent our time urging this Premier to put in place a process that is absolutely non-partisan, because that is what the people of this province deserve. She ignored that advice and she continues to ignore that advice.

The laws that govern our democracy should be built to last, not based on the whims of one political party. The

Premier is setting a dangerous precedent here, that any majority government can change Ontario's election laws whenever and however they want. One political leader shouldn't be making decisions for a democracy of 14 million people.

Will this Premier finally do the right thing and open up this process to a non-partisan panel, where it belongs and where people can have faith in the results?

**Hon. Kathleen O. Wynne:** Deputy Premier.

**Hon. Deborah Matthews:** I would argue that there's nothing more democratic than the Ontario Legislature. Everyone in this House has been elected to debate legislation. That's our job: to introduce, debate and pass laws.

We're not alone in this kind of process. As I said yesterday, the Alberta NDP introduced legislation called An Act to Renew Democracy in Alberta. They introduced legislation; then they sent the bill to committee for public consultations.

Back in 2003, Prime Minister Chrétien made changes to the Canada Elections Act. He didn't call a royal commission to make these changes. He introduced a bill, it was sent to committee, and it was then amended based on the feedback that they received.

The NDP in Manitoba amended the Election Financing Act in 2012. They introduced a bill to change the annual allowance and then introduced new third-party rules. That's what we're doing—

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

**Ms. Andrea Horwath:** The head of Treasury Board over there should know very well that when these processes are undertaken in ways that are not non-partisan and that are not open and democratic in terms of engaging people, then the rules don't last. That is the point. Ontarians deserve rules that last, not rules that are changed at the whim of any government that happens to have power in this Legislature. That's the principal issue that we're discussing here, and this government obstinately refuses to acknowledge that it is in fact an extremely important issue.

The Leader of the Opposition, the leader of the Green Party and I set aside our partisanship to call for this independent panel. I'm calling on this Premier to do the same thing: to set aside her partisanship and accept a process that is fair for every Ontarian and not just about the Liberal Party. Why can't the Premier put a little faith in Ontarians, show a little bit of humility, have some confidence in the people of this province and make a non-partisan process occur?

**Hon. Deborah Matthews:** I find it curious that the leader of the third party says these rules don't last. I'd love to actually see what she's talking about on that.

We think it's time to move forward on important changes. We think it's time to ban corporate donations. We think it's time to ban union donations. We think it's time to look really hard at rules around third-party advertising.

There are a number of changes where there is a broad consensus we need to move on. We welcome the input

from the opposition parties, but they are refusing to provide anything other than an attack on the process—

*Interjections.*

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

**Hon. Deborah Matthews:** Speaker, we're not prepared to stall this legislation. We want to move forward. We want to have public consultations over the summer so we can pass the legislation and bring these rule changes in as soon as we possibly can.

#### HEALTH CARE FUNDING

**Mr. Jeff Yurek:** My question is to the Minister of Health and Long-Term Care. Yesterday, I questioned the minister on the government's continued rationing of health care: the fact that new patients no longer can access stem cell transplants in Ontario, the fact that the wait-list at Princess Margaret hospital is over 200 days. The minister's response was purely misleading. The money announced by—

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

**Mr. Jeff Yurek:** I withdraw.

The minister's response was not quite accurate, Mr. Speaker. The money announced by the minister will have no effect in the system for up to two years. Patients now have two choices: die, or travel out of country for their treatments.

We have gone from one treatment out of country a year upward to 202, at a cost of two to three times that of Ontario's. Patients must also bear the costs of living expenses for themselves and caregivers for up to six months.

Will the minister stop the political rhetoric and give an honest answer to Ontarians on how the government will help those seeking stem cell transplants in Ontario today instead of two years from now?

*Interjections.*

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

Minister of Health and Long-Term Care.

**Hon. Eric Hoskins:** Mr. Speaker, currently, there are six hospitals in Ontario that provide stem cell transplants. As I mentioned yesterday, because of technological advancements, the number of individuals who are eligible, particularly for allogeneic, which is a donor transplant for the individual, has increased quite dramatically in this province, and that's a positive thing. It's great for the individuals.

We do realize that has led to wait-lists, which we are working on in two different ways—capital investments at \$30 million that were announced in our budget and recently passed, which will go to increasing the number of beds and the ability for those centres to provide even more care. But we also understand that there are operational pressures, and so CCO, Cancer Care Ontario, has a responsibility of working with these six centres. We're working with them on the capital, we're working with them on the operational, but we're also providing that

option for individuals for out-of-country treatments, should they so choose it.

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

**Mr. Jeff Yurek:** Back to the minister: The six other centres are also operating at full capacity.

The situation highlights the continued mismanagement of health care by this government, and the situation did not come about without warning. In 2008, Cancer Care Ontario released a report to this government. It stated: "Access to transplant services in Ontario is at imminent risk.... Services in the greater Toronto area need to be augmented as there is only one program to serve the entire region." The government ignored that warning. Now the system is broken and Ontarians are suffering.

Will the minister admit that they failed Ontarians, ignored the warnings of imminent collapse of the system, and offer immediate relief to patients needing life-saving stem cell transplants?

1140

**Hon. Eric Hoskins:** I think we owe it to the individuals and their families who may be on the wait-list to be as factual about this as we possibly can. Since that report came out, in fact, in the last four years, we've increased the funding for stem cell transplants in this province by 600%, and that doesn't include the nearly \$30-million investment outlined in our budget.

At Princess Margaret hospital, in the last year alone, they've increased the number of transplants that take place—

*Interjections.*

**Hon. Eric Hoskins:** I know opposition doesn't want to hear the truth, but I'm telling them that they've increased the number of transplants taking place at Princess Margaret hospital by 25%—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. The conversations going back and forth, not even to the questioner or the person presenting the question, are disruptive. So stop, please.

You have a wrap-up, please.

**Hon. Eric Hoskins:** We're also working together with Cancer Care Ontario to see how we can use the network more effectively, so if there is a pressure in one location and there's opportunity in another—and there is opportunity in other centres—we're making sure that we work as a network to make sure we allocate resources appropriately.

## ACCESS TO INFORMATION

**Mr. Jagmeet Singh:** My question is to the Premier. A formal investigation into the death of Mr. Andrew Loku, a 45-year-old father of five from South Sudan shot by the police last summer, was finished a month ago, but the Attorney General just read the report yesterday, more than a month later and only after increasing media scrutiny.

Given the serious concerns that members of the community have raised around systemic racism and dis-

crimatory practices like carding, after the killing of a racialized man, you would think the minister would understand the importance of reading a report of this nature. Yet the minister found other more important things to do.

Can the Premier tell us why her minister took over a month to read this very important report?

**Hon. Kathleen O. Wynne:** We recognize that there are concerns about the current process, including whether SIU reports are made public. I think that's the essence of this question and it's exactly why we have committed to a review. The Ministry of the Attorney General will appoint someone as soon as possible to conduct a review of the SIU, the Office of the Independent Police Review Director and the Ontario Civilian Police Commission—and I committed to that when I spoke to the Black Lives Matter folks here at Queen's Park.

We have a responsibility to ensure that the public interest is being served, and that's why we've committed to public consultations. As part of these discussions, there will be a conversation about how the information in the SIU reports should be made public, because I believe that is, as I say, the essence of the concerns around this process.

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

**Mr. Jagmeet Singh:** The Attorney General's handling of this file is simply unacceptable. It seemed as though the minister purposely avoided reading the details of this report. Given the context—that the community organized a massive, lengthy protest in front of Toronto police headquarters, that the community organized a massive rally in front of Queen's Park, raising issues and concerns around systemic racism in this province—does the Premier really think that this is appropriate behaviour for the Attorney General of the province of Ontario?

For the sake of the public's confidence in Ontario's oversight of the police, it's essential that the details around the SIU's investigation and their handling of the evidence be made public. The Premier alluded to this; we want a firm commitment today.

My question, Mr. Speaker, is this: Will the Premier commit today to ensuring that that report is made public?

**Hon. Kathleen O. Wynne:** I just said that as part of the discussions, there will be a conversation about how the information in the SIU reports should be made public. I have already answered that.

It was I and my ministers who went to the front lawn and had the conversation with the Black Lives Matter protestors; we had the conversation. I acknowledge that in our society, we are still grappling with systemic racism. That's the conversation I had with those young people who were standing on the lawn at Queen's Park.

We've committed to the review. There has already been a meeting with our minister responsible for the Anti-Racism Directorate with some of the folks from the group. I am very concerned about this issue. I know it is something that we all should be taking seriously. The Ministry of the Attorney General will be appointing someone to head up the reviews as soon as possible. We

will be working towards how to make the information in the SIU report public.

### ONTARIO BUDGET

**Mr. John Fraser:** My question is for the Minister of Education. Investing in schools is part of building Ontario up, an important way for the government to respond to local needs and to build contemporary learning environments for students. In the recent 2016 provincial budget, there's a plan to invest in school capital projects, to address accommodation and building conditions.

It is really disappointing that the parties opposite voted against the plan to invest \$11 billion over 10 years in our schools. Speaker, through you to the minister, can she please explain how these budget measures will help families in my riding of Ottawa South and families across Ontario?

**Hon. Liz Sandals:** Thank you to the member from Ottawa South for that very good question about our budget. Since 2003, our government has invested almost \$14 billion in school infrastructure, which has resulted in nearly 755 new schools and more than 720 additions and renovations. As of earlier this year, approximately 200 major capital projects are either being planned or under way across Ontario. With the \$11-billion commitment to more capital grants over the next 10 years that was in our capital budget in the 2016 budget, which they all voted against, we'll be able to provide \$52 million to build two new schools in Ottawa, along with four retrofits and some additions. We're investing \$9 million to consolidate two schools into a new Greensville public school in Hamilton and we're providing \$15 million to rebuild—

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

**Mr. John Fraser:** I thank the minister for that answer and we look forward to those new capital projects.

I would like to address another issue that affects families, parents and children, and that's child care. In this year's 2016 budget, we announced our plan to invest in the child care sector. Families across this province rely heavily on access to our child care system and are looking for more available spaces. Mr. Speaker, through you to the minister, could she please tell us how this 2016 budget is going to address those needs that, actually, both the NDP and the Progressive Conservatives voted against?

**Hon. Liz Sandals:** Yes. As is always the case, in our 2016 budget we continue to commit to child care, because child care provides a strong foundation for our youngest learners and we're committed to modernizing the child care system. In fact, the number of licensed child care spaces in Ontario has grown to nearly 351,000, which is an increase of 87% since 2003. In the 2016 provincial budget, we announced that we would invest \$120 million in child care by creating approximately 4,000 new licensed child care spaces in local schools to give children the opportunity to transition more easily into their local full-day kindergarten program. Over the

next few months, in fact, Speaker, we'll be working on providing families increased access to safe, high-quality, licensed child care with 122 new child care rooms as a result of this year's budget that they voted against.

### ASSISTIVE DEVICES

**Mr. Bill Walker:** My question is to the Minister of Health and Long-Term Care. We've been voicing concerns over the inexcusable delays in the Assistive Devices Program that are leaving our most vulnerable citizens too long to get their wheelchairs, walkers and other mobility aids. I've heard the minister give himself platitudes, saying he was proud of the program, so I respectfully remind him that in 2009 they had a backlog of 3,200 clients and said a 16-week delay was unacceptable. Today we're hearing about a 50-week delay or, in another client's case, 60 weeks. The minister needs to commit to wiping out the backlog and fixing the inefficient approvals process.

Speaker, through you I ask, what is the minister's plan to ensure that those who have been left waiting by this ineffective approvals process will get access to the medical aids they need and deserve in a timely manner?

**1150**

**Hon. Eric Hoskins:** I appreciate the question from the member opposite.

I want to also acknowledge that with us today are members of the Canadian Assistive Devices Association. Welcome to Queen's Park.

Mr. Speaker, this is an important program for the government and it's an important program for many thousands of Ontarians, but we on this side realize that we need to continue to improve it to work better. It's challenging because we have over 8,000 different devices and supports that we provide. We provide assistance to the level of 75% of the support, and the client is responsible for the remaining 25%. For specific devices, whether it's on the maintenance or the procurement side, we are working not only with providers but we're working within the ministry to continuously find ways that we can improve the system and make it work better for the patient, for the client.

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

**Mr. Bill Walker:** Back to the Minister of Health and Long-Term Care. I've written the minister about the very egregious examples of this backlog: Jeff Preston, who waited one year for just an assessment, and Morris Caby, who waited one year and two months to get his motorized wheelchair.

The backlog consists of some of Ontario's most vulnerable, severely disabled citizens—people in need—and you've left them waiting far too long. Clearly, the approval process set up by this government is not working.

I ask the minister to consider a recommendation from the Canadian Assistive Devices Association to wipe out the backlog by bringing in product approval timelines that take into account prior testing and ensure oversight of the new process. Will he agree to do this to reduce

processing time and, most importantly, ensure people receive service as quickly as possible?

**Hon. Eric Hoskins:** This is a good example, Mr. Speaker, of where the opposition party is providing good advice and suggestions for us of what we need to look at as we continue to work on the wait-list and the backlog.

We have a standard for claims, in terms of processing them, so that they are processed in six to eight weeks. We've dramatically increased our investment to where now it's almost half a billion dollars that we invest in this program each year—and about 350,000 clients. So it's enormously complex.

I appreciate the very valid and good suggestions that the member opposite has spoken about. We are looking at precisely some of those types of things. I'd be happy to have a conversation with the member to see what further advice he has so that we can strengthen this and reduce the wait-list and the backlog as much as possible.

#### HYDRO RATES

**Mr. Peter Tabuns:** Speaker, my question is to the Minister of Energy. Electricity prices are going up again. For the eighth year in a row, electricity rates will be more than 9% higher this year than they were the previous year. Amazingly, the Ontario Energy Board blames this cost increase on the fact that Ontarians are using less electricity.

The government keeps signing lucrative contracts with private generators that guarantee inflated prices for energy we don't need. Amazingly, the minister wants to sign even more private contracts.

Surely the minister has met his fundraising quota by now. Will he stop signing these wasteful private contracts that force Ontarians to pay more for using less electricity?

**Hon. Bob Chiarelli:** Mr. Speaker, the member knows that the system is based on full cost recovery. The example he referred to was that this past winter the consumption was lower than normal. That's the first time that we can find where this has occurred. I'm sure the member knows that we work on a full-cost-recovery basis. There's the cost of the commodity, which is the amount used, and he knows full well that there's also the cost of connection—the cost of commodity. There are also the wires and poles that are included. They're all included in the price.

What he should know, Mr. Speaker, is that he's talking about electricity price increases—and when I get to the supplementary, I want to speak particularly to comparables of Ontario to other jurisdictions.

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

**Mr. Peter Tabuns:** Speaker, it's very simple: When Ontarians use less electricity, they should pay less. But that's not how it works in Ontario.

Ontarians do their part by conserving energy, but private generators get paid whether Ontario needs the energy or not. And if Ontarians don't need their energy, these private generators will keep firing up their gas

plants so they can sell energy—energy that Ontarians pay top dollar for, energy that's sold to other jurisdictions at pennies on the dollar. Things will only get worse as Hydro One starts demanding its own higher private profits.

When will the minister get electricity prices under control and finally put public need ahead of private greed?

**Hon. Bob Chiarelli:** The member knows that it's the IESO who determines who fires up and who doesn't fire up as system operators. But he's talking about a 2.5% bill increase as a result of the blip that happened this winter.

Let's compare that to BC Hydro: Rates increased by 4% on April 1, 2016. Or SaskPower: Rates increased by 5% in 2015. Or Manitoba Hydro, which applied for a rate increase of 3.95% on April 1, 2016. Newfoundland Power applied for a rate increase of 3.6% for residential customers as of July 1, 2016.

He's talking about a 2.5% increase in Ontario. We're doing very well compared to the other provinces.

#### PREGNANCY AND INFANT LOSS

**Mr. Mike Colle:** I'd like to ask a question of the Minister of Health and Long-Term Care. I'd like to ask him a question that is rarely asked, and never asked in any other provincial Legislature, and is finally being addressed in this provincial Legislature, and that is about the 30,000 women every year in this province who experience pregnancy and infant loss. These are mothers, these are sisters, these are wives who, unfortunately, through miscarriages and stillbirths, lose a baby.

Up until now, essentially they've not been treated up to proper health standards when they experience pregnancy loss. Thankfully—I thank members from both sides of the House—we passed a bill for the first time in North America to recognize that women who experience pregnancy loss need proper health care and support—

**The Speaker (Hon. Dave Levac):** Thank you. The Minister of Health and Long-Term Care.

**Hon. Eric Hoskins:** Mr. Speaker, this is, of course, an issue that affects a great many people, individuals and families across the province. I want to start by taking this opportunity to congratulate—I think “thanking” is a better word—the member from Eglinton–Lawrence for the passage of Bill 141, which is the Pregnancy and Infant Loss Awareness, Research and Care Act.

Many families are affected by miscarriage or stillbirth and the challenge and the isolation that that can bring. Our government, indeed the entire Legislature, heard from many Ontarians during our pre-budget consultations that were held across the province. We heard directly from families and patient advocates who, themselves, were suffering or had suffered from pregnancy loss and infant loss.

Because of their strength and advocacy, I'm pleased to announce that our government, this year, is providing \$1 million to fund support services for those affected by pregnancy loss and infant loss.

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

**Mr. Mike Colle:** A supplementary to the minister: The 30,000 every year—I mean, people just forget that. There are 30,000 women every year who experience this tragic situation. Many of our hospitals, our doctors and our nurses are trying to do their best, but there isn't a comprehensive standard of care so that you can get the proper support from your doctor or from your nurse when you go through this tragic loss.

I thank the minister and I thank all the courageous women who came to the hearings to express the need to do something.

What I want to know is, can we do more as we go forward to ensure that there are standards of care for these mothers who lose their babies as a result of pregnancy, and can we outline a plan where you can get services, whether you're in Kenora, Cornwall or down the street at Mount Sinai?

1200

**Hon. Eric Hoskins:** That \$1 million will be provided to support and develop programs regarding pregnancy and infant loss, including resources to train volunteers and support families who have experienced loss. In May, Mount Sinai Hospital will be hosting a pregnancy and infant loss summit. I look forward to hearing about that discussion. My ministry, of course, will continue to work with our exceptional maternal and neonatal doctors, nurses and researchers. As well, we have world-renowned hospitals like Mount Sinai and Sunnybrook to ensure that women across Ontario get the health care and support that they need when they experience pregnancy loss and infant loss.

Once again, I commend the Pregnancy and Infant Loss Network and the member from Eglinton–Lawrence for their dedication to maternal and neonatal care here in Ontario.

#### HORSE RACING INDUSTRY

**Ms. Lisa MacLeod:** My question is to the Premier. The Rideau Carleton Raceway is home to a thousand local jobs in Ottawa, particularly in my constituency. But over the past number of years, my constituents have been under attack: first, with the modernization plan that your government brought in by eliminating the slots-at-race-tracks program in 2012, and now with locked-out workers.

Last month, I asked the Premier about her government's modernization plan. At the time, she and the Minister of Labour refused to give a clear answer on what the consequences would be for the Rideau Carleton Raceway. But just last week, my colleague from Haliburton–Kawartha Lakes–Brock addressed in this assembly that a casino has been awarded to Peterborough, and the end result there will kill horse racing and possibly even the slots at Kawartha Downs. So my question to the Premier is, can I expect this to happen in Ottawa as well?

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

**Hon. Charles Sousa:** I appreciate the question. I recognize the concerns that the member speaks of. I also recognize that we are trying to modernize Ontario Lottery and Gaming and support racing in our communities. In fact, we continue to provide racing as a priority for Ontario Lottery and Gaming by merging that effort, recognizing that it's a vibrant industry that needs to be supported and, at the same time, needs to be sustainable. It's why we've taken the steps necessary to concentrate on that endeavour and, at the same time, work with the communities and municipalities which will ultimately decide where the gaming operation should be.

