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Mardi 3 mai 2016

Speaker
Honourable Dave Levac

Clerk
Deborah Deller

Président
L'honorable Dave Levac

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LEGISLATIVE ASSEMBLY OF ONTARIO

Tuesday 3 May 2016

ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

Mardi 3 mai 2016

The House met at 0900.

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

Prayers.

The Speaker (Hon. Dave Levac): Orders of the day.

Hon. Yasir Naqvi: Government order G186.

Mr. Steve Clark: Point of order.

The Speaker (Hon. Dave Levac): Point of order.

Mr. Steve Clark: I don't believe a quorum is present.

The Speaker (Hon. Dave Levac): Do we have a quorum?

The Deputy Clerk (Mr. Todd Decker): A quorum is not present, Speaker.

The Speaker (Hon. Dave Levac): Call in the members. This will be a five-minute bell.

The Speaker ordered the bells rung.

The Speaker (Hon. Dave Levac): We now have a quorum.

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)

Resuming the debate adjourned on May 2, 2016, on the motion for 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): Further debate?

Ms. Lisa MacLeod: I appreciate the opportunity to debate Bill 186. I've talked about it, obviously, for many years.

I will seek permission from my caucus colleagues as well as the members of the other caucuses to divert from the bill for a moment as I thank members in this assembly for their wonderful support over the past 48 hours, after I revealed publicly on Sunday that I had struggled with mental illness. It has been incredible to come to this work environment where, at points, we have fierce debate and don't always agree, but, over the past day and a half, members from all political parties came over, including the Speaker, to give me a hug and tell me that they have in fact struggled with this themselves or that they have somebody in their family. I wanted to say thank you to everybody before I start the debate.

Applause.

Ms. Lisa MacLeod: Thank you. It's not necessary.

Secondly, I want to point out that I will be sharing my time with my colleague from Oxford.

My caucus colleagues and I have been opposed to this pension scheme almost since its inception, before details were announced and then after this piece of legislation was finally brought forward. Our recommendation is that the government not move forward with this. We are not only going to oppose this bill as we move to a vote, but when we are elected in 2018, we will also repeal it and refund the money.

That was a decision our leader, Patrick Brown, took when our party met in my city in March at our party convention to discuss policy. I think it was very popular among Progressive Conservatives, but I think it's also popular among others. I believe that even the former Premier of Ontario's son—Dalton McGuinty's son—suggested that this wasn't the right time to put forward something that could be considered a massive payroll tax in the province of Ontario.

As I've sat in this Legislature for 10 years, which I was able to mark on May 1, I've seen this government bring in extraordinary tax hikes that have burdened the people of Nepean–Carleton and have burdened people across all of this province. I refer to this: The first bill I didn't support and was able to vote against was the massive health tax that they brought onto this province. That was the largest income tax increase in Canadian history. They then brought in the single largest sales tax increase in Ontario history when they brought in the HST. They didn't make it revenue-neutral, so they were taking in roughly $4 billion more per year than they had been previously. So the government, I think, put a burden on the people that way.

We now see the way they're bringing in their carbon pricing, or their carbon tax. It will be the single largest gas tax in Ontario's history. Again, just like the HST and just like the health tax, this is simply going into general revenue. It won't be going into environmental programs.

That brings us now to this massive payroll tax, the single largest payroll tax that Ontario will be bringing in. There will be people in this province who will think they have security from this pension, but they really won't, and it will be many years before those who are affected will have the opportunity to withdraw from it. I think it

would be advantageous if the government took a more balanced approach and considered that the ORPP not undermine any existing plans or continue to disadvantage workers and investment.

I think that if you look at this bill, there's a very real risk that Ontario workers will end up being worse off if their employers with already attractive pension plans find themselves unable to continue those plans because they are required to be part of the ORPP. That, to me, says that not only is there a risk that workers will be disadvantaged, but I also believe it's a job-killing payroll tax because we're now putting an additional burden on employers. It will hinder the ability of the private sector to do what it does best; that is, provide jobs and opportunities for people who can strengthen our economy and attract investment.

Unfortunately, we're in a position, in the province of Ontario, where this government and its job-killing policies with respect to taxation have driven well over 300,000 manufacturing jobs out of the province, and I'm starting to recognize this. The reality of all your tax hikes that have fancy names and lofty goals is that the people of Nepean–Carleton are now seeing themselves coming to my office, looking for contacts to go to the food bank. I've seen a dramatic increase in Family Responsibility Office calls because parents are finding it harder to pay their support. When that happens and a single mother is unable to pay the hydro bill and is unable to pay the cable bill and is unable to pay the soccer bill, they're coming to our office in more frequent numbers than they have in the past.

I think it's important that the government understand, when they put forward this pension investment plan, that it should be in the best interest and the highest return, free from political interference. I don't sense that that's what is happening with this ORPP. I actually feel—and I was a bit disappointed during the last federal election—that the government chose to run ads on this pension plan in order to intervene, I believe unfairly, with government money in the federal election with this pension plan. It became a strict debate between, on one hand, Premier Kathleen Wynne and, on the other, former Prime Minister Stephen Harper. I don't think it was fair to the people of Ontario to be put in the middle of that fight, and I don't think it was fair that the government used and abused tax dollars to fund those ads.

0910

When you look at their record of tax hikes, with the HST, the health tax, the carbon tax and now this job-killing payroll tax, and then you look at the waste and mismanagement, where that money is not going to its intended purposes, I think there's a real concern here that the government is not going to invest this money in the way it is intended, and that the government is not going to ensure that the money that is accepted or taken from employers and employees will actually go to those employers and employees. What I'm trying to say here is that the lack of credibility from the government opposite on financial matters has a lot of people across the province very concerned that this will end up being another boondoggle, a scandal or another area where there will be waste and mismanagement with their precious tax dollars.