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

**Ms. Lisa MacLeod:** Mr. Speaker, that is as clear as his answer yesterday on hydro prices.

I must say, if he's really concerned about horse racing in Ontario, he only has to look at my colleague's constituency in Haliburton–Kawartha Lakes–Brock, where you are going to end the horse racing in that community, and you're likely going to start ending horse racing in Nepean–Carleton, at the Rideau Carleton Raceway.

On top of that, we have 124 RCR slot workers who have been locked out for the past four months. The OLG has ignored multiple requests to go back to the table. We had a car accident there on the weekend because patrons, as well as the locked-out workers, are getting very frustrated.

I think it's time that this government takes the OLG to task for its modernization plan and the impact it has had not only on the horse racing community across this province, but also on the slot workers, who are being treated unfairly. So I have a question: Will you take this seriously, and will you work with my constituents in order to see the viability and sustainability of the Rideau Carleton Raceway for not only horse racing but also the slots?

**Hon. Charles Sousa:** Minister of Agriculture.

**Hon. Jeff Leal:** I want to go back. We put the panel in place—the Honourable John Snobelen, the Honourable Elmer Buchanan and the Honourable John Wilkinson. At that particular time, if the opposition benches had listened today to Mr. Snobelen, their former front-bench colleague, he said that the slots-at-race-tracks program had no transparency and no accountability and that we had to move to a new system for the province of Ontario.

We took the advice of those three very distinguished individuals to put in place a framework to sustain horse racing in the province of Ontario. That was a program that was endorsed by those three individuals. If the opposition had taken the time to listen to the budget speech by the finance minister—we've extended the framework two more years in the province of Ontario, to bring stability to this industry and support rural Ontario.

#### AUTISM TREATMENT

**Miss Monique Taylor:** My question is to the Minister of Children and Youth Services. Today, a group of experts released a letter outlining concerns with the govern-

ment's recent decision to remove children from intensive therapy. It states that "abandonment of our clients is in serious violation of the BCBA code of ethics." Certification guidelines state that treatment should be based on clinical need and not on constraint by age. ONTABA highlights a need for transition to more consistency with the ethical obligations to protect the best interests of clients.

Even the minister's own report doesn't suggest kicking kids five and over off the waiting list. It doesn't say that IBI is ineffective over the age of five, as much as she insinuates that it does—because it doesn't.

Why is the minister ignoring experts who are sounding alarm bells about their ethical duties not to abandon children with ASD?

**Hon. Tracy MacCharles:** Speaker, I'm actually glad my critic has raised this question, because it was just yesterday when I met with ONTABA to talk to them about clinical evidence when it comes to children with ASD. They came to me with some very concrete and practical advice.

We also talked about how we're going to be moving forward as we expand the autism program for children—the 16,000 new spaces and the \$333 million. We'll have an implementation committee to guide the work as we move through this transition. This is year one. Next year is year two.

I very much appreciate hearing from Ontaba and others, as well as the existing clinical expert committee that not only gave us advice, but they did go out and talk to service providers. They did go out and talk to parents, and they did go out and talk to board-certified behavioural analysts too.

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

**Miss Monique Taylor:** Contrary to the minister's comments, parents are already receiving letters removing their children from wait-lists as of May 1.

Service providers are telling parents that they have no idea what enhancement will look like, and that their children will be placed on a different wait-list in 2018.

Schools have been blindsided. They are not sure how they will handle an influx of children with no support.

Implementation of this program has already gone off the rails. Families who have been offered contracts are being told they will be removed after only six months, even though the expert report suggests that intensive therapy be for a minimum of a year.

Why is the minister ignoring the advice of her own expert committee and removing kids from therapy after only six months—or, for some, after zero months?

**Hon. Tracy MacCharles:** It's important to again remind the Legislature here that children who are being removed from wait-lists are going into immediate service. That's very important. That's a big part of the \$333 million and the 16,000 new spaces.

It's also important to note that every family with a child with ASD getting service received a two-page letter outlining what this transition is going to look like. It's from their service provider, which can answer the questions that they may have.

It's important to also remember that in the new, enhanced autism program in Ontario, the services will be more intense, will be of longer duration and will focus on the individual needs of children.

I know families have questions. We'll keep working hard to make sure that the families get the answers they need from this government, from their service provider and from my ministry.

## RENEWABLE ENERGY

**Ms. Ann Hoggarth:** My question is for the Minister of Energy. Speaker, this government has taken decided action on two important areas. First, this government's leadership on renewable energy has established Ontario as an international leader in the green energy economy. Second, this government has placed a priority on aboriginal community engagement in economic development. This is very important.

There are many examples that demonstrate this commitment to have aboriginal communities create enterprises and to partner with private sector companies on meaningful economic opportunities. First Nation and Métis communities across Ontario, including in my riding of Barrie, have embraced the opportunities to offer their competitive advantages and partner on energy projects.

Speaker, through you to the minister: Can you please tell this House more about Ontario's work with aboriginal enterprises on energy projects?

**Hon. Bob Chiarelli:** I thank the member from Barrie for the question. Our government believes First Nation and Métis enterprises are playing an important economic development role in the energy sector. The Ministry of Energy facilitates aboriginal-owned companies, through several aboriginal funding programs.

In total, about 66 First Nation and Métis enterprises are involved in renewable energy projects. These 66 enterprises are participating in more than 500 projects, representing over 1,500 megawatts of clean energy capacity in every part of the province.

More than that, 77 proposed renewable energy projects representing 49 aboriginal enterprises have been approved for funding under the Aboriginal Renewable Energy Fund. We will continue to build on this collaboration.

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

**Ms. Ann Hoggarth:** Thank you to the minister for those answers.

Minister, last month the Independent Electricity System Operator awarded 16 large renewable energy contracts. This was good news for Ontarians and good news for aboriginal enterprises from Ontario, who were partners in a number of contracts that were awarded. This procurement was done through a new, broadly consulted competitive process. As you have said, Minister, this procurement was designed to strike a balance between early community engagement and achieving value for ratepayers.

There have been questions raised by a member of this House on whether a First Nation energy enterprise can participate in projects in every part of the province or whether they should be limited geographically. Minister, could you please clarify this for me and for all of our constituents?

**Hon. Bob Chiarelli:** I hope the Leader of the Opposition pays careful attention to this answer.

Of the 16 contracts awarded, more than 80% of the projects include participation from one or more aboriginal enterprises, with five projects including aboriginal enterprises with more than 50% equity. Unfortunately, this process has received criticisms from the member from Elgin–Middlesex–London, who claims that a company owned by a First Nation located 1,000 kilometres away should not be allowed to partner in a bid in the municipality of Dutton Dunwich.

In a free-trading Ontario, where companies from France, Germany and the US bid for energy contracts, it is appalling and unacceptable for a member of this House to suggest a company partnering with a First Nation enterprise is disentitled to participate. The way I was brought up, this is discrimination. Will the Leader of the Opposition reprimand this member?

#### RARE DISEASES

**Mr. Michael Harris:** My question is to the Minister of Health. Last month, Queen's Park was filled with close to a hundred patients, families and caregivers of those affected by rare diseases. They and many patients across the province watched the private member's motion they had been counting on to create a select committee on rare disease treatment and support voted down by this Liberal government. They also heard the minister announce a working group focused on rare diseases "to begin action now ... to begin taking concrete steps." Those were his words.

It's been over a month. Will the minister tell us what action and concrete steps have been taken by his working group to serve the needs of rare disease patients here in the province of Ontario?

**Hon. Eric Hoskins:** I appreciate the question. The first rare disease that we focused on was EDS, Ehlers-Danlos syndrome, and we put together an expert panel late last year to almost use it as a test case to see if we could develop a different approach. As a result of that, which included a lot of input from patients, patient advocates and experts, of course, we are creating and we funded a centre of excellence at the University Health Network specifically for EDS, so that those individuals with that rare disease will have a one-stop shop of access and education for health care providers—a whole set of important issues.

What we are doing is we're expanding that. It's being led in part by SickKids hospital, because many of these diseases and conditions are found among children. We're working on it, and I would hope the member would appreciate that it may take more than the month that has

transpired for us to make sure that we've got the composition of that working group correct—the proper leadership, the proper patients and patient advocates—so we can do, in a broader sense, what we have already done with EDS.

**The Speaker (Hon. Dave Levac):** The time for question period is over. This House stands recessed until 3 p.m.

*The House recessed from 1214 to 1500.*

#### MEMBERS' STATEMENTS

##### DUNCAN HAWTHORNE

**Mr. Bill Walker:** It is my pleasure to rise and recognize one of the brightest and boldest nuclear leaders, with a most revered work ethic and legacy, that this province and this country have seen in generations. Duncan Hawthorne, the affable and straight-shooting president and chief executive officer of Bruce Power, has announced that he will be stepping down after leading Canada's only private nuclear power plant for 15 successful years.

It's an understatement to say that Duncan, an engineer who had advanced from the shop floor to hold senior positions in the UK, US and Canada, has revolutionized nuclear after rebuilding units 1 and 2 at Bruce Power, the world's largest operating nuclear facility and home to eight Candu reactors. The remaining six reactors have been approved for refurbishment under his leadership and will revitalize the economies across the regions of Grey, Bruce and Huron and, in fact, the entire province.

In his 15 years at Bruce Power, Duncan's can-do attitude has helped him reach every goal he has endeavoured to pursue. Just last year, Bruce Power achieved record output for the site, providing over 30% of Ontario's electricity at 30% below the average cost of electricity. Under his leadership, Bruce Power has secured production until 2064.

I sincerely enjoyed working with Duncan, which I did up until I ran for public office in 2011, and had the privilege of seeing him work relentlessly to return the site to its full eight-unit potential, thereby establishing a long-term structure that ensures safe, reliable, clean and low-cost electricity for the people of Ontario.

I know Duncan will be greatly missed by Bruce Power's 3,000 permanent employees, including boiler-makers, carpenters, electricians, insulators, ironworkers and rodmen, labourers, millwrights, operating engineers, painters, pipefitters, plumbers, sheet metal and roofers, teamsters and the thousands of tradespeople who will work on the refurb.

I invite the House to join me in thanking Duncan for all he has contributed to our community and province and wishing him and his wife, Leslie, all the best, as they return home to the UK, where Duncan will be taking on the challenge of building a new nuclear fleet, the one thing he has not accomplished—yet.

Thank you, Duncan Hawthorne.

## NORTHERN ONTARIO

**Ms. Sarah Campbell:** Following the last election, people had high hopes for this Premier and her government. They believed her when she said that she was going to change the way things were done in this province. Well, it turns out that things have changed: They're worse. They're worse for the people right across this province, but they're getting desperate for northerners.

One woman who lives in Wabigoon, just outside of Dryden, wrote to me about how bad things are getting. She writes:

"Both my son and daughter-in-law work minimum-wage jobs. They have three children. Groceries, vehicle insurance, heating costs and hydro are already out of control. Guess roll out the food bank. Daycare is outrageous. We, the grandparents, have tried to hobble out a schedule. My husband does not work; he is disabled. I work full-time. At this rate, I will never be able to retire. We help our family with child care, groceries, gasoline and 'mini loans' in between paydays. We live in Wabigoon/Dryden—no mass transportation here. Oh, their fourth-owner vehicle died (a private vehicle is a requirement, not a luxury, here in NWO). They are currently using my old vehicle. Funds to buy a newer one are just not there. I am ashamed of this government."

Speaker, this woman hit the nail on the head of what this government is doing wrong in northern Ontario, and countless others share her struggle. It's disgusting that people should have to work so hard and still not get ahead. When will this government start prioritizing the very basic needs of northerners?

## PUBLIC TRANSIT

**Mr. Yvan Baker:** Earlier this year, Mayor John Tory announced that he's changing the western portion of the SmartTrack transit plan along Eglinton Avenue to replace heavy rail with an LRT. The LRT would connect Mount Dennis to the Mississauga Airport Corporate Centre and Pearson airport.

I have been following this issue closely, Speaker. The Eglinton corridor is vital to my community, and while some have expressed excitement about new transit, I've also heard concerns how an LRT could impact traffic along the Eglinton corridor.

I personally believe in smart transit that is built with community input, on the basis of a strong business case, and includes a plan to address the impacts on the local community. We need a plan that can deliver excellent transit for riders that serves the local community and ensures that taxpayers' dollars are spent wisely. To achieve this, I have consulted with members of the community and local residents and ratepayers' organizations. I co-hosted a transit town hall with Ontario's Minister of Transportation, Steven Del Duca, so that the minister could hear directly from members of my community; participated in a local consultation, co-hosted by the city of Toronto and Metrolinx; and I met with Premier

Kathleen Wynne and Minister Steven Del Duca to share my constituents' perspective and feedback.

I know how important it is to build transit, but it is also important that we build the right transit. To give a blind endorsement of a transit project without knowing all the impacts is not why I ran to be an MPP. I look forward to welcoming the Minister of Transportation to Etobicoke Centre in the coming weeks to see for himself. We need a transit solution that is beneficial to commuters, to taxpayers and to our community, and I won't stop working until we achieve that goal.

## WIND TURBINES

**Mr. Jeff Yurek:** I rise again in this House to raise an issue of great concern to my riding and that of the municipality of Dutton Dunwich. A few weeks ago, this Liberal government ordered five wind turbine projects across the province. One of those projects was in my own riding of Elgin–Middlesex–London, in the municipality of Dutton Dunwich, who were emphatically against the wind project.

In fact, the municipality of Dutton Dunwich did their due diligence, conducted a survey of the residents and did all that before declaring themselves a non-willing host. The survey showed that a whopping 84% of the community was against the wind turbine project in the municipality. That survey was shared with the ministry, and many meetings were held to discuss the municipality's desire to be a non-willing host and remain free of any wind turbine projects.

However, at the same time, the municipality of Malahide in my riding, just to the east, declared themselves a willing host and had a company submit a project to the ministry. That project was denied, whereas the Dutton Dunwich project was approved.

The government stated that municipalities would have a say in wind power; however, it is clear that that is furthest from the truth. This government is blatantly ignoring rural Ontario and the local voice. In testimony at a committee in November 2013, this energy minister said that municipalities would be given a veto of their projects, and that it would be very rare, indeed, for any approved projects without a municipal backing. It would be almost impossible for somebody to win one of those bidding processes without support from the local municipality.

I'm calling on this government to stop the wind project in Dutton Dunwich. It's tearing the community apart. It is my hope that this government do the right thing, hold true to their word, and relook at the legitimacy of this project.

## GASOLINE PRICES

**Mr. Gilles Bisson:** Mr. Speaker, 26 cents' difference for the price of gas across the province of Ontario: Tell me how that makes any sense. Tell me how a gas company who refines gasoline in this province can get

away with selling gas at a 26-cent differential per gallon in different parts of the province.

In Kirkland Lake versus Timmins, which is not very far—it's an hour and 45 minutes down the highway—there's a 12-cent difference. Clearly, the gas companies are colluding and doing everything they can to put as much money into their pockets at the cost of the consumer.

We as a province have the ability to regulate. The city of Timmins has taken a position that they're bringing to council. They're going to be trying to organize various municipalities in order to try to get this provincial government to move on gas price regulation, so that we can limit what those companies are doing and take away these huge differentials that we have, where you can sell gas at a 26-cents-a-litre difference from one part of the province to another.

I commend our council and our mayor, Steve Black, for taking this on and working with us. What's interesting is that the city of Timmins is seeing this not as an issue just for Timmins, but they're trying to bring the other communities into this—Kirkland Lake; North Bay is already there, and a whole bunch of other municipalities—to be able to tell this government: You need to stand up for the consumers of this province. You need to utilize your regulatory powers as a province and regulate the price of gas so that the consumer doesn't get gouged.

#### DURHAM COLLEGE

**Mr. Granville Anderson:** Yesterday the Minister of Training, Colleges and Universities came to Durham region with good news. Since 1969, the Simcoe Building has been standing at the campus of Durham College, though it was clear to everyone that it was only meant to be a temporary fixture.

Now, with \$22 million in funding from our government, the Simcoe building will be replaced with a new facility, one with a planned health science centre and entrepreneurship centre. My daughter attended Durham College, and I know that everyone in my riding sees the campus as a gem in our region and a real benefit to our community.

**1510**

I want to congratulate the staff and students on the work they have done ahead of the college's 50th anniversary in 2017. I also want to thank the member from Ajax-Pickering and the Minister of Children and Youth Services, who, along with myself, have been tireless advocates for the college from our side of the House.

I should thank the member from Oshawa and the current and former members from Whitby-Oshawa for their efforts as well. I hope we can continue to work together in doing what is right for Durham College and what is right for the region of Durham.

#### DARCY McKEOUGH

**Mr. Rick Nicholls:** Darcy McKeough, MPP for Chatham-Kent from 1963 to 1977, served from the 27th

Parliament of Ontario through to the 31st Parliament. Mr. McKeough served his community and his province proudly as Treasurer of Ontario, Minister of Municipal Affairs and Minister of Energy under the Bill Davis PC government.

In his time here, he was no stranger to the thrust and parry of the Legislature. He could duke it out with the best of them and, more often than not, he gave better than he got. He was mockingly dubbed the "Duke of Kent" by an opposition MPP, but Darcy wore it as a badge of honour. To this very day, he's affectionately referred to as the Duke of Kent not only in my riding of Chatham-Kent-Essex but across Ontario.

In 1972, Mr. McKeough was part of a minor scandal when just one of 2,000 rubber-stamp approvals he made as Minister of Municipal Affairs drew questions as a potential conflict of interest. He resigned immediately because it was the right thing to do morally and, as time has shown, even politically. When asked if he feels it was still the right decision to step down considering the larger scandals that have rocketed provincial politics in recent years without anyone resigning, McKeough said "absolutely." He set a standard for accountability that should be followed today.

McKeough went toe to toe with Ontario Hydro and put a focus on achieving budget surpluses before it was even fashionable. These lessons and countless more can be found in his memoir, *The Duke of Kent*. Thank you, Darcy, for what you have done in this Ontario Legislature, and thank you for what you continue to do for the residents of Chatham-Kent.

**The Speaker (Hon. Dave Levac):** Thank you. I didn't see a prop.

#### COMMUNITY SAFETY

**Ms. Harinder Malhi:** Community safety is an ongoing issue throughout Ontario, and our government is creating strategies for a safer Ontario. Recently, there has been an increase in crime in Brampton, and residents are truly concerned. With pizza robberies, break-and-enters and pets being stolen, the concern is genuine.

In December, we had Minister Naqvi come to Brampton-Springdale to listen to the input of residents about street checks to ensure that police interactions with the public are without bias, are consistent and are carried out in a manner that promotes public confidence.

The province takes the protection of human rights very seriously and has zero tolerance for any form of marginalization or discrimination that violates rights under the Charter of Rights and Freedoms. Ontario does not support any practice where police are stopping individuals without reason or cause.

I also hosted another town hall in January in collaboration with Peel police, Peel Crime Prevention and Peel Crime Stoppers for the local jewellers in the community. In light of the recent occurrences, the community needed to gain valuable knowledge on how to protect themselves and their families. Mayor Bonnie Crombie and Missis-

sauga Councillor Carolyn Parrish have also been very active on this.

Tomorrow, we'll be hosting a town hall with Minister Naqvi again. We want to invite community members to join us to give us their input on some of the changes we'll be making in the Police Services Act and modernizing police services.

### ORDRE DE LA PLÉIADE

**M<sup>me</sup> Marie-France Lalonde:** C'est avec grande fierté que nous avons célébré lundi la Pléiade 2016, l'Ordre de la Francophonie et du dialogue des cultures, lequel reconnaît chaque année six Ontariennes ou Ontariens pour s'être démarqués de façon exceptionnelle par leur contribution à faire rayonner la langue française. Cette distinction marque ainsi les efforts et l'apport indéniables de ces individus à la promotion de la culture française dans leurs communautés respectives mais aussi au niveau de la francophonie partout en Ontario.

Je tenais à féliciter tout particulièrement devant cette Chambre un de mes commettants, reçu Chevalier de l'ordre, M. Louis Patry. Louis a travaillé avec détermination, persévérance et passion pour faire la promotion d'Orléans et de la francophonie à Ottawa. On le reconnaît aussi pour sa bataille sans relâche de l'accent aigu sur « Orléans ».

Félicitations une fois de plus aux six récipiendaires de cette année : M. Louis Patry d'Orléans, Carmen Portelance de Dowling, Lorraine Hamilton de Burlington, Pierre Foucher d'Ottawa, Diane Dubois de St. Thomas et Alain Beaudoin de Newmarket. Vous êtes des symboles pour les générations qui suivent.

Merci à l'Assemblée parlementaire de la Francophonie pour cette initiative qui a vu le jour en 1976.

**Le Président (L'hon. Dave Levac):** Merci beaucoup. I thank all members for their statements.

### INTRODUCTION OF BILLS

#### COMMISSION OF INQUIRY INTO ACCESSIBLE PARKING IN MUNICIPALITIES ACT, 2016

#### LOI DE 2016 CONCERNANT LA COMMISSION D'ENQUÊTE SUR LE STATIONNEMENT ACCESSIBLE DANS LES MUNICIPALITÉS

Mrs. Martow moved first reading of the following bill:

Bill 187, An Act to establish a commission of inquiry into accessible parking in municipalities / Projet de loi 187, Loi visant la création d'une commission d'enquête sur le stationnement accessible dans les municipalités.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** The member for a short statement.

**Mrs. Gila Martow:** This is a bill that requires the Premier to recommend to the Lieutenant Governor in Council that a commission be appointed to inquire into and report on accessible parking in municipalities for persons with disabilities and to make recommendations, including recommendations for legislative measures, for encouraging municipalities to adopt standard bylaws in that area and to enforce them.

#### TIME TO CARE ACT (LONG-TERM CARE HOMES AMENDMENT, MINIMUM STANDARD OF DAILY CARE), 2016

#### LOI DE 2016 SUR LE TEMPS ALLOUÉ AUX SOINS (MODIFIANT LA LOI SUR LES FOYERS DE SOINS DE LONGUE DURÉE ET PRÉVOYANT UNE NORME MINIMALE EN MATIÈRE DE SOINS QUOTIDIENS)

M<sup>me</sup> Gélinas moved first reading of the following bill:

Bill 188, An Act to amend the Long-Term Care Homes Act, 2007 to establish a minimum standard of daily care / Projet de loi 188, Loi modifiant la Loi de 2007 sur les foyers de soins de longue durée afin d'établir une norme minimale en matière de soins quotidiens.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** The member for a short statement.

**M<sup>me</sup> France Gélinas:** The bill simply amends the Long-Term Care Homes Act, 2007, so that a long-term-care home will have to provide its residents with at least four hours a day of nursing and personal support services, averaged across all the residents. The minimum hours may be increased by regulation. The short title of the bill is called Time to Care.

#### EATING DISORDERS AWARENESS WEEK ACT, 2016

#### LOI DE 2016 SUR LA SEMAINE DE LA SENSIBILISATION AUX TROUBLES DE L'ALIMENTATION

Mr. Thibeault moved first reading of the following bill:

Bill 189, An Act to proclaim Eating Disorders Awareness Week / Projet de loi 189, Loi proclamant la Semaine de la sensibilisation aux troubles de l'alimentation.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** The member for a short statement.

**Mr. Glenn Thibeault:** I'm very pleased to rise today to introduce first reading of this bill, the Eating Disorders Awareness Week Act. This bill proclaims the week beginning February 1 in each year as Eating Disorders Awareness Week and will help Ontarians learn more about eating disorders and bring light to a very important subject.

1520

SAFE TEXTING ZONES ACT, 2016  
LOI DE 2016 SUR L'AMÉNAGEMENT  
DE HALTES TEXTO SÉCURITAIRES

Mr. Fedeli moved first reading of the following bill:

Bill 190, An Act governing the designation and use of texting zones / Projet de loi 190, Loi régissant la désignation et l'utilisation des haltes texto.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** The member for a short statement.

**Mr. Victor Fedeli:** The Safe Texting Zones Act, 2016: The bill amends the Highway Traffic Act to authorize the Minister of Transportation to designate any part of the King's Highway as a texting zone. A texting zone is an area where a driver is able to park or stop safely to use a hand-held wireless communication device.

The bill also amends the Public Transportation and Highway Improvement Act to authorize the Lieutenant Governor in Council to designate a commuter parking lot or transit station or rest service or other area as a texting zone and to require that signs be displayed at or approaching the texting zone.

MOTIONS

PRIVATE MEMBERS' PUBLIC BUSINESS

**Hon. Yasir Naqvi:** I believe we have unanimous consent to put forward a motion without notice regarding private members' public business.

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

The government House leader.

**Hon. Yasir Naqvi:** I move that, notwithstanding standing order 98(g), notice for ballot items 36, 37, 40 and 41 be waived.

**The Speaker (Hon. Dave Levac):** The government House leader moves that, notwithstanding standing order 98(g), notice for ballot items 36, 37, 40 and 41 be waived. Do we agree? Carried.

*Motion agreed to.*

PETITIONS

HOSPITAL FUNDING

**Mr. Patrick Brown:** It is my honour to rise today to introduce a petition from my riding of Simcoe North of 15,725 residents, 343 from Beausoleil First Nation, who are outraged about the cuts to Georgian Bay General. I'll read the petition.

"To the Legislative Assembly of Ontario:

"Whereas Georgian Bay General Hospital [GBGH] in Midland, Ontario, services the rural communities of Midland, Penetanguishene, Tiny township, Tay township, Beausoleil First Nation of Christian Island and one of the two largest Métis populations of Ontario. If the two recommended cuts to GBGH are implemented, they will cause a severe deterioration to the health care of women, children, underprivileged women, indigenous peoples, francophones, as well as our permanent and seasonal residents. These cuts do not simply impose an inconvenience. These cuts will contribute to serious health outcomes including deaths.

"We, the undersigned, request that the Legislative Assembly of Ontario keep the obstetrical and gynecological units open at Georgian Bay General Hospital [GBGH], Midland, Ontario, and we request that the decision to close the pediatric surgical services, emergency endoscopes, and the downgrading of our critical care ICU beds at GBGH be reversed."

I have to say that I completely and unequivocally agree with the petition. I affix my signature and I will pass it to the page.

EMPLOYMENT STANDARDS

**M<sup>me</sup> France Gélinas:** I have hundreds of names that were collected by Nicole Beaulieu from the Sudbury Workers Education and Advocacy Centre at a rally we held in Sudbury on Friday. It reads as follows:

"Fight for \$15 and Fairness.

"Whereas a growing number of Ontarians are concerned about the growth in low-wage, part-time, casual, temporary and insecure employment; and

"Whereas too many workers are not protected by the minimum standards outlined in existing employment and labour laws; and

"Whereas the Ontario government is currently engaging in a public consultation to review and improve employment and labour laws in the province;"

They petition the Legislative Assembly of Ontario to "implement a decent work agenda by making sure that Ontario's labour and employment laws:

"—require all workers be paid a uniform, provincial minimum wage...;

"—promote full-time, permanent work...;

"—ensure part-time, temporary, casual and contract workers receive the same pay and benefits as their full-time permanent counterparts;

“—provide at least seven (7) days of paid sick leave each year;

“—support job security for workers...;

“—prevent employers from downloading their responsibilities for minimum standards onto temp agencies...;

“—extend minimum protections to all workers...;

“—protect workers who stand up for their rights;

“—offer proactive enforcement of laws...;

“—make it easier for workers to join unions; and

“—require a \$15 minimum wage for all workers.”

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

#### WATER FLUORIDATION

**Mr. Bob Delaney:** I have a petition addressed to the Legislative Assembly of Ontario entitled “Fluoridate All Ontario Drinking Water.” I’d like to thank Dr. Lisa Bentley from Mississauga—and many, many others—for sending it down to the Legislature. It reads as follows:

“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.”

Speaker, I’m pleased to sign and support this petition and to send it down with page Zachary.

#### AUTISM TREATMENT

**Ms. Sylvia Jones:** My petition was collected over the weekend at the Bolton home show.

“Whereas the Minister of Children and Youth Services announced on March 29th that children with autism over

five years old will be ineligible to receive intensive behavioural intervention (IBI) therapy; and

“Whereas in 2014-15 there were 16,158 children with autism on the wait-list for IBI and applied behavioural analysis (ABA) therapy; and

“Whereas approximately 3,500 children with autism that are on the wait-list or currently receiving therapy in Ontario will be ineligible to receive IBI therapy as a result of the minister’s decision; and

“Whereas children over the age of five still respond to therapy and IBI remains their best shot at learning to communicate with the world around them and developing a degree of independence;

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

“That the Minister of Children and Youth Services reverse her decision and allow children over five years old to have access to IBI therapy.”

I support this petition, affix my name to it and give it to page Maya to take to the table.

#### ONTARIO MUNICIPAL BOARD

**Ms. Cheri DiNovo:** “Whereas the Ontario Municipal Board is a provincial agency composed of unelected members unaccountable to Ontarians; and

“Whereas the Ontario Municipal Board has the power to unilaterally alter local development decisions made by municipalities and their communities; and

“Whereas the city of Toronto is the largest city in Ontario; and

“Whereas the city of Toronto has a planning department composed of professional planners, an extensive legal department and 44 full-time city councillors directly elected by its citizens; and

“Whereas Toronto’s city council voted overwhelmingly in February 2012 to request an exemption from the Ontario Municipal Board’s jurisdiction;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario to recognize the ability of the city of Toronto to handle its own urban planning and development; and

“Further, that the Ontario Municipal Board no longer have jurisdiction over the city of Toronto.”

I’m going to affix my name, along with the names of many councillors, and I’m going to give it to Joshua to be delivered to the table.

1530

#### TRANSPORTS EN COMMUN

**M<sup>me</sup> Marie-France Lalonde:** « À l’Assemblée législative de l’Ontario :

« Attendu qu’il y a un besoin criant en infrastructure de transport routier dans la province de l’Ontario;

« Attendu que d’offrir différentes alternatives ou options dans le choix du mode de transport aux citoyens aide à réduire le nombre de voitures sur les routes;

« Attendu que les transports en commun contribuent à améliorer la qualité de vie des Ontariens ainsi qu'à préserver l'environnement;

« Attendu que les résidents d'Orléans et de l'est d'Ottawa ont besoin d'une plus grande infrastructure de transport;

« Nous, soussignés, adressons à l'Assemblée législative de l'Ontario la pétition suivante :

« Soutenir le plan Faire progresser l'Ontario et la construction de la phase II du train léger sur rail (TLR), ce qui contribuera à répondre aux besoins criants en infrastructure de transport à Orléans, à l'est d'Ottawa et à travers la province. »

Il me fait plaisir de signer cette pétition et de la remettre au page Zachary.

#### HEALTH CARE FUNDING

**Mrs. Gila Martow:** I have a petition to the Legislative Assembly of Ontario.

“Whereas Ontario’s growing and aging population is putting an increasing strain on our publicly funded health care system; and

“Whereas since February 2015, the Ontario government has made an almost 7% unilateral cut to physician services expenditures which cover all the care doctors provide to patients; and

“Whereas the decisions Ontario makes today will impact patients’ access to quality care in the years to come and these cuts will threaten access to the quality, patient-focused care Ontarians need and expect;

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

“The Minister of Health and Long-Term Care return to the table with Ontario’s doctors and work together through mediation-arbitration to reach a fair deal that protects the quality, patient-focused care Ontario’s families deserve.”

I will affix my signature and give it to page Aarbi.

#### AUTISM TREATMENT

**Miss Monique Taylor:** I have a petition that continues to flow into my office on a regular basis.

“Don’t Balance the Budget on the Backs of Children with ASD.

“To the Legislative Assembly of Ontario:

“Whereas the government recently announced plans to reform the way autism services are delivered in the province, which leaves children over the age of five with no access to intensive behavioural intervention (IBI); and

“Whereas in 2003, former Liberal Premier Dalton McGuinty removed the previous age cap on IBI therapy, stating that Liberals support extending autism treatment beyond the age of six; and

“Whereas applied behaviour analysis (ABA) and intensive behavioural intervention (IBI) are the only recognized evidence-based practices known to treat autism spectrum disorder (ASD); and

“Whereas the combined number of children waiting for ABA and IBI therapies in Ontario is approximately 16,158; and

“Whereas wait-lists for services have become overwhelmingly long due to the chronic underfunding by this Liberal government;

“Whereas some families are being forced to re-mortgage houses or move to other provinces while other families have no option but to go without essential therapy; and

“Whereas the Premier and her government should not be balancing the budget on the backs of kids with ASD and their families;

“We, the undersigned, petition the Legislative Assembly of Ontario to direct the government of Ontario to immediately ensure that all children currently on the waiting list for IBI therapy are grandfathered into the new program so they do not become a lost generation.”

I couldn’t agree with this more, Speaker. I’m going to give it to page Deanna to bring to the Clerk.

#### CAREGIVERS

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

“Whereas there are over 2.6 million caregivers to a family member, a friend or a neighbour in Ontario;

“Whereas these caregivers work hard to provide care to those that are most in need even though their efforts are often overlooked;

“Whereas one third of informal caregivers are distressed, which is twice as many as four years ago;

“Whereas without these caregivers, the health care system and patients would greatly suffer in Ontario;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario to support MPP Gélinas’s bill to proclaim the first Tuesday of every April as Family Caregiver Day to increase recognition and awareness of family caregivers in Ontario.”

I support the petition. I’ll give the petition to page Khushali.

#### SERVICES FOR THE DEVELOPMENTALLY DISABLED

**Mr. Rick Nicholls:** “Petition to the Legislative Assembly of Ontario:

“The recent decision by the Ontario Ministry of Community and Social Services to put an end to funding for sheltered workshops and special employment services for people with special needs in Ontario. Community Living Chatham-Kent now supports 475 people and their families and employs more than 250 people. The Ministry of Community and Social Services provides 90% of the funding with the remainder coming from donations, fundraising activities, grants and foundations.

“We, the undersigned, are concerned citizens who urge our leaders to act now and put a stop to this decision

and reinstate the funding and programs to their previous state.”

I approve of this petition. I sign it and give it to Amelia.

### CARDIAC CARE

**M<sup>me</sup> France Gélinas:** I have this petition that was sent to me by Mr. Tim Holman. He’s the executive director of the Ontario Association of Cardiologists. It reads as follows:

“Whereas heart disease is the #1 killer of Ontarians;

“Whereas congestive heart failure is the single commonest reason a patient goes to a hospital emergency room for treatment and the single commonest diagnosis for hospital admissions in Ontario;

“Whereas Ontario’s cardiologists save lives 24/7 every day and improve the lives of thousands of patients with heart disease by providing accessible, efficient and cost-effective community-based cardiac services;

“Whereas the Ontario government’s February 2015 and October 2015 unilateral changes to the schedule of benefits for physician services under the Health Insurance Act is resulting in a deterioration of these services thereby reducing patient access to cardiac care; expanding wait-lists for cardiac services; and increasing preventable cardiac deaths;

“Whereas the Ontario Association of Cardiologists has presented alternatives, such as the congestive heart failure regional hubs initiative, to the Ontario government that would save lives and improve cardiac care service delivery in the province cost-effectively;

“We, the undersigned, petition the Legislative Assembly of Ontario to:

“Direct the Ontario government to repeal its unilateral changes to the schedule of benefits for physician services and instruct the Ministry of Health and Long-Term Care to work directly with the Ontario Association of Cardiologists to develop and implement cost-effective cardiac care public policies aimed at addressing the #1 killer of Ontarians so patient access to cardiac services in the future will not be compromised.”

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

### SPECIAL-NEEDS STUDENTS

**Mr. Todd Smith:** I have a petition to the Legislative Assembly of Ontario, and it reads:

“Whereas demonstration schools in Ontario provide incredible necessary support for children with special education needs;

“Whereas the current review by the government of Ontario of demonstration schools and other special education programs has placed a freeze on student intake and the hiring of teaching staff;

“Whereas children in need of specialized education and their parents require access to demonstration schools and other essential support services;

“Whereas freezing student intake is unacceptable as it leaves the most vulnerable students behind; and

“Whereas this situation could result in the closure of many specialized education programs, depriving children with special needs of their best opportunity to learn;

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

“To immediately reinstate funding streams for demonstration schools and other specialized education services for the duration of the review and to commit to ensuring every student in need is allowed the chance to receive an education and achieve their potential.”

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

### HEALTH CARE

**Ms. Teresa J. Armstrong:** “To the Legislative Assembly of Ontario:

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

“(1) Reverse the cuts to health care;

“(2) Return to the bargaining table with the OMA (Ontario Medical Association) to resume negotiations for a fair physician services agreement;

“(3) Work with all front-line health care provider groups to develop plans to create a sustainable health care system for the people of Ontario.”

I sign this petition and give it to page Barton to deliver.

### ORDERS OF THE DAY

#### TIME ALLOCATION

**Hon. Helena Jaczek:** I move that, pursuant to standing order 47 and notwithstanding any other standing order or special order of the House relating to Bill 172, An Act respecting greenhouse gas, the Standing Committee on General Government be authorized to meet for the purpose of clause-by-clause consideration of the bill on Monday, May 2, 2016, from 9 a.m. to 10:15 a.m., and 2 p.m. to 6 p.m.; Tuesday, May 3, 2016, from 9 a.m. to 10:15 a.m., and 2 p.m. to 6 p.m.; and Wednesday, May 4, 2016, from 9 a.m. to 10:15 a.m., and 2 p.m. to 6 p.m., and 6:45 p.m. to 11:59 p.m.; and Thursday, May 5, 2016, from 9 a.m. to 10:15 a.m., and 2 p.m. to 6 p.m.; and

**1540**

“That only those amendments to the bill which were filed with the Clerk of the Committee by 8:59 a.m. on Thursday, May 5, 2016, shall be considered; and

“That at 9 a.m. on Thursday, May 5, 2016, those amendments which have not yet been moved shall be deemed to have been moved, and the Chair of the committee shall interrupt the proceedings and shall, without further debate or amendment, put every question necessary to dispose of all remaining sections of the bill and any amendments thereto. At this time, the Chair shall

allow one 20-minute waiting period, pursuant to standing order 129(a); and

“That the committee shall report the bill to the House no later than Monday, May 9, 2016. In the event that the committee fails to report the bill on that day, the bill shall be deemed to be passed by the committee and shall be deemed to be reported to and received by the House; and

“That, upon receiving the report of the Standing Committee on General Government, the Speaker shall put the question for adoption of the report forthwith, and at such time the bill shall be ordered for third reading, which order may be called that same day; and

“The vote on third reading may be deferred pursuant to standing order 28(h); and

“That, in the case of any division relating to any proceedings on the bill, the division bell shall be limited to five minutes.”

**The Acting Speaker (Mr. Paul Miller):** The Minister of Community and Social Services has moved notice of motion 64. Minister?

**Hon. Helena Jaczek:** Bill 172 is an important and necessary piece of legislation in the battle to effectively combat climate change. Right now, the PCs are thoughtlessly stalling it in committee. The official opposition needs to recognize the urgency of the problem we're facing:

—The United Nations reported that 2015 was the hottest year on record.

—By 2050, southern Ontario's climate will start feeling more like the southern United States.