I'd be remiss not to point out that it is getting tougher in Ontario. When you look at the hydro rate increase that happened on Sunday—it's almost semi-annually that we know our hydro bills are going to go up, because the rates increase. The government likes to say, "You know what? That's just a cup of coffee." I've been here long enough to tell you, Speaker, on behalf of the people of Nepean–Carleton, that they can't afford any more cups of coffee that they're paying for but that were purchased by the government opposite. They can't afford it. They can't afford this ORPP and they don't have trust in this government that they will be able to execute it appropriately. So I stand here before you today to encourage the government to rescind this bill, to talk to employers, to talk to workers and to ensure that if they move forward with any type of pension plan that it is in the best interests of the people that I represent in Nepean and Carleton.

I'll close on this: On Sunday, I made two announcements, one that I referenced in the beginning and another at the end of my speech. I announced I would be seeking the PC nomination in Nepean for 2018's election. I live in Nepean, and my daughter goes to school in Nepean and plays hockey with the Nepean Wildcats; I'm very proud of that. I just want the folks in Carleton to know that I intend on being their MPP right up until 2018, and the people in 2018 will have me standing up against this rotten ORPP. I'll continue to defend them as best as I possibly can.

So thank you, Speaker, for the time I had, to be able to address all of those important matters.

The Acting Speaker (Mr. Rick Nicholls): I recognize the member from Oxford.

Mr. Ernie Hardeman: I'm pleased to rise to speak to Bill 186, An Act to establish the Ontario Retirement Pension Plan, because the people of my riding have given me a clear message to deliver to the government on this issue. They do not want a mandatory government program that takes their money away. They can't afford it, and frankly, they believe that they can do a better job of saving and providing for their retirement than the government can. They have asked the government to cancel plans for this mandatory program.

Not only have I heard this message at Tim Hortons and in phone calls and emails to my office, I've heard it through my business survey and my recent newsletter. In response to my annual business survey, 92% of the respondents said they would be negatively impacted by the mandatory pension plan, and 67% said the impact would be significant. They were clear that the cost of doing business in Ontario is the biggest challenge they face. In response to the survey, one of the businesses actually sent me a copy of a flyer they had received from an American municipality which was boasting about the low cost of doing business there and trying to convince him

to move. He told me that he receives ads like that all the time. Those American jurisdictions know that we have been trying to tell this government that Ontario companies are struggling with the high cost of doing business here and the government keeps implementing policies that drive costs even higher.

Our businesses are already dealing with spiralling costs of hydro, red tape, and high taxes. The mandatory pension plan would just make the problem worse. It will be a payroll tax, an extra cost that businesses have to pay for every single employee they hire. I've heard from businesses that this will force them to delay expansions or actually cut jobs. I received an email from a person in Ingersoll who said, "As a business operator, I certainly cannot even consider hiring staff due to this increase in payroll burden." Through Facebook, I received a message from another constituent who said, "Add to this the provincial Liberal idea of the Ontario pension plan for our staff and we are seriously looking at eliminating staff."

It shouldn't be a surprise to this government. Ministry of Finance documents actually predicted that there would be 50,000 job losses as a result of this pension—50,000, Mr. Speaker. Fifty thousand is more than the population of Woodstock, the biggest community in my riding. In fact, it would be equivalent to the entire population of Belleville or Welland. The chamber of commerce study shows that we won't get those jobs back. Municipalities are working hard to attract investment and companies into their communities, and the government does this.

The mayor of Welland told me about their innovative economic development program and how they are cutting red tape to make it easier for companies to locate there. How do we tell him that in spite of all his work, this government is pushing ahead with policies that will drive those companies away? How do we tell him the government knew that the pension plan would result in job losses but they decided to do it anyway?

The Canadian Taxpayers Federation obtained a number of ministry documents through a freedom-of-information request, including research done for the government by a polling company. According to the taxpayers federation, that polling company found that 54% of businesses are considering a hiring freeze in response to the ORPP, and two thirds of businesses would make operating cuts. Large businesses are considering cancelling existing pension plans and layoffs. Small businesses will redefine employees from full-time to contract employees.

They also found that 60% of businesses expect to be hurt by the ORPP. That means more layoffs in a province that has already been hit hard over the past three years as we've seen business after business move to more competitive jurisdictions.

Mr. Speaker, unemployment can be devastating to a family. All of a sudden, people are forced to spend the money they have saved for retirement or go into debt just to pay the mortgage or rent and put food on the table. People who are laid off late in life may never financially recover.

Shouldn't we be focused on ensuring that there are opportunities for people, instead of forcing through a policy that will cost 50,000 more families their source of income? The best way to ensure that you can afford your retirement is to ensure that you have a job today. Instead, the government is pushing ahead with a policy that will cost jobs and take money out of people's pockets.

We are pleased that the government has delayed the implementation by a year, because we are hoping that is the first step in delaying it permanently.

I also want to clear up some confusion for people at home. When many people hear "government pension program," they assume that the government is contributing to the cost. So let's be clear: The money for this program would be coming from employers and employees only. Each of them would be forced to contribute. This is money that employees are currently saving for retirement, or using to pay down their mortgage or, in some cases, using to try to make ends meet.

I received an email from a constituent who said, "I am sending you this email because of my concern over the new proposal of an Ontario pension plan for employees that are not contributing to a pension plan at work."

He goes on to say, "My concern is that my employer offers a dollar-for-dollar RRSP contribution up to 5% of my income. If the Ontario pension plan is implemented at my work, they will remove the RRSP plan. The result of this would be that I will be able to put less money away for retirement, and get less money toward my retirement from my employer. There are many professionals in Ontario in the same situation as me.

"My question is, does the government of Ontario plan to respect what these companies are currently doing and not implement a different plan when the employer is already doing more to help its employees to save for retirement?"

Mr. Speaker, I think that's a great question for the government today. In my last householder, I asked whether people supported a mandatory pension program and the overwhelming response was no. We have seen how this government manages their money.

One constituent said, "Please do everything possible to avoid the provincial pension. We all have CPP and don't want the extra expense of paying for a provincial pension too."