—By 2030, winter temperatures in the Far North are predicted to rise by as much as eight degrees.

Mr. Speaker, we have an important window of opportunity open to us to effectively deal with climate change, yet the PCs are intent on slamming it shut. There is a broad consensus that carbon pricing, such as the cap-and-trade system, is a key tool for reducing greenhouse gases and driving a prosperous, low-carbon, high-productivity economy.

Ontario's cap-and-trade program is proposed to begin January 1, 2017, with the first auctions for emission allowances beginning in March 2017, but in order for this to occur, Ontario must have its cap-and-trade regulation in place by June 1, 2016. That's why it is essential that this bill move through committee. Now, this isn't to say that debate is not welcomed. That's exactly why we've proposed more than 25 hours of committee time on this motion. But we have to keep this bill moving forward in order to start tackling climate change as soon as possible.

I was quite encouraged when I heard that the Leader of the Opposition had seen the light on climate change. It appears that the rest of his caucus, as we're seeing today, have their eyes closed. As of today, the general government committee has sat for 10 hours for the purpose of clause-by-clause voting, and the PCs have used every stall tactic in the book to prevent the bill from moving forward. In the first week, the committee spent a third of its time in recesses called by the PCs. Queen's Park Briefing has said the PCs are “filibustering and making

the process as painful as possible.” The member from Huron–Bruce even started reading her own quotes into the record.

I'd like to thank the NDP for working with the government on this very important piece of legislation, specifically the member for Toronto–Danforth. In fact, when I was parliamentary assistant to a former Minister of the Environment, Mr. John Wilkinson, the member from Toronto–Danforth was very helpful in passing that enabling legislation. In our consultation and amendment process, we have seen the NDP's dedication to moving forward on stopping climate change.

We just wish we could say the same thing about the PC caucus. We cannot allow backward opinions to hold us back. Time allocation was not our first choice, but it is the only choice we have left to ensure we can start tackling climate change today. I urge all members in this House to support this motion and help pass this bill as soon as possible.

**The Acting Speaker (Mr. Paul Miller):** Further debate?

**Mr. Todd Smith:** I'd like to say that it's a pleasure to join the debate on another closure motion from this Liberal government.

I can't tell you, after the proceedings that we had prior to question period this morning, just how ironic it is that we're discussing time allocation again here today. There would be previous members rolling over in their graves today, because we're debating another time allocation motion. The reason that we are debating the time allocation motion isn't because of anything that that minister just said; the fact that we're debating this today is because these guys want us to pass a flawed piece of legislation again, and we're not going to do it.

You know, it's not surprising that the government finds democracy inconvenient, because that's what this is. We've had a near-record use of time allocation by this government in this Parliament. It's no longer a tool that's used sparingly to expedite emergency measures. It's not supposed to be used to shut down debate. It's not supposed to be used to pass almost every piece of government legislation.

I know what the members opposite are going to say. They'll say that climate change—and we just heard it—is a major concern for governments around the world, and, indeed, it is. They'll say that Canada and Ontario need to do our part, and, indeed, we do. But they won't address the negligent amount of work that actually went into this bill, and it was, at best, another lacklustre effort by the minister to ram a piece of legislation through that, while obviously well-intentioned, again, is drastically flawed.

The government is introducing with this bill one of the largest and most complex taxation schemes devised in the history of fiscal policy. All this, the government already knows. The government knows that where these systems are in place they've been prone to multi-billion-dollar fraud schemes, and the government knows that when opposition critics were briefed on this bill, they were told that the ministry had no idea how many people

would be needed in order to enforce and administer this system. But no problem; we should just pass it as quickly as we can possibly can anyway.

I can't tell you—and this is sarcasm—what a comfort it is to the opposition to hear that the government is introducing a scheme that, when it has been implemented elsewhere, is prone to massive fraud, and it has no idea how many people it's going to need to enforce and administer it.

In retrospect, I'm nothing short of shocked that the government wasn't given exactly what they want when it comes to this bill. After all, if it isn't the responsibility of the opposition to simply hand the government a blank cheque for a massive new taxation scheme that's prone to fraud, without the necessary oversight to ensure taxpayers aren't ripped off, well, what exactly is the responsibility of the opposition, Mr. Speaker?

Then the government recognized that they had put a laughably minimal amount of work into their legislation, and they tried to correct their mistake with about 70 amendments—70; seven zero. In the almost five years that I've been in the House, I've only once seen a government bill subject to as many as amendments as this one. That's how unprecedented it is that the government would seek not just to amend the bill at committee, but fundamentally rewrite a bill that will bear no resemblance to the bill that left the House to go to committee in the first place.

Try to conceive how unbelievable this process actually is. This government managed to take one of the most important legislative initiatives of the session and totally botch it at second reading to the point where bureaucrats had to inform opposition members that they had no idea how it would be administered or enforced. Then, rather than go back and do it again so that we don't end up with Dr. Frankenstein's monster trying to regulate carbon output while taxing consumers—doing neither of those two things well and being taken advantage of by people who want to manipulate the system—the government's solution was to bring 70 bolts to committee to attempt to tighten the monster's neck.

Basically, the government showed up, like the kid who did their homework on the morning school bus ride, and complained when members of the opposition parties told them that they had to do it again. Now, there are members of the third party who will say that we're simply taking a different approach than they are, and that's true. They believe that they can tighten the bolts in the monster's neck. They believe that the kid who showed up with the homework they did on the school bus shouldn't have to learn how to do it better.

**1550**

Fundamentally, I don't trust any bill that this government is going to bring forward. Somebody always ends up paying a price that they didn't see coming, no matter how well-intentioned the bill is. Somebody always ends up getting a free ride because they wrote the right op-ed or they showed up at the Hyatt on the right night. Somebody always ends up getting a \$100 hydro bill who never used hydro that much.

When the government wants to remove the oversight of the Financial Accountability Officer from a \$1.9-billion pot of government money, you're right: We're a little bit skeptical on this side of the House. When there's no transparency on who's getting investments from that \$1.9-billion fund, I get a little more skeptical. After all, this government just collected \$400,000 in campaign contributions from companies that they gave subsidies to. When the Financial Accountability Officer comes out and says that he's concerned by the lack of government transparency when it comes to cap-and-trade, I'm concerned because I was here for the Ornge scandal, and I was here for the gas plant scandal as well.

We will be subject to an endless parade of government members this afternoon, getting to their feet and telling us how awful climate change is and how they're the only ones doing anything about it. They'll get up and tell us that it must be done immediately—

**Ms. Ann Hogarth:** What about the 407?

**Mr. Todd Smith:** The member from Barrie is heckling me, Mr. Speaker, and she doesn't know what she's talking about.

No, it has to be done right. The member from Renfrew–Nipissing–Pembroke stands up in this House often and says, “A good carpenter has a saying: measure twice and cut once.” He says it all the time. What the government is doing here is, the minister is putting forward Bill 172 with a blindfold and a chainsaw on. He's not getting it right. That's the duty of the opposition. Some members on the other side don't understand that, but we do have a duty to make sure that a bill is as good as it can possibly be, and this bill is far from that.

Rather than debate the amendments in committee, rather than rethink the bill and perhaps reintroduce something with fewer holes than the Ottawa Senators' goaltending, we have a minister that strolls through the press gallery and vehemently and publicly voices his objections to legitimate democratic opposition. I respectfully submit that if the minister had just done his job right the first time, he might find there was a little less opposition to be found. But no; the minister asserts that the problem isn't his work; it isn't his lack of detail or lack of transparency; it's the fact that other members of the House are objecting to his poor work and to the lack of detail and lack of transparency in the bill.

So I say to the government: On the basic tenets here, we're not so far apart. We agree that climate change is a major issue and that something has to be done to combat it. But this is a considerable shift in fiscal policy. It requires a considerable amount of detail and transparency that must be available to the public. Ontarians deserve to know how much is being collected and where it's going. They deserve to know that the non-partisan officers of the Legislature are able to report on how the government is spending their money.

It's also my opinion that if we're going to assert that polluters, and not consumers, are the problem, then it's polluters and not consumers who should pay. I know that on that, the minister and I disagree. I believe that this

regime should be revenue-neutral, because if it isn't, it has the potential to have an economically crippling impact on working-class people in Ontario. I believe that a problem caused by polluters isn't solved by endlessly taxing consumers.

I'm not going to change Bill 172 to include that; I realize that. The Ontario people would have to change government in order to include that, and that option, unfortunately, isn't currently available. But I can, as a member of the opposition and as a representative of people, expect and, in fact, demand that the government do better work than we've seen on Bill 172 to this point.

I also want to offer a final cautionary note against the continual and seemingly permanent use of time allocation on government legislation. At some point, people are forced to conclude that this government simply has no interest in what people of certain ridings have to say. At some point, the government is stating that it believes that the House and the committee process exist only to rubber-stamp the government agenda. That's not why I was sent here. The member from Barrie may have drunk the Kool-Aid, but we were brought here to represent our constituents and point out the problems with government legislation. Or, perhaps, as we heard this morning, the Liberals just don't want to work and that's why they're pushing through legislation as quickly as they can, no matter how many flaws that piece of legislation may have.

Don't drink the Kool-Aid. Look at the legislation, find out where the money is being spent and if it's being spent properly, and stop this time allocation nonsense.

**The Acting Speaker (Mr. Paul Miller):** Further debate?

**Mr. Peter Tabuns:** Speaker, I don't rise with any great pleasure to discuss this motion; I don't at all. My experience in this House with time allocation has not been a happy experience. This government has used it time and time again to jam through bills, to end critical debate and put us in a situation where public consultation and legislative debate has been profoundly limited. In fact, in the past year, I've seen more time allocation and limitation on debate than I've seen in all the rest of my 10 years here. It's hard for me to believe that Dalton McGuinty was more open to debate than the current government, but that, frankly, is the record. If in fact time allocation had been used far more sparingly, then one could see, occasionally, that its use, where it was absolutely necessary, would be feasible to justify. It is very difficult to justify time allocation given this government's habits with time-allocating a bill, really, on almost a whim.

Speaker, others may speak to the time allocation itself; I'm going to speak to the issues at hand with regard to the bill that we are considering in committee. I have to say that the consideration is proceeding at a glacial rate, without a doubt.

The bill under consideration, Bill 172, puts in place a cap-and-trade system for the province of Ontario and has some other pieces in that bill that will assist the govern-

ment—not just this one, but any government elected in Ontario—to move forward on taking action on climate change. Fair enough.

In committee, the NDP has been pushing for a number of things that need to be in this bill. We have said all along that there needed to be fairness; there needed to be transparency; there needed to be effectiveness. If you look at fairness, there's no question in my mind that this bill should be allocating a substantial piece of the revenue that comes from cap-and-trade to helping low-income households, northern households and rural households to make the adjustments they're going to have to make. In California, 25% of the revenue that comes from cap-and-trade is allocated to low-income households. I think that's fair. I think people whose income is low need to be at the top of the list for the retrofitting of their houses and for the changes in their energy needs, so that they don't get hit by the higher prices and so that that hit is cut dramatically.

This government has agreed to some amendments—and I appreciate the fact that they've agreed to some—but has not made the commitment to follow California's lead in making a very substantial commitment to low-income households. When you look at the reality in northern Ontario, where today and for the next few decades it will be substantially cooler than southern Ontario, there should be an allocation to help those households and those families proceed far more quickly to retrofit their homes and cut their bills.

In northern Ontario—and I'm sure there are a few here who can speak to this—the government's cuts to the Ontario Northland Transportation Commission have been brutal and devastating.

**1600**

They have left the north without the kind of transit by bus and rail that provides an alternative for people in the south when they don't want to drive their cars. What this government has done is cut the supports to northern Ontario and then said, "On top of that, we're going to tell you that you have to pay more for transportation"—not at all reasonable or fair, and something that should be addressed for equity, for quality and really for that sense of fairness that people should have about government initiatives. That's a substantial problem.

We are very worried about transparency. Those parts of the bill—the most critical parts are to come. One of the things we asked for and were able to get was a transformation. As the bill was originally written, the Minister of the Environment and Climate Change would only have to report every five years on what is actually going on in terms of their climate plan; it now will be on an annual basis. That is a step forward, and I'm appreciative of that.

But I have to say that the way the greenhouse gas reduction account has been set up in this bill, and the limitations on access by the Financial Accountability Officer, is profoundly worrying. People don't have to look very far. If we look to Quebec and the use of the green funds in Quebec, the allocation from the green

funds to build an oil pipeline in eastern Quebec said to me that this funding is being used totally improperly. The use of those funds to fix the tail assembly on an Air Canada jet: again, totally indefensible.

Speaker, in order to avoid that kind of playing around with the money, when the Minister of the Environment and Climate Change makes a recommendation as to whether or not to proceed with a particular project, it has to be open and transparent. The criteria have to be clear, and the reporting and evaluation by the minister have to be clear as well.

Right now, as the bill is written, I'm not seeing the transparency, openness and accountability that will be needed to ensure that those funds are spent properly, and so that the government of the day—of any day—is held accountable. Those are very profound matters for us.

The last piece I want to address is effectiveness. There are concerns, first of all, about the fact that this government was not willing to put into the bill the climate targets that were incorporated into the Paris agreements on climate, decided on in December. I would say that that would be fundamental. We had a global debate—a global congress of parties—and they came to a formulation that everyone could live with and Canada said it is in favour of. Now this province is out of sync with Canada and the global community. Why on earth would we take that position?

The targets for cutting our greenhouse gas emissions are very, very meek. When we look at what is happening in Europe, they have set targets over the next few decades that are meant to ensure that the whole of the European Union comes to some common goal. But within that European Union, different states have more ambitious targets. The UK has a target of 55% reductions—55%—by 2030. Denmark is 50% by 2020. What's happening in that union is that the countries that are industrially more developed and better off are taking on more aggressive targets so that the poorer, less developed countries will not have to push as far; frankly, they wouldn't be able to push as far.

We here in Ontario are taking on, really, not quite the targets that the European Union as a whole is taking on. If we're actually going to get to a world that avoids catastrophic climate change, we have to be far more ambitious than we are. This bill, as currently written and as currently modified in committee, doesn't take on those aggressive targets. It is not the bill that's going to be needed to actually meet the UN target to meet the targets set at COP21. That's a huge problem.

In terms of the techniques and platforms that are going to be used, which are set out at the end of the bill, there are changes that have to be put in there that, so far, I haven't seen the government indicating an interest in. So this bill still needs substantial modification for fairness, transparency and effectiveness.

I have to say to you, Speaker, that we are in a very tough spot as a society. We have let 25 years go by since the discussion in the early 1990s, when it was realized that there had to be very substantial, concerted global

action to cut greenhouse gas emissions. They've gone up 60% around the world. So the space, the opportunity, to actually avoid a catastrophic impact has shrunk dramatically, and to the extent that we haven't recognized it, that we don't recognize it in our legislation and actions, we leave huge problems for the generations coming after us.

Frankly, given the rate at which change is happening in the world now—and I think the minister referenced this at the beginning of her remarks: the hottest year on record in 2015. If you look at the temperature increases this year, they are in a whole other area, in January, February and March, than we have seen for decades.

In the past, people said, "We want to do this for our children and our grandchildren." I think, Speaker, that you and me and everyone in this chamber are going to get to see very dramatic and unpleasant changes in our lifetime. We aren't going to be in a position where, unethically, we're leaving it for the next generations. We're going to have to come to grips with it on our own.

I believe this bill does have to be modified. I believe that action has to be taken. I have to say I am not at all happy with time allocation, given what this government's record has been on time-allocating the agenda in this Legislature on an ongoing basis, ignoring, frankly, what's needed in a democracy.

**The Acting Speaker (Mr. Paul Miller):** Further debate? The member for Nipissing.

**Mr. Victor Fedeli:** Thank you very much, Speaker, for the opportunity to speak for the next 10 minutes—

**Mr. Todd Smith:** Nine minutes and 15 seconds.

**Mr. Victor Fedeli:** Nine minutes and 15 seconds; thank you.

Speaker, we heard from the minister earlier why they wanted to have this speed in getting this bill time-allocated. But I can tell you that the real reason why they're in such a hurry to get this bill done is because they cannot wait—they simply cannot wait—to get their hands on your money. I'm going to talk a little bit about the real reason that Bill 172 is here.

We would acknowledge that climate change is indeed a very serious challenge that requires a credible plan to reduce greenhouse gas emissions while protecting the taxpayer and our economy. But we are very concerned that this government will take advantage of the goodwill that the people have shown in respect to climate change. They're going to take advantage of that goodwill and use it as another opportunity to raid their pocketbooks.

I can tell you that there is \$1.9 billion a year that will come out of the cap-and-trade fund that they continue to tell the public will be used to help lower greenhouse gases. But let me take you on a small tour through their own documents, which will illustrate to you that that indeed is not what they're using the money for.

The fall economic statement was the first chance we had to see the depth of money that we're talking about. Back then, it quoted \$1.6 billion being available, but they showed it going right into revenue. That was amazing. It counters everything that they claim this money is for. This was shown right into revenue.

In fact, I'll quote from the National Post, November 27: "The document also reveals for the first time how much money the government hopes to raise from a new cap-and-trade scheme that will be phased in in 2016." At that time, of course, we were with the old numbers. They went on to say: "It expects to raise \$300 million that year and \$1.3 billion the next." That, of course, is from the National Post.

**1610**

That's on pages 106 and 107 of the fall economic statement. Let me read you the wording that went along with that, because it says: "A preliminary estimate of the revenues that are expected to arise from the auctioning of cap-and-trade allowances" is \$1.6 billion. Only four months later, in the actual 2016 budget, not only did the number rise to \$1.9 billion, but again, it went directly into revenue.

Now, they would be very quick to tell you: "Well, of course. We take that money in, and then we're going to spend it on greenhouse gas emissions." So when the actual bill was tabled—and they did the same trick with the Hydro One sale, on Bill 144. If you look—it's a 67-page bill—on page 65 of that, right down at the bottom on the inside corner is one sentence of Bill 144 that said they can use that money to reimburse themselves for money already spent on transit and infrastructure. That is exactly what's in this bill. That's why they want to rush this bill through. That's why they want closure: so that I can't stand here and we all can't stand here and tell the public about the real facts.

If you look at Bill 172 and you look at page 44 or 45, I believe, you will find—it's a 56-page bill. If you look at section 68—remember that number, Speaker, section 68, because I'm going to talk about it again in a couple of minutes—it says, under "Authorized expenditures," that that money from the cap-and-trade fund can be used "to fund, directly or indirectly, costs ... described in schedule 1...." So then you flip to the last page of the book, page 56, and you'll see schedule 1. It tells you that you can use the money to pay for active transportation infrastructure. That's public transit vehicles and infrastructure. They list that.

Then it sends you back to yet another chapter, and that's where the magic words are. So you can see that it's a big shell; it's a big circle. You have to go from A to B to C, all through these things, but all it gets to, again, are a few words, one sentence that tells you, in subsection 3 of section 68 on page 47: the money can be used "to reimburse the crown for expenditures ... directly or indirectly" related to the items that I already mentioned.

Here we go again. It's a shell game. They take your money. They tell you that they will buy items that will reduce greenhouse gases, such as public transit vehicles and infrastructure, and then, lo and behold, they put that money in the fund and they're allowed to pay for items that they already budgeted for. That \$130 billion that the Premier announced in 2014 and again in 2015? This \$130 billion is exactly what they can spend this money on. They gave themselves a little loophole—one tiny, little

sentence that tells you that that's the real purpose. All of this is so that they can artificially balance their deficit, balance their budget by 2017-18.

All of the documents that we have—the public accounts, fall economic statement, their budget—show that they cannot balance without that extra revenue. They need the revenue from Hydro One. They can't hide from it anymore. It's been proven now that they're using the Hydro One revenue. Now, by using that exact same sentence, they can use that cap-and-trade money to reimburse money they were already going to be spending on transit vehicles and infrastructure. That's an absolute fact now.