0920

Under this government, many families don't have money to spare. The cost of living is increasing rapidly, and life is already more difficult. For a person earning $45,000 a year, this will cost them about $800 a year. That's significant. For a person earning $90,000 a year, the total cost to the employee and their employers will be—listen to this, Mr. Speaker—$3,286 a year. That's a huge amount out of any family's budget. That's why our leader has committed that if we are elected in 2018, we will repeal the pension program and refund any money that has been collected.

As a constituent wrote the other day, "Prices keep going up and we as seniors are finding life hard. We have even got part-time jobs."

Seniors on fixed incomes who thought they could afford to retire are struggling to pay their spiralling hydro bills. They're seeing increasing costs for everything from driver's licences to the cost of a glass of wine. This pension program will do nothing to help these seniors who are struggling with the increased cost of living under this government. It will do nothing to help the thousands of families waiting for social housing because they can't afford a good place to live in Liberal Ontario. In fact, taking 4% off people's paycheques will mean that many of these people who are barely getting by will now need assistance.

Sometimes it seems that the government forgets where the money comes from. In this case, it comes from the families who are struggling to make ends meet and from businesses that would otherwise use it to grow and create jobs.

The Ontario PC caucus believe that those people will do much better with the money than this government ever could, and that is why we would give it back to them. The Ontario PC caucus believes that people deserve the opportunity to have a job and that our businesses deserve an opportunity to succeed. That is why we oppose this job-killing payroll tax. I think that if they didn't do this tax, it would make us all live better in this no-win Wynne Ontario.

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

Mr. Michael Mantha: Thank you, Mr. Speaker. Good morning to you. It's always good to stand on behalf of the good people of Algoma–Manitoulin.

The member from Oxford and the member from Nepean–Carleton—the underlying issue that they both raised in their comments is the undermining of existing plans. That is a huge concern for not only employers but employees who are out there looking at saving their plans.

The Cadillac of pension plans that we should be looking at, now that the Liberal government has their cousin at the federal level, would be an expansion of the CPP. That would be the opportune opportunity to get something done. We have it in place. We have a mechanism that is already there. People are accustomed to it. It wouldn't mean reinventing the entire wheel. So I would encourage the government to look at doing that.

As a candidate for the NDP, back in my first election in 2011, and in 2014, I actually knocked on doors, encouraging and asking people for their support, because of an idea that we thought of—of having a pension plan, and how many individuals across this province don't have those pension plans, and how many of them are absolutely in need of a pension plan when they retire. Why? For dignity. Just the fact that they're going to be struggling with the day-to-day expenses that are occurring right now—you look at the cost of everything: prescriptions are going up, hydro is going up, groceries are going up, rent is going up. Those individuals who are struggling today are going to need those tools in place and those extra funds later on.

Mr. Speaker, I don't know where you're going to be 20 years from now, but I don't think you're going to be in that chair, and you're definitely going to need a solid pension plan that we need to push forward so that individuals can retire with dignity.

On a last note, Mr. Speaker—give me some leniency here—I just want to clear something up. I see the member from Nepean–Carleton. I am so happy that you're going to be remaining with us. I just wanted to clarify: She is not going federally; she is going to remain provincially, in Nepean. Good for the people in Nepean. She's a great candidate.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments? The Minister of Community Safety and Correctional Services.

Hon. Yasir Naqvi: Speaker, thank you very much for recognizing me to speak on this very important piece of legislation.

Let me first, at the outset, thank the Associate Minister of Finance for the incredible work she has done on this very monumental file. I cannot stress enough how important this work has been. It is not just a simple policy change. This is substantive work that is going to help generations of Ontarians with retirement income security.

I have a very difficult time, to this day, understanding why the Progressive Conservative Party will stay in some sort of dinosaur age and not acknowledge that we need to ensure that people can save enough, that we need to make sure we find opportunities for young people who work hard to have good retirement income security. For them to continue to use mislabels like "taxes"—when did saving money become a tax? When did putting money aside that could be used in the future, money that will grow and will allow people to live with dignity—not only live with dignity, but reinvest in the communities they live in—become a tax?

I think it's highly irresponsible of the official opposition to use that kind of line and also to take the position that only the few who are rich in society should have the right to save money, and the rest, who live on modest incomes and work extremely hard, should not have that opportunity. We on this side reject that notion. We think that, as a government, we have an obligation to ensure that our young people who work hard have the opportunity to save money and are able to live with dignity. That's exactly what this Ontario Retirement Pension Plan will do. I want to thank the Associate Minister of Finance for her incredible work on this file.

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

Ms. Laurie Scott: I want to comment on the ORPP and my colleagues' comments. The government is thinking that they are saving these people with low incomes. Let me just give you a little reality check. I come from a riding where the northern part has some of the lowest household incomes in the province of Ontario—if it's not in first place, it's in second place; it goes back and forth with Manitoulin Island as the lowest household income in the province. So I don't have a lot of wealthy people there.

Do you know what I do have a lot of? I have a lot of people who can't pay their bills. And the main reason they are now much more in poverty, if I could say that—and it's true; it's stark how much poverty has increased in my riding in the last 10 years—is that they can't pay their bills. If they have the luxury of having a job, you are actually taking 2% away from them. The employer is looking to say, "That's going to be a burden on me. Can I actually hire any more people?" So the reality on the ground is that you're not going to have as many jobs, and your own government said it's a job killer—

Hon. Michael Coteau: You guys said the same thing about the minimum wage.

Ms. Laurie Scott: No. You're not listening. You must only know people who have a lot of income, Minister of Tourism. I'm a little tired of your heckling over there.

You are then looking at increased unemployment in my area. If they have a job, they are already having a hard enough time paying their hydro bills and their food bills. They are struggling to pay either, so they either pay their hydro bill or pay their grocery bill. That's why the food banks are increased. This malarkey, baloney—whatever you want to call it—that's going on over there, that this is helping the poor people, is absolutely incorrect. Businesses, from insurance companies to mom-and-pop grocery stores to little enterprises, have told me that they're not going to be able to hire those people. So you're actually increasing poverty in the province of Ontario by doing this.