It's funny. We revealed this a couple of weeks ago, and to give it a little credence and a little credibility, the Financial Accountability Officer took it upon himself—he was not asked to; he was not compelled to—to go to the committee hearings on Bill 172 and brought up exactly the same fact. He said, on section 68, the section I referred to, that it "may hinder" his "ability to provide you and your fellow members with information on the fiscal impacts of the act ... there could be a case where even if revenues do match expenses there could be an impact on the surplus or deficit of the province. This would occur if some of the expenses were not on new initiatives but were tied to previously planned expenses."

The Financial Accountability Officer figured it out; it didn't take him very long. It didn't take our caucus very long to figure out as well that just as they did with the Hydro One sale, they had a little clause to allow them quietly to use the money for things they had already budgeted for and use that money that they had already budgeted to lower the deficit. They've done it with Hydro One, and now they're doing it with cap-and-trade.

That is what this charade is all about. They don't want us standing here talking about the fact that they're preying on the goodwill of the public, who want to genuinely do something about the serious issue of climate change. They're preying on the public to use that as a guise to pay off their deficit, which we all know was accumulated by waste, mismanagement and scandal.

**The Acting Speaker (Mr. Paul Miller):** Further debate?

**Mr. Randy Hillier:** Time allocation once again in this House. Speaker, thinking about this time allocation reminded me of years ago, when I was in the electrical trade. There was one particular journeyman who was very vindictive, very obtuse and very belligerent. Whenever an apprentice would come to that journeyman, when he was asked to do something, and ask why, that journeyman would say, "Don't think about it; just do it."

When I was listening to the Liberals here today on time allocation, that came to my mind. When the Premier said to the Minister of Community and Social Services, "Put in a time allocation motion," she might have asked why, and the response would have been, "Don't think about it; just do it."

Every time everybody else on the Liberal side might ask the Premier's office why, she just says, "Don't think

about it; just do it.” No guts, no gonads. She knows there’s no guts and no gonads. She knows they’ll just do it.

The Minister of the Environment was complaining earlier this week about the opposition taking 20-minute recesses in committee to study the bill before they voted. He was complaining that we were taking time to think about something before we voted on it. The government had over 70 amendments to this bill. He said they were highly detailed, very intricate and very technical, and there was over 70 of them. But, like the Premier, he told everybody on the Liberal side, “Don’t ask why. Don’t think; just do it. Just vote for them.”

That doesn’t apply to this side.

*Interjections.*

**The Acting Speaker (Mr. Paul Miller):** I know you just can’t help yourself, but that’s the fourth time—

**Mr. Randy Hillier:** Stop the clock.

**The Acting Speaker (Mr. Paul Miller):** Stop the clock. Thank you for that to the member from Lanark.

I’ve been trying to be kind and tried to say it off the record, and you just aren’t listening. You keep biting on the lure.

**Mr. Shafiq Qadri:** Predator.

**The Acting Speaker (Mr. Paul Miller):** Predator, whatever. Can we cut it back a bit? Thanks. Start the clock.

**Mr. Randy Hillier:** Thank you, Speaker. The member from Ottawa–Orléans would be one of those: “Don’t think about it; just do it.” She would accept that willingly.

But we don’t accept that on this side of the House. When the government proposes a highly technical and detailed amendment that wasn’t debated in this House—wasn’t discussed—we like to take our time and think about it before we vote on it—a terrible, terrible attitude that the Minister of the Environment has about taking our time and thinking about it. It’s important.

**1620**

Later today, we’re going to be speaking to Bill 156, on the Payday Loans Act, and there’s another good example. That bill is back before the House. It came to the House first in 2008; then it came back in 2009 for amendments; then it came back in 2010 for further amendments; then it came back in 2011 for further amendments, because the Liberal government just did it without thinking. They want to do the same thing with this cap-and-trade bill: “Just do it; don’t think about it.” That’s not going to happen on this side of the House, Speaker.

I want to just take a few moments to reiterate to the Liberal members who are still awake and who aren’t doing their crossword puzzles or Sudokus this afternoon that public debate in this House is not just for fun and it’s not just for entertainment. It does have value. Debate is to safeguard the public’s interest. When we develop laws or policies, debate is to protect the public’s interest. But it not only protects the public interest; it also provides guidance to our administrators of law; it gives guidance to politicians; it gives guidance and understanding to the

public about what this law or policy fully entails. It gives people an understanding and a comprehension of what the policy and the law are. That’s what debate is for.

When you stifle debate, when you kill debate, you create ignorance. You create ignorance for our administrators, you create ignorance for our politicians, and you create ignorance within the public at large. There’s an old adage that says, “Ignorance is no excuse in the eyes of the law.” That’s what public debate does: It satisfies that adage. It takes away that ignorance and supplants it with knowledge.

Time allocation is the exact contradiction. It creates ignorance for everyone. This government—I do know that there are a lot of good members on that side of the House. It must be frustrating. It must be hurtful to be treated in the fashion that they are by the Premier, when they say, “Just kill debate. Create ignorance and create confusion because she says so. Don’t think about it.”

I know that the Minister of Northern Development and Mines is here. This has to hurt him, to see time allocation once again.

*Interjection.*

**Mr. Randy Hillier:** I know the member from Ottawa–Orléans thinks it’s funny to cancel debate. She’s laughing. The member from Ottawa–Orléans is laughing about safeguarding the public interest. That’s pretty low. That is disturbing, Speaker, for a member in this House not to understand the role of themselves, to understand the role of others and to laugh at time allocation.

Speaker, we have seen time and time again that these Liberal members—

*Interjections.*

**The Acting Speaker (Mr. Paul Miller):** Stop the clock.

I don’t understand—you can sit there for a minute—why members have to yell across nine seats when they can go and sit beside the member and discuss quietly their objections or their unhappiness about what’s going on. I really don’t like it when people yell across several empty seats to convey their message, and I’m going to start calling people on that.

I also have given you, the member from Ottawa–Orléans, lots of leverage, lots of kind—

**Mr. Shafiq Qadri:** Leeway.

**The Acting Speaker (Mr. Paul Miller):** I’ll take care of it, thank you.

**Mr. Shafiq Qadri:** It can’t be leverage.

**The Acting Speaker (Mr. Paul Miller):** Well, I don’t know how I ever got through school without the English major beside me. I really don’t. Thank you again for your input.

Please, I don’t know how many times I have to ask you without taking it to the next step, okay? You’re at the edge. The member from Davenport has been quite active; I’ve left her alone—very verbal; I’ve left her alone—but she’s getting a little bit over the limit. Thank you.

Any further discussions will be closer in proximity and talking quietly. Thank you.

Start the clock. Continue.

**Mr. Randy Hillier:** Thank you, Speaker.

Not only are they stifling debate in this House, but what they're really doing is closing the door on the people of Ontario. They're closing the door. They're slamming the door shut. They're saying, "We don't want to hear from you. We're not going to hear from you in this committee." Every government amendment will be deemed to be passed. There will be no more discussion. There will be no more time to think about these technical amendments before a vote is cast. All the votes will be done at once and then it will be passed.

Minister, you've got to know that that is wrong. I can see it in your eyes that you know that is wrong. I just don't understand why you don't have the fortitude and the resolve to stand up and say, "I'm going to think first. I'm going to think first before I do what I'm told to do by the Premier's office."

Wouldn't it be nice if we had legislators in this building on the government side who said, "I'm going to stand up and I'm going to think before I do it. I'm not just going to roll over and allow the Premier to bully me into not being an elected representative and representing my constituents"? But as we see, nobody on the Liberal side will even stand up and try to defend this indefensible action.

They have 40 minutes to engage in debate. The Minister of Community and Social Services, who is a good and honourable woman—it must have pained her to have to stand up and bring in this time allocation motion. I know that she has an interest in democracy. I know she has compassion for democracy. It must have hurt to bring in this time allocation motion. But I see that, after a couple of minutes of introducing this motion, she left the House and left it to others. She probably couldn't bear to stand the—

**Mr. Arthur Potts:** Point of order.

**The Acting Speaker (Mr. Paul Miller):** We have a point of order from the member from Beaches–East York.

**Mr. Arthur Potts:** I'm quite certain you'll rule favourably that the member is referencing the absence of a member in the House, which is contrary to the rules.

**The Acting Speaker (Mr. Paul Miller):** That is correct. Unfortunately, I was being distracted by one of your members and I didn't catch it. It's hard to maintain everything that's going on.

**Mr. Vic Dhillon:** Oh, come on, Speaker.

**The Acting Speaker (Mr. Paul Miller):** I don't need any comments from the member from Brampton West either.

Continue.

**Mr. Randy Hillier:** Thank you, Speaker.

This government is addicted to time allocation. They talk about wanting to have a conversation, but then they bring in time allocation. They are talking out of both sides of the mouth. You can't say, "We want to have dialogue and conversation and debate," and then bring in a time allocation motion. One of those two things is not truthful.

But these guys are always addicted to time allocation. As we know with every addiction, the first thing is to recognize, to look in that mirror and say, "Yes, I have a problem." That's the only way you can confront your addiction, your problem: to look in the mirror and see what it is that you're doing.

I do hope that the Liberals, instead of looking at their BlackBerry's like the member from Northumberland, will maybe look in the mirror and say, "What is it that we're doing wrong?" In the morning, they'll get up and say, "I'm going to stand up. I'm going to be a legislator. I'm going to represent my constituents and I will vote against time allocation every time it comes before this House."

**The Acting Speaker (Mr. Paul Miller):** Further debate?

1630

**Mr. Arthur Potts:** It gives me great pleasure to have the opportunity to rise to debate this motion for time allocation. Because if ever there was a reason for time allocation, the members of the official opposition party have been giving it to us on exactly this bill, Bill 172. It's as if they can't be trusted with full and open debate, because what they characterize as full and open debate is asking ridiculously miniscule questions on technical amendments and then asking to bring up legal counsel and specialists from the government, getting the legal counsel for the committee to come forward and give explanations on a technical amendment which might reflect on the French language translation of one word in the bill.

**Mr. Lou Rinaldi:** After they had a briefing.

**Mr. Arthur Potts:** And after they had a briefing; thank you. That's absolutely correct.

Then, as if not—

*Interjections.*

**The Acting Speaker (Mr. Paul Miller):** While I believe the member from Lanark—I did stand up and ask them to be quiet while you were speaking. It appears the rules changed somehow, and now you're doing what they were doing. So I would ask you to sit down and I would ask you to please cut it back a bit. Thank you.

Continue.

**Mr. Arthur Potts:** Thank you, Speaker. It's an unbelievably frustrating experience to go through all of that wasted time talking about a very simple technical—at which point they call for a 20-minute recess as soon as the Chair of the committee calls for a vote. We have had six 20-minute delays—

**Mr. Victor Fedeli:** Do you know how many you asked for in the gas plant scandal?

**The Acting Speaker (Mr. Paul Miller):** The member from Nipissing.

**Mr. Arthur Potts:** We have had no end of repetitive, tedious, off-topic—

**Mr. Victor Fedeli:** I'm going to look up how many.

*Interjection.*

**Mr. Victor Fedeli:** I apologize, Speaker.

**The Acting Speaker (Mr. Paul Miller):** Thank you. I'm not a happy camper. I just asked you, and you couldn't resist.

**Mr. Victor Fedeli:** I can't help it.

**The Acting Speaker (Mr. Paul Miller):** Well, you'd better. Thank you.

Continue.

**Mr. Arthur Potts:** Thank you, Speaker. I'm delighted that the member who just spoke is making his way down the floor, no doubt staying in the House to listen to my very insightful remarks on the wasteful tactics we've received in committee.

Let's be very clear about the accusations that there are too many amendments from us on this, because we have to time-allocate this because we have in the neighbourhood of about 70 amendments to this bill. We are at best a quarter of the way through after four days of committee—four days of committee. Of those 70 amendments that we've brought forward, at least 50 or 55 are simply technical. But on every single one, the members of the official opposition party drag out the debate ad nauseam. And that's the problem.

Here you had an opportunity to have a good, wholesome debate on issues in front of us so that we can make the bill better—we know that this particular bill, Bill 172, is the most important piece of legislation that we're going to be passing through this session. It's absolutely critical to the future of my children, my children's children—Speaker, to your family and to your family's family. This is an incredibly important piece of legislation that we must get right.

We've had the debate about cap-and-trade being the right direction to go, to be absolutely sure that we get the kinds of carbon savings we need, but they're not satisfied. We get it. They'd rather do a tax-and-dividend scheme, which we know around the world doesn't get GHG savings. We're doing something which we know is right, and they're standing in the way. That's when this motion becomes necessary. It's not as if we're muzzled, as they seem to want to imply. But they've had the opportunity on this bill, and they've blown it.

Now, fortunately, the member on the committee from the third party gets the seriousness of this piece of legislation. But he, who knows so much about this bill, about climate change and about emissions, is silent. He's absolutely silent in these committee hearings, because there's nothing to add in debate from a guy like the member from Toronto–Danforth, who actually knows his stuff really, really well. That's part of the shame: the waste of his time in committee, when he would prefer, I'm sure, to be in the committee next door where they were discussing the waste diversion bill, where he could have also brought expertise and listened to all of the different stakeholders in that piece of legislation. Instead, we sit in endless, mindless and tedious deliberations on the most minuscule of points.

Speaker, that is why it is so important that we find a way forward with this. We're not making the time allocation so tight that we won't have a chance to get through these motions; we're actually giving you lots of time. In fact, I'm prepared to sit until midnight on Wednesdays in order to get this thing through the House, so you'll have the time to debate the critical pieces.

We heard one member talking a bit about some of the issues that they are concerned about. Great; let's have that debate on those sections in the bill when we get to it. This notion that sitting around and just dragging it out so we never get to that section is somehow protecting—

**Mrs. Marie-France Lalonde:** One hour on a debate that had no amendment—

**Mr. Arthur Potts:** One hour on a debate which had—  
*Interjection.*

**The Acting Speaker (Mr. Paul Miller):** You're even talking to the guy that's speaking on your side. You just can't do it, can you? You just can't. I'm feeling for you now; it's a problem.

All right, continue, with the help of your friend.

**Mr. Arthur Potts:** Sure. She was helping me, actually, to be perfectly honest. I adore her. As a government whip, she's one of my best friends around here, but she took me right off my train of thought there, Speaker. It's a heck of a good heckle, right? A heck of a good heckle.

So let's debate the issues that concern you in detail. The basic premise of the bill is in place, and let's debate those things.

It's really quite fascinating. There was a question I asked in the House the other day; some questioned whether it was about government policy. But clearly, our government policy is going down this cap-and-trade direction.

It was of a shocking nature to the members of the official opposition—they're against it. They're against the whole climate pricing stage, until one day their new leader comes in and says, post-conference, "Look, we're in favour of climate change now—we're in favour of climate pricing, carbon pricing."

Then it looks like they've completely flipped back again. If we're to believe the critic for the environment in the official opposition, with the opposition that she is bringing forward in delaying this, it's as if they've completely flip-flopped again.

We're interested in getting to debate. We're interested in finishing the discussions on the clause-by-clause and doing it in a respectful time which gives all members of the committee a time to reflect on the very important things that we heard from people as they came forward.

And let's be clear: I sat through all those hearings. Every single person that came forward was absolutely thrilled with what we were doing. There were some tweaks here, some tweaks there. We listened. We listened very carefully. We could have heard from more people, but the members of the opposition insisted on extending the amount of time that people would speak. We couldn't hear as many. That was their decision; it wasn't our decision. We agreed with their request to give people 10 minutes, and we heard them. What we heard in people's 10 minutes is that we're doing the right thing for the right reasons. It's an aggressive plan; it's a complicated plan; but it is the right plan.

I do sincerely hope that we won't have to drag this thing out ad nauseam, that the members will actually come to the table to do the debate necessary on the

amendments in front of us, and that they will do that shortly.

**The Acting Speaker (Mr. Paul Miller):** Further debate?

**Mr. Jim McDonell:** I've had the pleasure, I guess, of sitting in on this committee for some time now. I've sat in on a number of bills, and I've never seen a government bill come through with 70 amendments.

He talked about the deputations and having people come all the way to Toronto from all over Canada, mostly Ontario. And 10 minutes is too long to talk? I don't know what they're talking about. I've seen committees where they wanted to have three minutes of discussion. They cut our questions back to three minutes. This government clearly doesn't want to hear.

And for him to say that everybody was in favour of this bill is quite a stretch, especially when you look at the Financial Accountability Officer, who had some major issues with it and how he was being shielded from actually being able to comment on where they were spending the money. If this government was as transparent as they say they are, they shouldn't be shielding the Auditor General and they shouldn't be shielding the Financial Accountability Officer from this bill.

1640

We sit in there, and he talks about technical amendments. They're wiping out whole sections and replacing them. Yes, we asked the government lawyers for some information on what they're doing legally, and the Liberal government here will not let their own lawyers reply with the answers. I don't know what they're talking about. How do they expect us to comment on this bill?

First of all, we had many more people who wanted to speak on this bill with deputations, and they cut that off. They chose who they wanted to listen to. Clearly, a good portion of those thought this bill was a problem.

Here we are. We're going into a cap-and-trade system. And let's be clear: It is just another tax. This government first got elected by writing and signing an agreement that they would never increase taxes.

**Mr. Todd Smith:** Sure. That lasted a long time.

**Mr. Jim McDonell:** Yes, it lasted, what, a few months? And what did they do? They came out with the biggest health tax. Let's be clear: They called it a health tax, but it doesn't go against health. That just goes to show you where they're going. Then they came out with the GST after committing to not raising another tax, and of course, with a minority government, they were probably restricted into the tax—

**Mr. Arthur Potts:** Point of order.

**The Acting Speaker (Mr. Paul Miller):** The member from Beaches–East York has a point of order.

**Mr. Arthur Potts:** I certainly hope the member will address his remarks to the motion in front of him, which is on time allocation. He needn't go on about taxes and other matters.

**The Acting Speaker (Mr. Paul Miller):** Thank you for your input. If I feel that he's drifted too far, I'll be the first to let him know.

Thank you. Continue.

**Mr. Jim McDonell:** Thank you, Speaker. I know the truth is hurting here, but those are just the facts. I'm sure that in the minority government, we would have seen another tax, but they couldn't because we wouldn't let them, as a minority government; the opposition wouldn't let them put another tax on. Now that they have a majority government, we see the next biggest tax ever. This is what they do: They tax and they spend more.

He talks about the 20-minute recesses, but I'm sure the member opposite knows the standing orders that we follow. We can't ask for a 20-minute recess until the question comes up. That's the rule, so we're forced to do that. Of course you wouldn't give us—we're not allowed to talk. You bring in a new section—

*Interjection.*

**The Acting Speaker (Mr. Paul Miller):** Okay, stop the clock. I don't want to cut into your time.

It appears that the member from Beaches–East York, for whom I stood up, I think, four times to have them stop heckling and talking while you were talking—you're doing the same thing. Isn't that ironic?

**Mr. Arthur Potts:** Totally ironic.

**The Acting Speaker (Mr. Paul Miller):** Okay, that's your first warning. You're on the way to the land of promise.

Continue.

**Mr. Jim McDonell:** If this government keeps going, there will be no land of promise in front of us; that's for sure. Very much, they say one thing, but really do something else. They might be complaining about what they say is filibustering. You should have been in government agencies last week, when they wouldn't even let us table minutes from a subcommittee meeting so that we could request to question Hydro One. Three meetings we held, and we couldn't even get the minutes tabled. They wanted to adjourn the session so we couldn't ask questions about the pending legislation around Hydro One, because they didn't want anybody to know.

This is a government that's far from transparent, and we see again that they're holding us back from finding out just what's going on here.

Yes, we're calling recesses because we have to get advice from people on the technical side. When they delete a whole section and bring a new one in, we're not allowed to talk to the government lawyers. We're asking the legislative lawyers, who are obliged to give us some comment, but can't comment on policy because they can't figure the policy out. Yes, we take some time to see if we can figure out what this government is trying to do, because one thing is for sure: They're jumping ahead of the majority of our neighbours in this cap-and-trade scheme.

We don't see the 49 states south of us doing anything. I was warned—I have a company in my riding of Stormont–Dundas–South Glengarry that has been part of the Quebec cap-and-trade, which this is part of. They said, "Do not go to a cap-and-trade system. Just tax us. We're hiring people and lawyers and accountants to figure the system out. We're writing cheques to Califor-

nia, tens of thousands of dollars”—actually, I think it was over \$100,000—“to buy offsets in California.” How is that doing us any good?

We know it’s happening in Quebec. It’s great for them. They’re probably going to collect a lot on their hydro system because it’s all water. Granted, we’re going to trust this government to really get in there and do some keen negotiating for us, but they’re in such a hurry to get out to BC to have a bill on the table that I don’t even think they looked at it. They’re replacing three quarters of it. It was a rush. They have a commitment to get rid of the deficit by 2018, so we see \$1.9 billion secretly just disappearing into revenue that makes the books look so much better.

I showed up to committee today—I had to show up there at 4 o’clock—and nobody on the government side was there. Well, the Chair was there.

There’s a lot of attention put forth in this bill—they talk one way, but actions say another. I think it’s time that we look at what’s really going on here. There are 70 amendments, and they don’t want to give any explanations. They should really retract this bill and put in what they want.

When our deputations came, they were talking to an entirely different bill, so we don’t really have the expertise based on what’s in front of us anymore.

We went through an election in 2014, and the Premier guaranteed there would be no cap-and-trade system. Maybe you might want to take them at their word, but the climate change minister said they had been working on this for more than two years. So I guess it’s just, “We say one thing, but the actions really mean something else”—a lot of other people would call that different.

We have the amazing number of amendments. Independent officers of the Legislature are warning us about what power this gives the government, with no ability for anybody in the public or the Legislature to know where the money is going. We’ve seen scandals going on where we get money given out. I guess you could give this grant money away to more wind turbines and you could get more Liberal donations, because that’s what we’re seeing here.

Everything they do here has to be, “Do it my way. Now we’re going to wipe out all of the opposition amendments.” I don’t know why that matters because they don’t approve them anyway. Just out of procedure, they’re all written down and are just voted against—because that’s what they can do now.

I think the people of Ontario should be really worried about this bill. It’s a huge bill. Over \$1,000 a year of disposable income will just be taxed back to the government. When you look into it, the price of food is going to go up because the transportation costs are going up and the production costs are going up. What is the real cost of this bill? We’ll see in the future.

**The Acting Speaker (Mr. Paul Miller):** Further debate?

Ms. Jaczek has moved government notice of motion 64. Is the pleasure of the House that the motion carry? I heard a no.

All those in favour, please say “aye.”

All those opposed, please say “nay.”

I believe the ayes have it.

This will be a 10-minute bell.

I have a deferral motion. Pursuant to standing order 28, the vote will be taken tomorrow after question period.

*Vote deferred.*

## ALTERNATIVE FINANCIAL SERVICES STATUTE LAW AMENDMENT ACT, 2016

### LOI DE 2016 MODIFIANT DES LOIS CONCERNANT LES SERVICES FINANCIERS DE RECHANGE

Resuming the debate adjourned on April 18, 2016, on the motion for second reading of the following bill:

Bill 156, An Act to amend various Acts with respect to financial services / Projet de loi 156, Loi modifiant diverses lois concernant les services financiers.

**The Acting Speaker (Mr. Paul Miller):** Further debate?

**Mr. Jagmeet Singh:** I’ll be doing my lead speech today—

**Mr. Norm Miller:** Is it your leadoff?

**Mr. Jagmeet Singh:** It’s my leadoff on this.

I’m just noticing the time is not the correct time.

**The Acting Speaker (Mr. Paul Miller):** We’re working on it.

**Mr. Jagmeet Singh:** Thank you very much.

Sit back and relax, because I’ll be speaking to you for an hour on this topic.

*Applause.*

**Mr. Jagmeet Singh:** Thank you very much. I appreciate it. You’re all too kind. It’s wonderful.

This bill could address a really serious issue that’s impacting people in this province. Let’s just reference some facts. Right now, in this land of Canada, it is a criminal offence to charge interest rates of more than 60% annually. That is a criminal offence in this province. Section 347 of the Criminal Code clearly states that if someone charges a criminal interest rate, which is defined as being 60% interest per annum, you can be guilty of an indictable offence that is punishable by up to five years in jail, or through summary conviction with a fine that doesn’t exceed \$25,000 or imprisonment that does not exceed six months.

#### 1650

Despite that, in Ontario, in 2009, the Liberal government placed a cap on payday loans at \$21 per \$100 loan for two weeks. I made the mistake of thinking that \$21 per \$100 meant 21% interest. I thought, “Okay, that’s not that bad.” Twenty-one per cent interest is high—it’s quite high, but it’s like a credit card high—but you have to analyze that definition. That cap is \$21 per \$100 that is loaned for two weeks. That’s 21% interest per two weeks. If you calculate that over a year, it’s a lot more.

Anyone want to guess how much that is? We have some mathematicians in the House, which is great to

hear. It is actually astonishingly high. It is disturbingly high. Let me just reference a great article that was written that talked about this.

**Ms. Ann Hoggarth:** It's 546%.

**Mr. Jagmeet Singh:** That's it.

Some great folks looked at this interest rate and calculated—very much like the member from Barrie mentioned—that it's over 500% per annum. That is a criminally high rate of interest. It's 500%. That was not a very effective cap, when the government brought in that cap. They did not help people by bringing in a cap that's still 500% interest.

It's very important to understand that payday loans don't make money off people who pay back their loans immediately. Those folks are not the people that they're actually trying to make money from. They want people who don't pay their loans, because it doesn't factor into account late fees, processing fees or compound interest, which also can be accrued. This is literally preying on the vulnerable.

It's important to note—a councillor from Hamilton raised this issue—that if you look at the communities where payday loan companies are set up, if you look at where they're located, it's in a lower-economic portion of the city. There was some research done by the Social Planning and Research Council of Hamilton. They looked at the community and looked at this lower-income part of the community in the lower city and they found—this report was reported in February 2016, so this year—that over the past 10 years, in the lower city and the lower socio-economic portion of the city, there was almost 20% fewer banks, so access to financial institutions that offer reasonable loans and give you access to finances in a manner that does not exploit you, or not to the same extent, at least, that payday loans do. There were 20% fewer financial institutions like banks, but there were 32% more payday loan businesses in this lower socio-economic part of the community. So there are 32% more of these predatory companies and 20% fewer regular banking financial institutions.

It's clear, if you do a Google search, if you look at where you can locate payday loans, generally speaking, in any community, if you look at a city and look at where the folks who are hard hit and who are vulnerable live, you'll find that's where the consolidation or the concentration of payday loan companies is. They literally are designed to prey off people, to prey off not anybody but the people who are the most vulnerable.

On top of that—this is the part that really irks me, that really troubles me in society—it's folks who actually need lower interest rates who have to pay the highest interest rates. If you are financially secure, you have a good-paying job, you have assets and you have resources, you are offered very reasonable loans. In fact, it's not hard to get loans that are close to the prime rate. You can get prime rate interest, and sometimes less than prime rate if you secure it with your home. You can end up paying interest rates, per annum, that are hovering around 1%. That's not unreasonable if you have assets and you have wealth, and maybe even less than that.

People who have money and people who have assets have access to affordable rates of interest. People who don't have money, who are struggling to pay their bills, who don't have property or a home in their own name are forced to pay loans with interest rates that are 500%. It's just unimaginable. But what does this bill do to address that?

The bill addresses three components. It looks at collection and debt settlement services, it addresses consumer protection and it addresses payday loans. In the consumer services component, it looks at cashing government cheques. There's also a component that deals with rent-to-own and paying loans in instalments. The final component, which talks about payday loans, does not address this cap issue at all.

This could have been a great opportunity to address this outrageous cap, which needs to be addressed. In fact, you'll notice something quite interesting if you have travelled to Quebec. If you have driven around Quebec, even in the lower socio-economic parts of the city—for example, the city of Montreal or Quebec City—you'll notice something. Or you'll notice something that's not there. There aren't any payday loan companies, and you're probably curious. Why is that? Why aren't there any payday loan companies in Quebec? In Ottawa, cross the river and you're in Gatineau. Why is it that they can exist in Ontario, but they don't exist across the river? What's so different across that one little river?

I'll tell you what's different. The Quebec government imposed a restriction. Their equivalent consumer protection ministry imposed a requirement that they will not issue licences to any payday loan companies that charge interest rates higher than 35% per annum. Guess what happened?

Thirty-five per cent is still a quite a high interest rate; it's quite lucrative. If someone offered me a chance to make 35% interest off my investment, I would jump at it; that's a pretty great investment. But there are no payday loan companies operating in Quebec. There's no one there offering 35%. They can't operate on that already extremely high interest rate, because they need to operate on these predatory rates of 500% or 600% for them to be economically viable. That, in and of itself, should say something about this industry. If they can't exist in a province that has put in a 35% cap, or they don't want to exist in that province—whatever the case—then there's clearly something wrong with this industry. If they cannot operate in Quebec at a 35% cap, that means there's something wrong, and we should be looking to Quebec for leadership on this and implementing something similar.

I want to give a shout-out to our member from Parkdale–High Park, who has been a champion on this. She has introduced a number of bills on this issue of payday loans going back to 2007, when she raised this issue. In fact, I was just reading a colleague from Niagara Falls's excerpts from the late, great Mr. Kormos, who raised this issue in Parliament as well. He also credited our member from Parkdale–High Park for her great work in championing this.

That was back in 2007, more than nine years ago. This issue was raised nine years ago. Nine years ago, the member from the New Democratic Party raised concerns around capping this industry and addressing the fact that this is a predatory form of providing financial resources—financial loans—and it's not acceptable.

**1700**

As a province, people might say, "Well, if the consumer is using this product, that means there's an interest in this product." In fact, with the Criminal Code that speaks to the criminal rate—that's 60% or higher—you would think, then: Why aren't these payday loan companies being charged with a criminal offence if it's against the law, if there's a criminal offence of charging rates of more than 60%?

Well, it's because there is an exemption. The federal government placed an exemption that these sorts of companies, payday loan companies, are exempt from that Criminal Code section. They are not subject to that section. They can charge interest rates, again, upwards of hundreds of percentile points and they're exempt. What they've required is that the provinces—they actually noted in a report that there seems to be an interest—payday loan companies are growing—there seems to be a consumer interest in this.

Mr. Speaker, this is not consumer interest; this is desperation. We have to be able to distinguish between people who are down and out, who are desperate because they can't afford to pay their next bill and who are willing to take interest rates of 500% plus. If they're doing that, they're not doing it because it's economically sound. It's not fiscally responsible. It doesn't make any sense. They're doing it because they're desperate.

If those companies are growing, contrary to what that report stated—that the consumer is interested in this product—the reality is that consumers are desperate. What we should be doing is finding ways for those folks to have access to more affordable forms of credit, if they need credit. More importantly, we need to find ways to ensure that they're out of poverty and are not reliant on these types of predatory loans. That's what we need to be doing.

What does the bill prescribe that's positive? Let's talk about some of the positive points of this bill, because in fairness, there are some important points that are raised by it.

With respect to the Collection and Debt Settlement Services Act portion, the first component of the bill, it seeks to make some changes around collection and debt settlement services.

One component that I raise as a positive component is that the bill allows for penalties to be applied if someone violates the regulations under collection services. So if there is some impropriety in the way people are conducting their duties, having a penalty that can be assigned—on the surface of it, it may seem like a positive thing, to deter people. But there's always a catch with the Liberal government. A penalty is important to be able to sanction certain behaviour, but it's the manner in which this

penalty is administered. We've seen this government time and time again not preferring the ability to have your day in court, not preferring the ability to have your evidence heard, have an arbiter make a decision, be able to call defence, be able to call evidence, have the prosecution be able to call their case and have the defence be able to mount their defence.

The way in which these penalties are going to be administered strips people of this important right, and it's a trend. This is a trend that's also something we're seeing in terms of how these administrative penalties are being brought into the traffic court, into the Highway Traffic Act.

This, as a policy directive, is very troubling. It's fundamentally important that people have their day in court. Whether there's someone who's not very sympathetic, like someone who is a debt collector—that's not someone who normally inspires a lot of sympathy, but if they have violated a regulation, if they've done something improper, they are entitled to have their day in court to ensure that justice is served.

Contrary to what the government talked about earlier today, when they talked about how, with election rule changes, it's about the content, the process is the hallmark of just societies. The process is fundamentally important. That we have a process that's transparent, that's fair and that allows for both parties in an adversarial system to bring forward their arguments, that's very fundamentally important. Whether we're talking about a penalty that's applied in a case that's probably not the most sympathetic case—a debt collector—whether it's someone who has been charged with a speeding ticket, or whether it's the way we come up—and this is a very important element—with election reform in this province, it's the process that's fundamentally important.

That's why when we talk about having a process, when it comes to election reform, that is transparent, that is non-partisan, that involves some independence, some elements which—I give credit to Bill Davis for the way he brought about changes to the Election Act, and election reform in general. He brought forward an independent panel that involved an independent chair and non-partisan members of the law society. Those are the hallmarks of a just, transparent and fair process. That is, at the minimum, what we would expect when we're talking about election reform.

In this circumstance, it may not garner a lot of attention, but it's a trend that's troubling, and we have to be sure that we don't allow this type of process to move forward, that we don't allow this type of usurping of the right to trial, as a broader policy, to be expanded. That's why we have to stop it at this point.

Beyond that, there are some troubling components of this. While the idea of a sanction is good, the manner in which the sanction is being proposed is bad. But in addition, for some reason, the government is exempting a number of organizations or institutions from the regulations that govern collection services. I don't understand why the government is doing that.

For example, under this proposed bill, the government is seeking to exempt a number of players. An authorized foreign bank would be excluded from the regulations for collection agencies. Someone who purchases debt through acquiring or merging with a business in a transaction that includes the transfer of accounts receivable—again, why would this exemption be proposed? It only weakens the protections that are outlined that were supposed to protect consumer from impropriety, from aggressive behaviour on the phone, from sometimes very demeaning experiences that I'm sure some of your constituents have told you about. We don't want people to be subject to that. It's inappropriate, from my perspective, that there are these exemptions that allow certain companies, or certain institutions or certain entities, to no longer be covered by these regulations.

Again, my question to the government is, why? Why are you exempting a number of entities or institutions? To me, it doesn't make any sense. You would think that you would want to bolster protection, that you'd want to ensure that the regulations that protect people from these types of behaviours that we don't want people to be engaging in—that collection services regulations should apply to any entity that's engaging in that activity. Why would you exempt anyone? To me, that doesn't make any sense. I look forward to the government providing some explanation for that, but I don't see any reason for it. In fact, what it does is weaken the oversight of these companies, and it weakens the protection for the consumer. I would like to know why certain entities are being exempted. That's something that, to me, doesn't make sense.

There was a regime that was initiated such that people who are debt collectors, who are engaged in collection services, must be registered. This bill seeks to remove that licensing regime. I don't see how that benefits the consumer. Requiring collection agencies to be registered would ensure that there are some accountability mechanisms, so removing that requirement, to me, is weakening protection of the consumer. Again, I'm concerned with why that's being proposed and how that strengthens or protects the consumer. Again, I submit, Mr. Speaker, that it doesn't protect the consumer and, in fact, it weakens protection.

We've talked about this, but again, the introduction of an administrative monetary penalty regime—this is a regime that this government is moving to, more and more. This is something that is unacceptable. It is something that's offensive to the concept of the rule of law, and it is something that we need to soundly reject as a policy.

There are some very minor, specific circumstances where people might stomach the notion of administrative monetary penalties. Some of those areas that people don't have particular ire about are maybe parking tickets. Maybe a parking ticket could be so benign, if it's a minor fee.

1710

But then sometimes we have scenarios where you're potentially liable to pay \$100 or \$500 for a very egre-

gious parking violation. I think people should be able to mount some sort of defence in those circumstances because the cost is so high. You wouldn't hire a lawyer, perhaps, but at least you'd be able to mount your own defence in those circumstances. But the convention should be that we do not support administrative monetary penalties as a regime. It is not consistent with the rule of law. It's not consistent with having your right to a trial.

There's another general trend that this government is engaging in, and that trend is that instead of putting forward the substance of the law in the legislation, the government is preferring to put all the actual substance into regulation. Let me give you an example: There is a great issue raised on the cashing of government cheques. There really should not be a significant fee associated with that. If you're going to cash a government cheque, there is a lot of confidence that that cheque is a solid financial instrument. You know there's going to be someone who's going to pay that amount.

**Mr. Randy Hillier:** Charles Sousa's signature is on the cheque.

**Mr. Jagmeet Singh:** There is a significant signature on these cheques. Whether it's provincial, municipal or federal, that's a very serious institution that's backing it up. That's a government, so you can rest assured that there will be backing of that instrument. So the idea of regulating the amount that's charged makes a lot of sense. There should be some limitation. It shouldn't be the case that people are having to pay astronomical fees to cash a cheque which is pretty secure and there's really no risk involved.

But here's the catch again. The government mentions that there should be limits, and some of the suggestions are that some of these proposed solutions may include a fixed amount, a percentage of the face value, a combination of a fixed amount and a percentage, or "any amount determined by any other prescribed means." Basically, there is nothing in the bill that says what you're actually going to do. It just says you're going to do something. So when we vote on this particular component of the bill, we're voting on the government saying, "Hey, we're going to put some limit in."

What's that limit? How is that limit going to be set? What limit is that going to be? Is it going to be a percentage? Is it going to be a fixed amount? Is it going to be a combination or something else? We don't know, because the way the bill is written, it doesn't say. It could be any one of those. It could be one. It could be A, B, C or none of the above and a totally different one. That's the way the bill is written, which again to me is probably not the best way to bring legislation forward, because how can we effectively debate the bill? We don't really know.

It's a trend that's going on that we're allowing things to be in regulation. Now, the case for regulation is that there are certain things that fluctuate, there are certain things that are uncertain, and having the flexibility, having the nimbleness of having an option that allows for changes in regulation—sure, it could be an option. But when the entire premise of the bill, or this component or

this portion of the bill, is to say, “We are going to put a limitation in place,” but you don’t say how, how do you expect anyone to provide input? We could suggest, “Hey, a percentage is a good idea,” but in terms of voting for this, as it stands it’s difficult to do so. It’s a good idea: We should put a limit. I’m saying I could vote in favour of the idea of putting a limit, but it’s difficult when you don’t provide the actual limit or even a notion of which of the four options it’s going to be. That’s an important issue.

Now, another component of this bill which, again, is a positive idea but isn’t really fleshed out is that it introduces the notion that if you’re cashing a government cheque, you would require the supplier to provide the customer with mandatory information regarding the cashing of the cheque. Great. Now, what would be that mandatory information, Mr. Speaker? You’re probably wondering, right? We should know what mandatory information the government is requiring the institution to provide. Guess what? It’s left to regulation. The nature, the content, all of that is to be disclosed, is to be determined, is to be announced. Again, we could provide some ideas and say, “Listen, at the minimum you should know what the amount is, why that amount is being charged. You should understand what amount is actually a cost, in terms of a processing cost, and what amount is the profit component”—getting a sense of that. Maybe some sort of disclosure that there are other options for you to cash this cheque where you aren’t going to be charged—you could take it to a bank, for example—maybe some sort of notification that, “Hey, even though you don’t have a bank account, there are other places that will cash this cheque for free. But if you want to do it here, you can still go ahead and do it.” Those are some suggestions off the top of my head.