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

Mrs. Lisa Gretzky: Thank you, Speaker.

Interjections.

The Acting Speaker (Mr. Rick Nicholls): Stop the clock, please. I would ask the Minister of Tourism, Culture and Sport to come to order, please. We're continuing with questions and comments, and I have recognized the member from Windsor West. I would appreciate that we have full attention in the House.

The member from Windsor West.

Mrs. Lisa Gretzky: It's always a pleasure to rise and bring the voice of my constituents from Windsor West. Don't anybody have a coronary or cardiac arrest, but I'm going to say that I do agree with the PC party in some instances. It's certainly not saying that I support their position on a proposed pension plan for low-income people; that's not what I'm agreeing with. What I'm agreeing with is the fact that the cost of living for those low-income people has increased—

Interjections.

Mrs. Lisa Gretzky: If the people on the Liberal side would stop heckling me and listen, maybe they would actually hear what I'm saying—

Interjections.

0930

The Acting Speaker (Mr. Rick Nicholls): I always encourage healthy debate, but when it gets a little loud and a little rowdy—and especially when the Associate Minister of Health is not in her seat, realizing that heckling is not allowed unless you are in your seat, I would ask that she refrain.

Interjections.

The Acting Speaker (Mr. Rick Nicholls): But that goes for everyone in this Legislature.

I will now return to the member from Windsor West to complete her questions and comments.

Mrs. Lisa Gretzky: Thank you, Speaker. Maybe the Associate Minister of Health will actually listen to what I'm saying before she heckles me.

What I agree with from the Conservative side is that the cost of living has gone up. It's becoming more and more difficult for low-income families—and, frankly, middle-class families—to be able to pay for their hydro, to be able to put food on the table, to be able to afford prescriptions, to be able to put gas in their vehicle, to be able to do the everyday things in life. It is getting more and more expensive.

However, what I don't agree with from the Conservative side is the fact that there shouldn't be some sort of retirement savings plan for low-income or middle-class families where people don't have the opportunity to have a job and have a pension plan as part of that job.

One of the concerns that I have, coming from a big labour and union town where many people do have retirement plans, is the fact that those in themselves are not even safe. The plans that they have through work are not safe. We've seen large companies pull up and leave Ontario—leave Canada altogether—and take the pensions of the hard-working people who have spent years working for those companies. They have now left them, when they're ready to retire, without a pension plan. That's really something that the Liberal government, federally and provincially, needs to look at: protecting those pension plans, as well.

The Acting Speaker (Mr. Rick Nicholls): Back to the member from Nepean–Carleton for final comments.

Ms. Lisa MacLeod: I would like to thank my colleague from Oxford for sharing the time with me during the debate, as well as all of those who contributed in debate.

If you ever have that moment when you say, "Gee, I wish I said that," that was when the member from Haliburton–Kawartha Lakes spoke. I think she spoke very eloquently about the reality outside wealthy urban ridings in downtown Toronto that the Minister of Tourism, Culture and Sport represents.

I think that it's really important for us to have a conversation about the impact of the increased taxation that this government has brought in. I refer to my remarks on the reality of the health tax being the single largest income tax increase in Ontario's history. The HST was the single largest sales tax increase in Ontario's history. The carbon pricing scheme that they're bringing in will be the single largest gas tax increase in Ontario's history. Now we are going to see the single largest job-killing payroll tax increase in Ontario's history.

If the government wants to pretend that they're saving people's money, they only have to look at their own debt

and deficit. We have the largest subnational debt in the entire world. This isn't a government where people feel they can credibly manage their money. In fact, it's the opposite. The people of Nepean and Carleton whom I represent do not believe the Liberal government has their best interests at heart when they send their tax dollars to Queen's Park. That is what is happening here. We know it is going to impact employers. It is going to impact employees. As we have seen with this Liberal government and their inability to manage the economy, this will cause us to lose even more jobs than we have lost in the past, as we remember the 330,000 manufacturing jobs that they have driven out of this province.

The Acting Speaker (Mr. Rick Nicholls): Pursuant to standing order 47(c), I am required to interrupt the proceedings and announce that there has been more than six and one half hours of debate on the motion for second reading of this bill. This debate will therefore be deemed adjourned unless the government House leader specifies otherwise.

I recognize the Associate Minister of Health.

Mr. John Yakabuski: Finance.

The Acting Speaker (Mr. Rick Nicholls): Finance.

Hon. Mitzie Hunter: We wish to continue the debate.

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

Ms. Teresa J. Armstrong: Well, I'm very pleased the government decided to continue debate on this bill, Bill 186, because, Speaker, this is probably one of the most important bills—all bills are important, of course, in this Legislature. But this will probably affect everyone, because at some point we're all going to need to retire—we hope, because it's not easy these days, as we've heard, to afford living in Ontario. Things are difficult; we hear that every day.

The member for Nepean–Carleton talked about manufacturing jobs leaving Ontario. That is a true fact. Our good auto manufacturing jobs are shrinking. They're shrinking, which means a lot of people are looking for second career choices. Many of those people had secure benefits, sick days, retirement, prescription plans and eye prescription plans. Those are things of the past nowadays.

I remember one of the ministers calling our job market "contemporary mobile." Those are words that people are using now to describe the job market, to make it sound like it's more up-and-coming and vogue. Jobs are not contemporary mobile. Jobs are supposed to be something that ground us in Ontario, so we can build our lives in order to ensure that when we become seniors and we're ready to retire, we have some stability.

Speaker, can you imagine going through a lifetime of work, whether it's contract work, part-time work, or three jobs just to make ends meet, and then when you're 65—you're 65, and you've earned that 30 years of work—you don't have a stable income to rely on so that you can live in dignity. That is a scary prospect.