This is a bill that you’ve introduced, as a government, and presumably it’s going to go to second reading, and there’s going to be a vote, and you’re going to say, “Hey, can you vote for this bill?” So we’re essentially voting for—“Yes, we believe in the mandatory statement. What’s in that statement?” “We don’t know. We’ll get back to you on it.” It’s a little weird. It’s difficult to conduct a Legislature that way, when you don’t really provide the substance.

To some extent, there is some consultation going on now with respect to the cashing of the government cheques. There is some suggestion around what the amount should be. There are some ideas being floated. That’s good. I’m hoping the government would make a very clear announcement and say, “These are some of the regulations we’re proposing. If you vote for this bill, this is roughly where we’re going with regulations.” That would be helpful, but what would be more helpful is if, in terms of a general trend, we put more of the substance of the bill in the legislation. Their argument is, “Well, it’s not very nimble. If we need to change it, we’ll have to bring in new legislation.” Maybe that’s not such a bad idea. When you bring legislation forward, it allows for input from the House and it allows for scrutiny. There’s

really a lot to be said for scrutiny; that’s what we want to see more of. Accountability, transparency—these are issues that the people of Ontario are concerned about. They’ve seen that this government isn’t very accountable, isn’t very transparent, doesn’t really like to make decisions that are open for people to actually take a look at. It likes to make very closed decisions.

Another example is election reform. You have all the political parties of the province coming together to say—we’re not saying to listen to our opinion. We’re not saying, “Hey, do it the way we’re saying.” We’re saying, let’s make this non-partisan. The process through which we change laws in this land shouldn’t be partisan.

You’ve been elected to make decisions around health care, and you’re deciding to make cuts to health care. That’s your decision, and you have a mandate to make those cuts. We oppose that; we think it’s not appropriate. But you have a right to, obviously, make those decisions. You are deciding to make laws that continually cut the benefits that people receive when it comes to auto insurance. You’re making laws that continually cut the benefits people receive and encourage greater profits for the insurance industry—lower costs, greater insurance profits and higher premiums. You’re not bringing the premiums down. Again, you have the mandate to make decisions. We disagree with your decisions, but you’ve been elected to make those decisions—absolutely. But there is something very different about policy decisions when it comes to health care, when it comes to auto insurance and when it comes to the way you govern the province, and the way our election rules are set out. That’s a very different issue. Election rules should be defined and should be set out in a way that’s truly non-partisan because they’re going to impact all parties and they’re going to fundamentally impact democracy.

When people get up and say, “It’s democratic to let things go to committee”—it is a part of the democratic process, but it’s not a very democratic way to deal with electoral reform when you have a government that’s in majority and when you have a committee that’s in majority. It doesn’t allow for true independence or a true consensus-based decision-making process. That’s why the process is so fundamentally important. That’s why transparency and openness is so important. That’s why the government should consider putting more of the substance of the bill into the legislation, as opposed to leaving everything to regulation.

I’m sure some of you were worried that I wasn’t going to connect it back to the bill, but I’m sure you’ve seen how I’ve done that.

The next part of this bill talks about the rent-to-own scenarios. Again, we need to look at the realities of who is being impacted and who is making use of these services, and then look at the laws that we’re going to apply to them. I’m sure you can look at your constituents: Rent-to-own scenarios are mostly impacting people who are of a lower socio-economic background. If you can afford to purchase something or you can afford to rent a place that’s fully furnished, you would choose to do so.

The folks who are renting to own often are folks who are in more of a difficult situation.

1720

As legislators, we have a responsibility to make sure that they're not being exploited, and that's where it's important for the government to make sure that we look at the realities of who is being impacted by this.

Again, going back to the first point where we talked about the government report that had the audacity to say that it looks like payday loans are increasing and flourishing; that means people are choosing to use payday loans. That's not the reality. That's someone who has put blinders on and not looked at—if people are using more food banks, it doesn't mean people want to use more food banks; that means they're poor and desperate, and life is difficult. It doesn't mean people are choosing to use a food bank. It's something that is a last resort.

Similarly, if people are using more payday loans, it's not because that's their financial institute of choice; it's because they have nowhere else to go. So, similarly, when we look at rent-to-own, we need to make sure that we analyze whether this is an option for people who have expendable income and are deciding, "Hey, it's in my benefit right now not to actually purchase something outright, and I'm benefiting from the option of renting it," or is it actually going to exploit people who are going to pay twice, triple, quadruple the actual cost of that item because they couldn't afford to buy it outright, and they're having to rent to own it?

This is where we need to be legislators and step in and ensure that people are not being exploited and not making choices based on desperation, instead of making choices based on their free will or their actual, genuine free choice.

There are components of this portion of the bill that are very positive. There is a component of this bill that requires a full disclosure of what the costing is. That's a positive thing. That's something that we want to see. We want people to be able to look at the full cost over the lifetime and say, "Hey, if I bought this outright, it would cost me \$1,000, but if I rent to own it, I'm going to end up spending \$5,000. Maybe I don't need to rent to own this thing or maybe I shouldn't rent to own it because that's pretty crazy for me to spend five times the cost." People need to know that, and it's important to have that disclosure.

Now, you're wondering, "Are the details of that cost disclosure in this bill? Are the exact components of what the cost disclosure is going to look like in this bill?" Surprise, surprise, Mr. Speaker, they're not again. Those are going to be, again, left to regulation, and the details are going to be left to regulation. In fact, in this case, the way they're framed is that it allows the Lieutenant Governor in Council to have control over certain key terms of the lease. It is important to note, though, that they are not required to take action.

These are the following areas that the Lieutenant Governor in Council has the power to impact, but it's

not, in any way, guaranteeing that there will be any sort of guidance or leadership on this or some sort of requirement. It's going to allow for the option of taking action on providing a grace period for late payments, limiting the penalty amount for late payments, governing the type of information that may be displayed around a leasable good, restricting the rights of seizure and termination rights and allowing for reinstatement—for example, changing one's mind.

These are always examples of areas that regulations may address, but, again, it's not clear if they will be addressed or not. That's, again, the major problem with leaving everything to regulation. It leaves a great deal of uncertainty, and we are unable to make an assessment of what we're actually voting on. What are we actually supporting in this legislation? These are some concerns that I want to raise at this stage.

There is also a component of this bill that touches on instalment loans. When you make a loan and have the option for instalments, this will allow for some governance around what those agreements can look like. Again, a positive thing—great. We want to ensure that the government makes sure that these types of loan arrangements are not going to exploit people and that they're going to be fair.

I'm just going to give you a sense of what the bill tries to do. It's going to prohibit lenders "from entering into a credit agreement with a borrower if the amount of the credit to be ... lent under the agreement exceeds the prescribed amounts...." What is the prescribed amount? We don't know, because it's a prescribed amount. It's going to be left to regulation.

The problem, again, is that we don't know what that regulation is going to look like, and that's a weakness in terms of allowing various members in this House, particularly the opposition, to provide scrutiny. What if the prescribed amount is not good?

Right now, we're in public debate. The public can come and watch in this House or from home. Hansard allows for everything to be displayed in relatively real time. By the end of the day, they'll be able to see the debate, so people can take a look at what's going on, if they choose to. It allows for public scrutiny, it allows for scrutiny from the opposition, and it allows that bill to be brought into this House and to be debated and discussed. But when you leave everything to regulation, it doesn't allow for that same level of scrutiny, it doesn't allow for that debate, it doesn't allow for that discussion and, again, it doesn't allow for transparency and openness.

I'll be honest with you: That's the main concern that people—or one of the main concerns. People are concerned about some other issues, perhaps the mismanagement of funds, perhaps what people are calling—I'm not saying this myself—corruption in this government. But these are issues that people are—

*Interjections.*

**The Acting Speaker (Mr. Paul Miller):** I don't need any coaches. I'm well aware of the rules. Thanks to the back-seat drivers.

The member knows that word is unacceptable, no matter what forms it takes or who said it. You will withdraw, please.

**Mr. Jagmeet Singh:** I withdraw.

**The Acting Speaker (Mr. Paul Miller):** Thank you.

**Mr. Jagmeet Singh:** People have some legitimate concerns out there, and one of their major concerns is a lack of transparency and accountability from this government. That's something you can address by putting more things out there in the open and in a transparent manner—just a suggestion.

You're leaving a lot of things to regulation, a lot of things to prescribed amounts, amounts to be determined in regulation, amounts to be determined by the Lieutenant Governor in Council. This is probably not the best way for you to govern, particularly given the reputation that's out there for this government—just a suggestion.

**Mr. Shafiq Qadri:** Jagmeet for leader.

**Mr. Jagmeet Singh:** Thank you, sir.

The payday loan issue: Let's get back to the payday loan issue. This is a massive area where we need to do a lot of work. This is where we really need to look at what can be done.

First and foremost, I think the immediate step is looking at the province of Quebec. What they've done is implemented a strong cap on payday loan companies. Let's go there; let's go to a strong cap that makes it very clear that in this province, it's not acceptable for people to be exploited by 500%-plus—even higher than that—interest rates. That is not acceptable in our province. Let's make that a statement, loud and clear.

This bill does not include any caps. This bill does not have a cap on the amount that people can charge in terms of interest rates. Instead, let's work towards making it more accessible for people to have access to affordable interest, looking at ways to make it more accessible—to have access to credit unions, to have access to financial institutions that are in communities, instead of having what we've seen in Hamilton and other communities, where there's been a marked growth of payday loan companies in lower socio-economic parts of the city at the cost of a reduction of actual good financial institutions that provide more accessible and more reasonable levels of interest. Let's reverse that trend and make it easier for people to access those funds.

More importantly, let's take people out of that desperate scenario where they need to access these outrageous types of loans that put people deeper into poverty. Some people might make the argument that this is choice. People who are poor need to be able to have access to credit, and that's the only form of credit available to them. If a form of credit is going to put you into worse poverty, that is not a real choice. That is not a choice that makes your life any better. That is something we should not be allowing or condoning in our province. So first and foremost, I think our position should be, let's put a hard cap that precludes people from being exploited. It's literally outrageous that the rates are so high, so let's put that in place. Quebec has done it. If they can do it, there's

really no reason why we can't do it, so let's look at that. That's the first step.

**1730**

Secondly, when it comes to the actual—oh, let me give you another example. The Ottawa Business Journal had an article on May 24, 2013, by Michael Prentice. The title of the article is “The True Price of Payday Loans.” The bill is looking at what the true cost of these loans really is. What is the true cost? In the article, he came up with the amount of the annual interest, which is 546%. If it's \$21 per \$100 amount for two weeks, that's 546% annual interest.

He compared it to pawnbrokers. Pawnbrokers are restricted to a 60% per annum interest rate. They are restricted to what's within the criminal rate of interest. If it exceeds 60%, that's a criminal rate of interest. That's what our society has decided. So pawnbrokers are restricted to 60%. They are restricted to stay within the criminal, so they are no longer criminal. They are actually right on the line. Why is it that we can restrict pawnbrokers in terms of their interest and we cannot do so for payday loan companies? I think the case is there for us to do that. That's one.

Secondly, what does this bill allow us to do? The bill looks at some of the issues around payday loans. One of the issues is repeat payday loans. People who are in a cycle of poverty get one loan to try to pay off a bill, maybe find a way to pay that loan back, and then have to take out another loan right away. Again, there's a vast difference between free choice and a choice made out of desperation that is actually harmful and hurtful to your financial position.

The bill talks about restricting replacement or repeat payday loans. The way the bill is crafted, it allows for the government to redefine the number of days the lender must wait since the borrower has paid in full the outstanding balance under the first agreement. Now, they can redefine the number of days. As it is currently, the status quo is that they must wait at least seven days. This component of the bill allows the government to come up with an increased amount of time perhaps and say, “Okay, we will make them wait longer than seven days,” and say they have to wait 10 days, a month or two months.

The point is that this is a stopgap measure. This is not a significant way to address the real problems people are facing. This is important in the sense that people do engage in repeat loans and it puts people into a deeper cycle of poverty, but it's not really addressing the real issue here.

There are other components of the bill that allow the minister, again, to make regulations that address things like prohibiting the lender from entering into more than the prescribed number of payday loan agreements with the same borrower in a one-year period. So the number of loans that someone can engage in is being potentially limited by the minister, which could be seen as a positive step in terms of protecting. They can prohibit a loan broker from facilitating more than the prescribed number

of payday loan agreements between the same borrower and different lenders in a one-year period, and prohibit licensees from offering or providing prescribed goods and services other than payday loans to anyone. It is unclear what these goods or services will be; they could be anything like a gift card, for example.

All of these prohibitions are incremental steps in terms of providing protection. They are incremental steps in providing some level of, I guess, a limit to which someone would fall into these predatory loans. But it doesn't address the actual crux of the problem. Limiting the number of loans, limiting the time between one loan and another loan, limiting the number of institutions that loans can be prescribed to: These are all, again, just kind of ancillary issues to the main issue, which is that the problem people are facing is poverty, the problem that people are facing is predatory interest rates, and none of this really gets to the heart of those problems.

We raised an issue—and this is speaking to the nature of the problem when it comes to this industry—that people were receiving gift cards around Christmastime. I'm sure you'll remember this. What was happening was that payday loan companies were taking those gift cards and providing half of whatever the value was. So if the gift card was \$50, the payday company was saying, "We will give you \$25 on that."

Looking at that scenario, on an emotional level, people started to think—I mean, these are people who are down and out. They're looking at this gift card and saying, "Hey, listen, I can't even use this gift card. There's no sense in me going out and buying fancy clothes when I can't even afford to eat food. Let me go and return this and get some money off of it." The fact that the amount that they were taking was half, 50% of the value when someone was to turn that in, rubbed people the wrong way. People started to feel it was just outrageous that that's the amount people were taking. What people realized is that that's inappropriate. There was great media attention on this issue, and that practice stopped.

That's an offensive thing, and people were offended by it, but we should feel even more offended that people are being charged this astronomical rate of interest. That should be something that should offend each and every one of us. It should offend us that people, knowing how bad it is, still go to these institutions. We really need to look at what are some real, creative, innovative ways that we can make financial resources available to people who are in difficult circumstances. That's what we really should be looking at.

We should be looking at ways to uplift people out of poverty, like having a minimum wage that's a livable wage. We should look at ways to ensure that people can get good-paying jobs. We should look at ways to take people out of poverty so that they're not left to these difficult situations.

We should also look at ways that we can make life more affordable. We should look at, when we look at home heating and how expensive it is, ways to make it more accessible for people to obtain high-efficiency

appliances, but more importantly, to insulate their homes. We talk sometimes about reducing the costs by reducing a component of a bill, a percentage of a bill, taking a certain tax off. If we actually looked at the savings that someone could enjoy if they were able to retrofit their home—one, it's better for the environment, but two, if you look at the cost reductions of simply providing someone with better insulation—in low-income communities, where people are struggling, if they were able to have better insulated homes, that could actually save their home heating bills a 20% or 30% cost, just by having a home that's better insulated.

Making those types of programs more available, having innovative ideas around using the existing infrastructure in a home—there is heating available from the sun that hits the roof and there are ways to use that heating to actually heat the home, but it's something that's not accessible to most people because they don't have the resources to do it. Making sure that we look at ways to make life more affordable, that we can reduce their costs, that we can increase their ways of earning, we can increase minimum wage, like I've said: These are things that we need to look at if we really want to address the root cause of payday loans.

The root cause, again, is inequality. The root cause is poverty. The root cause is unfairness. We should do more to ensure that there is more fairness, and we can, we absolutely can. This bill just scratches the surface and talks in kind of a meandering way around the root issues. It talks about issues around the root causes of why people are actually accessing these loans. It looks at some of the disclosure of the loans, it looks at some of the restrictions in terms of how many, when and where, but it doesn't look at why—why are people actually accessing these loans? That's really the main problem with this bill. That's why it's missing the boat or missing the real opportunity that this bill had.

There are some other issues that the bill talks about, and they give us some concern. One component is that the bill restricts third-party loan agreements. In these scenarios, this example is if a borrower enters into a third payday loan agreement within 62 days of their first payday loan agreement, the lender is required to ensure a number of conditions are fulfilled. They have to ensure that the term of the third payday loan agreement is at least 62 days so that they ensure that there is that gap that's been established. Secondly, the agreement provides that the borrower is required to repay the advance and the cost of borrowing to the lender in the prescribed number of instalments and at the prescribed times.

#### 1740

Again, while it is looking at providing more protection in the case of third payday loan agreements, the problem is that, for us to provide a really detailed analysis about whether this is actually going to be effective, we need to know what are the prescribed number of instalments and what are the prescribed times. Those details are not within the bill.

There are a number of other regulation-changing opportunities that the bill provides, allowing the Lieuten-

ant Governor in Council to make certain regulation changes. Some of the notable ones are requiring the lender to consider the prescribed factors with respect to a borrower before making a payday loan agreement. This is, again, looking at some of the scenarios around why people are going to a payday loan company. So it requires lenders to consider the prescribed factors. What are those factors? Are they going to look into whether or not this person has the means to pay back the loan, or whether this loan would put them into a financially worse position or will it actually improve them? What are the prescribed factors?

It prevents a lender from entering into more than the prescribed number of payday loan agreements with the same borrower. What, again, are the prescribed number of payday loan agreements? If the payday loans were at a reasonable interest rate, maybe we would say that there is no limit; that if it's a reasonable amount of interest, someone could be able to make that decision on their own. The reason why we're actually limiting this is because it's such an astronomical, predatory interest rate.

Again, the party has done a lot of work around this. I first have to give a lot of credit to our member from Parkdale–High Park, who introduced numerous bills on this issue, starting back in 2007. I myself also introduced a motion in this House that would allow for a number of components. One of the things that I included was ensuring that a database was established to ban rollover loans. Rollover loans really exploit people. We need to ensure that there is a database around that and that there is tracking around that.

Another component that I talked about, and maybe we should get into some detail around this, is that people are accessing payday loan companies because that's the only option they have. In my motion, I talked about ensuring that the government works with financial institutions to provide alternative services, for example credit unions, and the idea of postal banking in low-income communities. So there are other ways that we can provide opportunities for financial services in communities that are low-income. There are other forms of services that can be established so that people don't have to go to payday loans. It is incumbent on the government, if we want to address poverty in a meaningful way, that we come up with some strategies that are not just literally Band-Aids to the existing problem. There's a problem of payday loan companies and people are using them. Let's put a Band-Aid on it by regulating it.

Mr. Kormos had a quote around this: that you can't regulate poverty; you need to uplift people out of poverty. These are all attempts and steps to regulate the conditions and scenarios around poverty. They're not ways of actually uplifting people out of these desperate situations. What can we do to do that? That's what this bill really needs to speak to, and this bill doesn't address that. That's what we really need to have a discussion about: What can we do as a government to ensure that people have access to resources?

There's a great program that I had the opportunity to visit myself. It's called CEE and it's based out of the east

part of Toronto—a shout-out to CEE, if anyone is listening from CEE. You do phenomenal work. I was really impressed by the work that you do there. One of the projects that they do at CEE is they offer micro-financing or small loans to students who come into their program to give them a chance to start up their own company. What they do with that start-up capital: Is they learn how to start up a company; they're mentored with other folks; they work on projects—they're given a small amount to work on a particular project; they learn how to budget; and they learn how to execute a plan.

With this modern environment that we're moving into in terms of this new information- and technology-based economy, we have an amazing opportunity. I was in Australia, and Australia has far less access to broadband and to high-quality Internet than we do. We complain that, in Ontario, we sometimes don't have the best access, and in the north, we have absolutely abysmal access. People are still using dial-up and don't have access to broadband. But most major cities in the south of Ontario all have excellent access to Internet.