When I was asked to debate on this bill, I looked on the Internet. I thought, "What does retirement mean to you?" I actually Googled that. I said, "What does retirement mean to you?" I thought, "What are people's perceptions, today especially, of what retirement means to you?"

For my parents, when they retired, I think it meant something different to that generation than for the baby boomers and the millennials who are here today. They have a different perception of what retirement is.

When I Googled that question, they showed two people in deck chairs, lying on the beach, watching the sunrise, with cold drinks on their table and, basically, the article said that they're debating what book they're going to read next. Where are they going to spend their time travelling? Where are they going to golf?

I think in a certain generation, people felt that. People thought retirement was something to look forward to, because you had that income security to rely on. You knew that when you retired, you had put money into a pension plan, and your employer contributed to that pension plan. You'd have the CPP, you'd have the OSA—

Interjection: The OAS.

Ms. Teresa J. Armstrong: —the OAS, the Old Age Security, and you were going to be comfortable. You were going to be able to survive. You were going to have that roof over your head that you worked so hard to buy, and you were going to have that security.

Speaker, that is not the reality for people today. That is a very scary prospect for many people who are working, and for students who are going to post-secondary education and can't find work in their field but they've got this huge debt of education loans to pay off. They're worried.

Having a pension plan means you are going to have some grounding when you're older, because you don't have the opportunity to continue working a lifetime to support yourself.

When we're talking about retirement savings, we talk about planning. When you ask someone, "How are you going to plan for your retirement?", people are at a loss because they don't have that disposable income anymore. They don't have that extra money they can put away in a nest egg. It's not—

Interjection.

Ms. Teresa J. Armstrong: Yes, they don't even have savings anymore. People are running around with huge credit card debts. They're living off their credit cards. They're borrowing money at these payday loan places.

I don't want to paint a really grim picture about how the way life is in Ontario, because we have a great province and there are opportunities. But the reality for many people—far too many people—is happening like what I'm speaking about. It's not unrealistic to think this way. I hear about this kind of thing all the time.

0940

There's a group in our society who are about age 55, and many of them have lost their jobs. I was out canvassing this weekend, and I met someone who was retired from Kellogg's. That person said that the Premier and Deb Matthews were supposed to meet with their union, and it never happened. He was really devastated to

lose his job. Right now he's in his mid- to late fifties, and that particular age group of workers is having a very, very difficult time finding new work. Some of them have gone to Second Career, and I hear back from them. They've gone to Second Career, but they're having trouble finding jobs because employers look at the age and they think, "How many years left do they have to work?" They're basically lost workers in the system. When you peak at a certain age, it's difficult to find a new job that's going to take you into those retirement years. That's a very problematic market, I think, that we need to really address.

Affordability, as I mentioned, is getting harder. We're talking about gas prices increasing, in the north especially. We heard our member from Timmins–James Bay ask that question. I believe he said it was a 26-cent difference between the north and southwestern Ontario. People in the north rely on their vehicles. They have to travel distances just to get food or visit family or for doctors' appointments, and yet they're paying so much more for gas.

The price of food has gone up. You walk into the grocery store and you pick up the necessities—some eggs, bread, butter, milk, some sliced meat and cheese for the kids for lunches, and you're spending $40 easily. There are a lot of people who don't have that kind of disposable income to spend $40 on the necessity of groceries, the necessities of life. More and more people are using the food bank. It's on the rise. Even people who are working don't have enough money to struggle every day to meet all those costs of living. Post-secondary students are using food banks to supplement their existence when they're going to school.

Hydro cost: That is something that has been completely out of control in this province for years. Consumers are expected to pay more and to continually pay more while this government decides to sell off Hydro One. Selling off Hydro One is not going to solve the problems of this government's deficit. When I was talking to my constituents on the weekend, we were talking about the sale of Hydro One.

Mr. Bob Delaney: That's off-topic.

Ms. Teresa J. Armstrong: Yes, and I will get back to that topic.

People can't afford their hydro bills when there's not a proper retirement income. When we talk about retirement, Speaker, people who are retired have to pay the bills too. If hydro bills are so out of control, they're not going to be able to keep the hydro on. I just want to point out that every person they spoke to disagreed with that decision. My eyes were opened extremely wide. I hear it all the time, but listening—absolutely every person thought that this government wasn't paying attention.

New Democrats really do agree. We agree that there should be a public pension plan, and we support that concept. We support that idea. We recognize that Ontarians need the kind of fundamental change that will actually address the fundamental changes of the workplace: as I mentioned, the contemporary mobile jobs that we're talking about. That isn't the kind of job we want to fundamentally address—meet those needs. We want to make sure we have permanent, good-paying jobs with benefits and retirement packages.

That is the kind of fundamental Ontario pension plan we want to make sure supports that job market, and part of that involves ensuring that all workers in the province have a pension plan. No one should be left behind. This is what is happening right now, Speaker. In our society today, people are being left behind. There are many people in my office who come and talk to us about—constituents come to us and talk about the fact that they are working minimum wage jobs

I had a very unique—it's not a unique story, actually; it's probably a very common story. It was a very touching situation and I felt really helpless that I couldn't help this person. They are working full-time and they have a minimum wage job. They have a daughter—one child—and they got ill about two years ago. It was absolutely no fault of their own. It was an emergency surgery that had to happen. But the employer did not offer any sick days. The person had to be off two weeks to recover from surgery. Do you know what ended up happening, Speaker? The economic situation that they had to face meant that they could not pay their hydro bill. That put them behind. They couldn't afford the groceries; they had to go to the food bank.

All said and done, the employer gave them a very difficult time because they had to take those two weeks to recover, even though they had a doctor's note. They did not choose that illness. They did not choose that emergency surgery that had to happen. The result was that they had to quit their job. They had to quit their job because they ended up going into work earlier than they should have, which set them back even further. This is a true story. It set them back even further, which complicated their health, and then they ended up having to apply to OW.

Now they're still suffering the consequences of the side effects. In some ways, they might be better off in a sense because now the minimum wage job—they had to pay for daycare, they had to pay all their bills, and they were living off credit. It's a cycle that is going nowhere in Ontario, and we need to make sure that we do create jobs that are going to have some comfort and some survival built into that. We talk about those jobs, Speaker; they need to look like good-paying jobs that people can live on.

There's a campaign out there called $15 and Fairness. Yesterday, the member from Oshawa talked about the obstacle course that she had in her parking lot at her constituency office.

Interjection: Amazing Race to the Bottom.

Ms. Teresa J. Armstrong: Amazing Race to the Bottom. It was a wonderful statement in a minute and a half. She talked about how she had to carry a backpack of necessities on her back.

Mrs. Lisa Gretzky: There were free weights.

Ms. Teresa J. Armstrong: Free weights, yes.

She talked about how you had to pull up your bootstraps, get a better attitude and things will get better. No. Things are going to get better when good jobs are created for Ontarians. Everybody in this province deserves to retire with dignity and to share the benefits of an Ontario public pension plan. No one, I don't think, disagrees that we all should have comfort in our retirement.

Yesterday I met with the insurance brokers, and they felt there should be an expansion of CPP. We agree with that as well. It should be a universal pension plan. CPP seems to be a successful model. It would be interesting if the government had looked at perhaps approaching the federal government about that expansion piece. That would have been perhaps a little more streamlined for people and the administration part of it as well may not have been so much in question and complicated.

I was actually thinking about the computerized part of setting up a retirement plan. I wonder if that has been thought through very thoroughly. We know that we have SAMS. They started a computer program. There was denial that there were issues. Now we've gotten to the crux of the matter, that there are issues in that situation, and they're going to have to spend another $32 million just to fix those mistakes.

0950

That is very detailed, what kind of software or computer program they're going to use for ORPP, but I wouldn't want to see that kind of boondoggle with regard to how to manage the Ontario Retirement Pension Plan, if they don't have their system properly designed. Can you imagine? Collecting the money from employers and employees could be one thing, but then when it comes time to disburse your retirement funds, what's that going to look like? That actually worries me—and that's just the bones of it, the working parts.

The whole concept of the ORPP of course we agree with. We believe that having security in retirement is beneficial for everyone. And seniors—because I am the seniors critic—are really the most exposed when there's not a retirement income that is dependable for them.

Seniors feel like they've been left behind by this government. That's what they tell me. I met with seniors when we were talking about the Ontario drug benefit plan—and I thank the government for putting a pause on it on August 1, but we are going to be watching that very closely. That was an increase of $70 a year on their deductible. Seniors don't have the option of making more money to pay for increased drug benefits, so I was glad to see the government put a pause on it. They said they're going to keep doing some consultations, but it still isn't reassuring us that that increase won't come.

When we talk about retirement, the seniors who are in retirement right now are having trouble affording life—all the things that I talked about earlier. To throw another $70 onto their prescription drugs, which they have no choice but to buy for their health, doesn't make a lot of sense. It will just end up costing the system, because people had said, "I'll ration my drugs," which means their health won't be in top form, which means they'll end up at the doctor's more or in the emergency room.

Mr. Bob Delaney: You're drifting.

Ms. Teresa J. Armstrong: I know the member wants me to stay on topic, and I will, because the retirement plan is really important to seniors.

I don't know if I'll be able to see the benefits of the ORPP at my age. I'll be contributing, of course. I'm pretty mature up there. Is it 2020? What year is it that people will start using it? If I'm 50—

Interjections.

Ms. Teresa J. Armstrong: I have a minute and a half. Whoever is going to answer in questions and comments, if you're around 52 years old, and you're going to have the ORPP start in 2018, it would be interesting to know if that would benefit the generation that's contributing right now. I know the young people will benefit, and that's really important, but it would be interesting to find out how that would look in my retirement. It would be interesting to know.

I met a woman recently in my constituency office. She came to me. She was 70 years old and still working. She said, "I don't know what I would do if I didn't supplement my income." She has CPP, Old Age Security and guaranteed income. She says, "I have a two-bedroom apartment and a car. I'm finding it hard to survive." She's 70 years old and still working? I think we all deserve some retirement when we get to our golden years, and to actually retire in dignity.

I'm glad I was able to contribute to this debate. Retirement is extremely important; retirement savings security is very important to the province of Ontario.

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

Mr. Bob Delaney: I always enjoy responding to the comments of my colleague from London–Fanshawe. She made some points that seemed to walk a parallel course to the proposal for the ORPP, but let's go to the real point here: If you are in your twenties or if you're in your thirties, you have to look at yourself and say, "Is my employer making any plans for me? Am I, in the type of work I'm doing, making any plans whatsoever to be able to retire?" Disturbingly, the answer to that question is no. Then you have to look at: "What is the Canada Pension Plan going to be able to contribute for me when I'm likely to retire?" The reality is that if you're an Ontario worker, the chances are that the Canada Pension Plan will contribute less than $10,000 a year for you, and Old Age Security won't contribute a great deal more than that.

If you're in the first third of your working life, you would have to look in the mirror and say, "Is it my desire to retire in poverty?" If the answer is no, then you're going to ask, "What are my alternatives here?" At the moment, the only alternative on the table here is the Ontario Retirement Pension Plan.

I've listened to some people say, "Well, why don't you just contribute to your RRSP?" Well, if that were the case, why are more than two thirds of Canadians not contributing to their RRSP? That's one of the real issues:

that the RRSP and other savings vehicles are really repositories for those who are very wealthy.

This is a level playing field, and this means that, large or small, every organization and every employee will contribute throughout their working career to a retirement that will give them a better chance of living in dignity and comfort.

The Acting Speaker (Mr. Rick Nicholls): Thank you very much for the questions and comments.

The member from Leeds–Grenville.