In Australia, major, fully developed cities—not in rural communities, not in the north, not in the centre where they have the massive desert—don't actually have broadband Internet. We have infrastructure here which would allow us to be leaders in the world when it comes to information technology, if we provided opportunities to young people and entrepreneurs and gave them opportunities to start up their entrepreneurial endeavors.

We have a government that's providing funding without disclosing the list, without disclosing the reasoning, to companies that don't need any funding. We have some suggestions that there's a pay-to-play scenario going on, where certain companies that are donating are being provided with funding or provided with grants.

Instead of that scenario, where the government is providing resources to folks who don't need it, they could provide a scenario where we provide resources to people who need it. They could actually use those resources to engage in meaningful employment. They could engage in developing some sort of innovative technology. They could engage in starting up a company. These are things that we could do that would reduce the need for people going out to get a loan from a payday loan company.

There are things that we could do. There are innovative ways that we can approach this problem. It takes some broader vision about what our goals are, and it requires really addressing the problem and not just trying to do something that sounds good, that looks like you're addressing the issue. On the surface, the government can say, "We're going to address some of the issues around cashing government cheques. We're going to address some of the issues around payday loan companies." But are you really substantially doing something about it? This is a great opportunity to address some problems, but you're not.

Anyway, back to CEE: CEE provides resources to at-risk youth, provides opportunities to at-risk youth and

provides them with a way to get out of the cycle of poverty, so that they don't require payday loans and they don't require making decisions out of desperation. Those are the types of things that we need to see more of.

When I look in the city of Brampton, in terms of where the locations of payday loans are, I see that they're all concentrated in the areas of our community which are less well-off, less developed and where people have less opportunities. It's very stark. It's very obvious that this is a business that is thriving in areas where people are not doing so well. That's why it's so important for us to do all we can to ensure that those people are protected.

It's often said that the people who don't need protection seem to have all the protection in the world, that people who don't need resources seem to have access to all the resources in the world, that people who don't need help seem to get all the help. It's really the responsibility of legislators to reverse that trend and see who needs help—let's help them; who actually needs access to resources—let's give them that access; and who can benefit from assistance—let's ensure that they receive the assistance. That's our responsibility. That's what we're elected to do, and that's what we should be doing with this opportunity.

It's been a pleasure, Mr. Speaker, to address this assembly on this issue, and I thank you for the time.

**The Acting Speaker (Mr. Paul Miller):** Before questions and comments, I want to say to the member from Bramalea–Gore–Malton, Mr. Kormos would be proud of you. He was a real stickler for using your time, and you used the full hour. Congrats.

**Mr. Jagmeet Singh:** Thanks.

**The Acting Speaker (Mr. Paul Miller):** Questions and comments.

**Mr. Chris Ballard:** I'm pleased to stand and make some comments with regard to the member from Bramalea–Gore–Malton.

At first, I was listening attentively, taking notes, and was going to make a somewhat impassioned response, but then we got to the comment that had to be withdrawn and I am cross, Mr. Speaker, because I will give you in the House a little history lesson, if you can bear with me.

1750

In 1990, when the NDP government came to power, one of the first things they did was cancel funding to the Consumers' Association of Canada, which ran a consumer complaint line here in Ontario. The outcome of that was the eventual demise of that organization. That organization, because I was asked to help wind it down, could not even get a meeting with the NDP minister of consumer affairs to talk about this issue. There were two companies in those days that were involved in those types of loans, and we asked as a consumer organization that rollover loans be controlled and that predatory pricing be controlled, along with a whole bunch of issues. We couldn't even get a meeting because we were told the government of the day could do a better job, and they did absolutely nothing.

I'll tell you, it was pretty infuriating. So I don't need to sit on this side of the House and be lectured at—

*Interjections.*

**Mr. Chris Ballard:** No, it certainly is a load of bull-spit, if I may.

This is good legislation, Mr. Speaker.

**The Acting Speaker (Mr. Paul Miller):** Thank you. You're done.

Questions and comments?

**Mr. Rick Nicholls:** It's an honour to stand here and comment on the deputy leader of the third party, the opposition party, and the member from Bramalea–Gore–Malton. I always enjoy listening to his comments. He's very logical, very succinct in presenting his ideas and facts.

This is an act to amend the Consumer Protection Act, the Collection and Debt Settlement Services Act and the Payday Loans Act. Those are the three acts that are in fact affected by this particular bill that has been presented to us. As a party, Speaker, we've got some concerns about this, and we believe that there need to be some amendments brought forth on this particular bill.

Payday lending, in fact, as we say, is a last resort for consumers who actually have bad credit, or basically no credit at all, or who in fact are experiencing unexpected expenses or an unexpected drop in income. That's what payday lending can help them with.

Again, I want to suggest something here. The bill expands the reach of the government from rule-setting to micromanaging. Whenever I hear that word "micromanaging," I automatically think of red tape and what red tape is involved in this. Of course, one of the things that we're very concerned about, and we've heard this many, many times, is that the devil's in the details. We might suggest that maybe the devil's right across from us, but it's in the details, and we don't always get the details. So we're looking at when this bill—and it will probably pass second reading, and when it gets into committee, we'll be bringing forth some very pointed amendments to make this bill a stronger bill.

**The Acting Speaker (Mr. Paul Miller):** Questions and comments?

**Mr. Wayne Gates:** I'm proud to rise on Bill 156 and thank my colleague for the great job he did. But I'm going to talk about somebody here that we honoured today, Mr. Peter Kormos. This is what he said eight years ago—they've had eight years to fix it. Here's what he said.

"This issue has been with us for far too long. Folks are getting gouged, getting ripped off, getting burned, getting scammed by payday lenders with interest rates that are compounding, but hidden away—not just hundreds of percentages, but thousands. I quite frankly, at the end of the day, would rather not regulate payday lenders; I would rather abolish them, because there shouldn't be room in our society for these types of rip-off artists...."

"It is incredibly important, when this goes to committee, that there be wide-ranging, broad-based consultations, not just here in Toronto, but access to that

committee should be made available to everybody across the province because, let me tell you”—and this is Peter Kormos saying this eight years ago—“the reality for people in Toronto is not the reality for people in smaller-town Ontario” or the reality in the Far North, the reality when it comes to having such things going on. “At the end of the day”—listen to this—“I’d rather borrow money from Tony Soprano than from a payday lender. He treated his clients much more fairly and with more generosity....

“As I say, the debate should be about poverty in this province and this government’s failure to address it, not in any meaningful way but in any way, shape or form whatsoever. The government talks about it; there’s a lot of yakking going on about poverty. You don’t solve poverty by striking committees, giving more money to the United Way” once a year or having food banks. “You solve poverty by giving people the means to escape from it, like the right to join a trade union, among other things, like the right to card-based certification,” like a raise in the minimum wage to \$10.

Think about this, Mr. Speaker—oh, I’m sorry.

That was from 2008, by my good friend Peter Kormos. I think he deserves a round of applause, because he hit the nail on the head in 2008.

**The Acting Speaker (Mr. Paul Miller):** Questions and comments?

**Ms. Ann Hoggarth:** This has gotten to be quite the debate.

It’s always a pleasure to address this House. I’m proud that our government has taken the initiative to regulate the payday loan industry, and I fully support this measure. While payday loans are superficially a good solution for those needing a small amount of financial assistance in a hurry, in practice they often take advantage, as the previous speaker said, of some of Ontario’s most vulnerable residents and push them into a cycle of debt.

This proposed legislation seeks to minimize the opportunity for predatory lending by creating a mandatory seven-day period between loans—allowing borrowers time to consider their options—and providing extended repayment plans to consumers taking out more than three loans in a two-month period.

I’m pleased that our government is taking steps to protect Ontarians from becoming trapped in a cycle of debt. If passed, Ontario would be a leader in Canada when it comes to protecting consumers from the risk of using alternative financial services. Reducing the risk of accessing these services supports our vision of Ontario marketplaces that are fair, safe and informed. I did listen, and someone said that you should cancel them altogether.

Ontarians should have a choice when it comes to their finances, and that includes the opportunity to access credit and other financial services.

The proposed law includes provisions related to cashing of government cheques, rent-to-own services, instalment loans and protection of consumers who have debts in collections.

We have listened to the people of this province, and I urge you to support this.

**The Acting Speaker (Mr. Paul Miller):** The member from Bramalea–Gore–Malton has two minutes.

**Mr. Jagmeet Singh:** I want to thank all the members for their questions and comments.

I really want to focus in on one comment. The door has been opened, so I think it’s important to address it. I want anyone who is listening from Newmarket–Aurora, any of the constituents in Newmarket–Aurora, to just focus in on this. Your member’s argument—and this is important, a logical argument. Let’s try to follow this through. Things that happened 26 years ago—26 years ago—he’s blaming a five-year majority. Think this through. He’s blaming a five-year majority 26 years ago for issues that are impacting people today, despite the fact that his government has been in power for 13 years and will be in power for two more years—a total of 15 years in power, close to two decades in power. The issue of predatory loans and the fact that they’re at over 500%—the government will have been in power for 15 years by 2018—somehow all of that is the fault of a five-year majority 26 years ago. I ask you all to think about the logic of that argument. I’m pretty sure that all the constituents of Newmarket–Aurora will not find that argument very cogent, very rational or very sensible. But that was the argument raised by your member from Newmarket–Aurora. So thank you to you all for this member’s amazing argument.

If you really want to address payday loans and if you consider them to be predatory—the issue of choice was raised by the member from Barrie. It’s not a real choice to choose interest rates of 500%. That’s an act of desperation.

We need to ensure that people are not being exploited when they’re desperate and that vulnerable people are not being taken advantage of. The real solution is to ensure that we have a hard cap on predatory loans and that they are not allowed to be 500%. They should be capped at 35%, like they’ve done in Quebec.

*Second reading debate deemed adjourned.*

**The Acting Speaker (Mr. Paul Miller):** It being 6 o’clock, this House stands adjourned until 9 o’clock tomorrow morning.

*The House adjourned at 1800.*

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Hardeman, Ernie (PC)	Oxford	
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Hatfield, Percy (NDP)	Windsor–Tecumseh	
Hillier, Randy (PC)	Lanark–Frontenac–Lennox and Addington	
Hoggarth, Ann (LIB)	Barrie	
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Mangat, Amrit (LIB)	Mississauga–Brampton South / Mississauga–Brampton-Sud	
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Martins, Cristina (LIB)	Davenport	
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Takhar, Harinder S. (LIB)	Mississauga–Erindale	
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Yurek, Jeff (PC)	Elgin–Middlesex–London	
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Indira Naidoo-Harris, Bill Walker  
Jeff Yurek  
Committee Clerk / Greffier: Christopher Tyrell

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la politique sociale**

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Vice-Chair / Vice-président: Jagmeet Singh  
Granville Anderson, Lorne Coe  
Vic Dhillon, John Fraser  
Marie-France Lalonde, Gila Martow  
Kathryn McGarry, Jagmeet Singh  
Peter Tabuns  
Committee Clerk / Greffier: Katch Koch







Continued from back cover

**Pregnancy and infant loss**

Mr. Mike Colle..... 8852  
Hon. Eric Hoskins ..... 8852

**Horse racing industry**

Ms. Lisa MacLeod ..... 8853  
Hon. Charles Sousa ..... 8853  
Hon. Jeff Leal ..... 8853

**Autism treatment**

Miss Monique Taylor ..... 8853  
Hon. Tracy MacCharles ..... 8854

**Renewable energy**

Ms. Ann Hoggarth ..... 8854  
Hon. Bob Chiarelli ..... 8854

**Rare diseases**

Mr. Michael Harris ..... 8855  
Hon. Eric Hoskins ..... 8855

**MEMBERS' STATEMENTS /  
DÉCLARATIONS DES DÉPUTÉS**

**Duncan Hawthorne**

Mr. Bill Walker ..... 8855

**Northern Ontario**

Ms. Sarah Campbell ..... 8856

**Public transit**

Mr. Yvan Baker ..... 8856

**Wind turbines**

Mr. Jeff Yurek ..... 8856

**Gasoline prices**

Mr. Gilles Bisson ..... 8856

**Durham College**

Mr. Granville Anderson ..... 8857

**Darcy McKeough**

Mr. Rick Nicholls ..... 8857

**Community safety**

Ms. Harinder Malhi ..... 8857

**Ordre de la Pléiade**

Mme Marie-France Lalonde ..... 8858

**INTRODUCTION OF BILLS /  
DÉPÔT DES PROJETS DE LOI**

**Commission of Inquiry into Accessible Parking in  
Municipalities Act, 2016, Bill 187, Ms. Martow /  
Loi de 2016 concernant la commission d'enquête  
sur le stationnement accessible dans les  
municipalités, projet de loi 187, Mme Martow**

First reading agreed to ..... 8858  
Mrs. Gila Martow ..... 8858

**Time to Care Act (Long-Term Care Homes  
Amendment, Minimum Standard of Daily Care),  
2016, Bill 188, Mme Gélinas / Loi de 2016 sur le  
temps alloué aux soins (modifiant la Loi sur les  
foyers de soins de longue durée et prévoyant une  
norme minimale en matière de soins quotidiens),  
projet de loi 188, Mme Gélinas**

First reading agreed to ..... 8858  
Mme France Gélinas ..... 8858

**Eating Disorders Awareness Week Act, 2016, Bill  
189, Mr. Thibeault / Loi de 2016 sur la Semaine de  
la sensibilisation aux troubles de l'alimentation,  
projet de loi 189, M. Thibeault**

First reading agreed to ..... 8858  
Mr. Glenn Thibeault ..... 8859

**Safe Texting Zones Act, 2016, Bill 190, Mr. Fedeli /  
Loi de 2016 sur l'aménagement de haltes texto  
sécuritaires, projet de loi 190, M. Fedeli**

First reading agreed to ..... 8859  
Mr. Victor Fedeli ..... 8859

**MOTIONS**

**Private members' public business**

Hon. Yasir Naqvi ..... 8859  
Motion agreed to ..... 8859

**PETITIONS / PÉTITIONS**

**Hospital funding**

Mr. Patrick Brown ..... 8859

**Employment standards**

Mme France Gélinas ..... 8859

**Water fluoridation**

Mr. Bob Delaney ..... 8860

**Autism treatment**

Ms. Sylvia Jones ..... 8860

**Ontario Municipal Board**

Ms. Cheri DiNovo ..... 8860

**Transports en commun**

Mme Marie-France Lalonde ..... 8860

**Health care funding**

Mrs. Gila Martow ..... 8861

**Autism treatment**

Miss Monique Taylor ..... 8861

**Caregivers**

Ms. Soo Wong ..... 8861

**Services for the developmentally disabled**

Mr. Rick Nicholls ..... 8861

**Cardiac care**

Mme France Gélinas ..... 8862

**Special-needs students**

Mr. Todd Smith ..... 8862

**Health care**

Ms. Teresa J. Armstrong..... 8862

**ORDERS OF THE DAY / ORDRE DU JOUR**

**Time allocation**

Hon. Helena Jaczek ..... 8862

Mr. Todd Smith ..... 8863

Mr. Peter Tabuns ..... 8865

Mr. Victor Fedeli ..... 8866

Mr. Randy Hillier ..... 8867

Mr. Arthur Potts..... 8869

Mr. Jim McDonell ..... 8871

Vote deferred ..... 8872

**Alternative Financial Services Statute Law**

**Amendment Act, 2016, Bill 156, Mr. Orazietti / Loi**

**de 2016 modifiant des lois concernant les services**

**financiers de rechange, projet de loi 156,**

**M. Orazietti**

Mr. Jagmeet Singh..... 8872

Mr. Chris Ballard..... 8881

Mr. Rick Nicholls ..... 8881

Mr. Wayne Gates ..... 8881

Ms. Ann Hoggarth ..... 8882

Mr. Jagmeet Singh..... 8882

Second reading debate deemed adjourned..... 8882

# CONTENTS / TABLE DES MATIÈRES

Wednesday 20 April 2016 / Mercredi 20 avril 2016

## ORDERS OF THE DAY / ORDRE DU JOUR

### **Ontario Retirement Pension Plan Act (Strengthening Retirement Security for Ontarians), 2016, Bill 186, Ms. Hunter / Loi de 2016 sur le Régime de retraite de la province de l'Ontario (sécuriser la retraite en Ontario), projet de loi 186, Mme Hunter**

Hon. James J. Bradley .....	8831
Hon. Mitzie Hunter .....	8831
Mr. Victor Fedeli.....	8833
Ms. Teresa J. Armstrong .....	8834
Mr. Mike Colle.....	8834
Mr. Todd Smith.....	8834
Hon. Mitzie Hunter .....	8835
Mrs. Julia Munro.....	8835
Second reading debate deemed adjourned .....	8839

### **INTRODUCTION OF VISITORS / PRÉSENTATION DES VISITEURS**

The Speaker (Hon. Dave Levac).....	8839
Mr. Todd Smith.....	8840
Mr. Gilles Bisson .....	8840
Hon. James J. Bradley .....	8840
Mr. Norm Miller .....	8840
Ms. Cindy Forster .....	8840
Mr. John Fraser .....	8840
Mr. Patrick Brown.....	8840
Ms. Sarah Campbell.....	8840
Hon. Deborah Matthews .....	8840
Mr. Bill Walker .....	8840
Mme France Gélinas .....	8840
Hon. Kevin Daniel Flynn .....	8840
Mr. Lorne Coe.....	8840
Ms. Peggy Sattler .....	8840
Ms. Sophie Kiwala.....	8840
Mr. Monte McNaughton .....	8840
Mr. Wayne Gates .....	8840
Mrs. Cristina Martins .....	8840
Ms. Lisa MacLeod .....	8840
Mr. Percy Hatfield.....	8840
Hon. Steven Del Duca.....	8840
Mr. Rick Nicholls.....	8840
Hon. Michael Gravelle .....	8840
Mr. Jeff Yurek.....	8841
Ms. Sarah Campbell.....	8841

Ms. Indira Naidoo-Harris .....	8841
Miss Monique Taylor .....	8841
Ms. Soo Wong.....	8841
Mr. Lou Rinaldi.....	8841
Hon. Dipika Damerla .....	8841
Mr. Yvan Baker.....	8841
Hon. Charles Sousa .....	8841
The Speaker (Hon. Dave Levac) .....	8841

### **Peter Kormos**

Hon. James J. Bradley .....	8841
Mr. Jim Wilson.....	8842
Ms. Andrea Horwath .....	8843
The Speaker (Hon. Dave Levac) .....	8845

## ORAL QUESTIONS / QUESTIONS ORALES

### **Fundraising**

Mr. Patrick Brown.....	8845
Hon. Kathleen O. Wynne .....	8845

### **Health care funding**

Mr. Patrick Brown.....	8846
Hon. Kathleen O. Wynne .....	8846
Hon. Eric Hoskins .....	8847

### **Electoral reform**

Ms. Andrea Horwath .....	8847
Hon. Kathleen O. Wynne .....	8847

### **Electoral reform**

Ms. Andrea Horwath .....	8848
Hon. Kathleen O. Wynne .....	8848
Hon. Deborah Matthews .....	8849

### **Health care funding**

Mr. Jeff Yurek.....	8849
Hon. Eric Hoskins .....	8849

### **Access to information**

Mr. Jagmeet Singh .....	8850
Hon. Kathleen O. Wynne .....	8850

### **Ontario budget**

Mr. John Fraser .....	8851
Hon. Liz Sandals .....	8851

### **Assistive devices**

Mr. Bill Walker .....	8851
Hon. Eric Hoskins .....	8851

### **Hydro rates**

Mr. Peter Tabuns .....	8852
Hon. Bob Chiarelli .....	8852

*Continued on inside back cover*