Mr. Steve Clark: I guess I was going to take a different tract of thought, but hearing the member from Mississauga–Streetsville—it's interesting that the government members talk about not having an employer look after your retirement, but they fail to mention our own ownership of our savings and the opportunity for individuals to save.

This government consistently, and without fail, chooses to legislate before they choose to educate. I think that's just a fundamental problem with this government. They block out everything else that they've done.

I want to thank the member when, in her speech, she talked about hydro rates. We've all just had a constituency week where we've been back in our ridings. I spent a considerable amount of time in my office. Consistently, people are coming to my office, still to this day, and they will continue to do so until this government changes—

Interjection.

Mr. Steve Clark: Minister, you can take your two minutes as well.

Interjection: Wow, you're arrogant—

Mr. Steve Clark: Yes, they are pretty arrogant over there.

Again, the hydro rates system in this province is out of control. This government is making no effort at all to make a change.

Interjections.

The Acting Speaker (Mr. Rick Nicholls): Order, please.

Mr. Steve Clark: They can heckle all they want. But yet, when you get a group here yesterday like the insurance bureau—all the insurance brokers were here. They are dead set against this plan, yet government members were down there in droves at their reception, having their hors d'oeuvres and cocktails. Yet they ignore—

Interjections.

Mr. Steve Clark: Well, again, Speaker, they can heckle all they want. But they talk out of both sides of their mouth. They say one thing and then they do something completely different. I think people will judge them for that, Speaker.

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

Ms. Jennifer K. French: It's an excitable room here this morning, as it should be when we're in this House, discussing pensions and retirement security.

I am pleased to be able to weigh in on my colleague's 20-minute remarks this morning, the member from London–Fanshawe, who is also the critic for seniors. She made some excellent points and reminded us—in the words of the member from Mississauga–Streetsville—about walking a parallel course, because if we don't see how things work together and how they run in parallel, then we're not seeing what's happening.

The realities in our province are that things are interconnected. To her point, those who are on the verge of retiring and want to retire but can't financially afford to retire and who have to keep working until age 70 or later, and they don't know how on earth they're going to pay for things, to afford living and the cost of living—we have to talk about those things.

1000

For it to be hollered at us that it's off topic is so strange to me, because seniors' issues and retirement issues are a complicated basket of topics. Anyone who is in retirement still has bills to pay and hopefully will be able to afford to keep the lights on or keep the heat on. Those costs are not going down, despite what the government tells us.

When we talk about dignity, I would love to hear the government tell us what dignity means to them. I don't think dignity just means comfort or extra spending money, or even money to go and pay for a movie or whatever. I think it's peace of mind. Peace of mind for someone in their retirement is what we should be aiming for. So maybe to stop selling off Hydro would be a good start, to help us actually have money in our economy so that people can afford to live and retire with peace of mind and dignity.

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

Hon. Dipika Damerla: I'm pleased to rise and speak to Bill 186. I want to thank the members from London–Fanshawe, Leeds–Grenville and Oshawa for their comments.

I found it really curious that the member for London–Fanshawe—well, first she painted a picture of Ontario that told me we need the ORPP. She made our case with all of her examples. Indeed, people need income security when they retire, and she made our case that we need the ORPP. Then she went on to criticize it, after making the case for the need for an ORPP, and suggested there are better ways to do it. But finally, she turned around and complained that she's not going to benefit from the ORPP.

I'm a little confused as to her position. First she created and painted a picture that suggested the province of Ontario needs to address the issue of income security in our retirement years, then she criticized it, but then she turned around and said, "Guess what? I'm not going to get it."

I think the NDP on that side really needs to make up their mind on where they actually stand on this issue. If you don't like it, don't complain that you're not going to get it. That's the first principle, I think, Mr. Speaker, that we can all agree on. If you don't like it, then don't stand there and complain, "I'm not going to get it. This other person's not going to get it."

All that suggests is that deep down they really do want the ORPP. They really would love to be able to be part of the ORPP. I believe that is, as they say—what is it? The proof is in the pudding. Just the fact that you complain you're not going to be able to benefit from the ORPP tells me you think there's value in the ORPP. So why don't you just come out and support it, and be consistent?

The Acting Speaker (Mr. Rick Nicholls): Back to the member—

Interjections.

The Acting Speaker (Mr. Rick Nicholls): Order, please. Back to the member from London–Fanshawe.

Ms. Teresa J. Armstrong: Thank you to the member from Leeds–Grenville, the member from Oshawa and especially the Associate Minister of Health and Long-Term Care. Wow. I was really flattered that she was listening so intently to my debate contribution. I congratulate you for really paying attention and giving me your feedback.

Because this is what debate is all about, right? Healthy debate is about exchanging your ideas. It's not about offending other people. I have an opinion, you have an opinion, and yet we're here together to discuss those differences of opinion and try to make things better. So I really appreciate it, and I'm extremely flattered that she was actually paying attention so intently to what I was saying. Thank you for that and thank you for her feedback.

I do want to say that New Democrats, of course, support a universal pension plan. We believe it strongly and we always have felt this way. It's nothing new for us that when you become a senior, when you're ready to retire, you need to make sure you can have your roof over your head, a comfortable roof over your head. You need to make sure you can buy food, transportation, medical costs—the basic necessities of survival. Yes, absolutely, we need to make sure we look at this bill very intently.

I have to compliment our pension critic in our caucus, from Oshawa. She is doing a fabulous job of watching this government. She has her hawk eye on this legislation, and she is going to make sure that they pay attention and that we give our debate and feedback on their ideas.

Thank you for the opportunity to share my thoughts today, Speaker, on this very important legislation.

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

Mr. John Yakabuski: It's a pleasure to join the debate this morning on Bill 186, the pension plan, the ORPP.

Interjection.

Mr. Steve Clark: Stay, Dipika, stay.

Mr. John Yakabuski: Yeah, please stay around. You'll enjoy this.

The Associate Minister of Health spoke about painting pictures. The thing that I remember during the federal election campaign is the picture that this government was trying to paint about this ORPP, with this guy running down the dock or whatever and jumping, and then the bridges coming together so that he could actually jump over the ravine. Somehow he was able to do this because of the ORPP.

If you want to talk about pictures, this is exactly the political picture this government is trying to paint with this ORPP. And I know who their audience is. I'm not their audience. The member for Oxford is not their audience. We're a little too old to be their audience. But they're trying to paint the picture—maybe you pages are a little too young, but not too much older than you: This is who they're trying paint this picture for. Maybe my friend Lucas, underneath the underpress there: Maybe they're trying to paint the picture to him—their own staff—that somehow with this ORPP, your retirement is going to be like you've just crossed the border into Shangri-La and everything is just going to be fine because the Liberals have saved your retirement with this ORPP.

But that's exactly what it is. It's a pretty, painted picture, but it is out of touch with reality. They are giving the impression that somehow everything else in your life is okay; that it is not going to be an issue for you to have 2% of your wages tucked away, and your employer, 1.9%—of course, the Associate Minister of Finance is probably going to correct me on the 1.9%, and 1.9% from the employer—that somehow this is not going to have any effect on you. Well, that's another one of their pretty pictures they want to paint, because they want to give you the impression that everything will be fine once this bill is enacted into legislation.

The business community sees it differently. We met with folks from the Insurance Brokers Association of Ontario yesterday. They're very concerned about the impact that this bill is going to have on the operations of their business. The reality is, it's going to affect their staffing. So that pretty picture of that 1.9% coming off your cheque and the 1.9% coming off your employer's cheque: Is it as pretty a picture if you don't have a job anymore? Whether it's 1.9%, 2.9%, 99.9%, it doesn't matter. You don't have a job? There's no deduction, because you haven't got an income from employment.

They don't want to talk about that. The Fraser Institute, the C.D. Howe Institute and others have cautioned about the impact that this is going to have on employment in this province—the ORPP. We don't hear about that. The Liberals only paint the picture they want you to see. But those same young people that they're aiming that pretty picture at are the ones who are coming into my office and saying, "John, we can't make it. We can't put any money into an RRSP"—let me just backtrack a little bit.

Years ago, the government, in its wisdom, brought out RRSPs, registered retirement savings plans. Now they're just retirement savings or registered savings plans. They brought them out because they recognized that the Canada Pension Plan alone and Old Age Security alone may not be enough for people in their retirement. But they gave the opportunity and the impetus and made it attractive from a tax-deducted point of view for allowing people to put money away.

My youngest son is going to be 25 in July. I told him, "Lucas, out of every paycheque"—

Interjection.

1010

Mr. John Yakabuski: Not my Lucas in the underpress; I have a Lucas of my own, too.

I said, "Lucas, every time you get a paycheque, make sure you pay yourself first. Put some money away so you're planning for that day when you're no longer working. Don't depend on Mitzie Hunter. Don't depend on Michael Coteau. You let Lucas Yakabuski take care of himself." He said, "You're right. I am putting money away from my paycheques because we don't know what the world is going to be like in 40 years." He's 25, so he doesn't know what the world is going to be like in 40 years, but I know what it's like today—and hopefully, we'll get rid of the Liberal government and things will start to get better.

I know what it's like for young people today when they're coming into my office and saying, "We haven't got any money to put into an RRSP. We haven't got any money to put into a tax-free savings account. We can barely get by. We'd like to be able to buy a home. We'd like to be able to put money towards a mortgage, a home"—the biggest asset that most people ever own. Maybe not for some of the rich people on the other side of the House, but for most people the home they live in is the asset with the greatest value that they're ever going to have in their entire lives. We're going to make it harder for people to get that home because more and more of their paycheque is going to be going into a Liberal pension scheme. More of their paycheque is going to go into a Liberal pension scheme, and less of that paycheque is going to go to establish themselves to be financially secure when they get older—because they've been able to buy a home and over the years pay off that home so that they have a tangible, valuable asset as part of their retirement portfolio.

The other thing they say is, "John, the hydro bills: We're going to put 1.9% into a pension plan, but every time I turn around, it's 5%, 6%, 8%, 10% more on the hydro bill. How are we supposed to get by on a day-to-day basis, let alone have a further deduction from our paycheque to go into a Liberal pension scheme?" This is the reality in Ontario that this government is failing to recognize. It seems that they just go along and design these schemes, and they think they're going to make the world just wonderful, but they don't take into consideration the pain and harm they're inflicting on people with their current policies.

I mentioned this yesterday in question period, Speaker: I spoke to a lady on Sunday at a 50th anniversary, and she's a volunteer at the Eganville food bank. She said, "John, can I see you for a second? I don't know what you can do about this, but it is hurting people badly." Usage at the food bank in Eganville was up 30%. They ran out of food; they ran out of things to give to people. They rely on donations and fundraising. They ran out because of the increase in clientele. Almost exclusively, when those people were asked what is bringing them to the food bank—"We're at our wit's end because of the continuous increases in hydro." The cost of electricity is putting them into poverty, as my colleague from Haliburton–Kawartha Lakes–Brock said. Hydro is putting people into poverty. It's forcing them to go to the food bank.

You have to ask yourself—anybody can ask themselves—how would you feel if you had to turn to a food bank? You question your own capabilities, your pride. Everything is damaged because you're forced to go to a food bank. Why are they going to a food bank? Because of the hydroelectricity policies of this government.

Now we're taking all of that—a 418% increase in the cost of electricity since this government took office in 2003. If you look at the peak price, 18 cents a kilowatt hour—418%. Those young people—is there anything on the income side they can speak to that has gone up 418%? Only if you win the lottery. You've got a better chance of winning the lottery than having income security based on anything done by this government. I guarantee you that whatever money they think they're going to put away in the pension plan, you're going to be losing it tenfold in the increases in fees and taxes.

What about driver's licences? The driver's licences, the licence of a car, it's all gone up exponentially by this government. Every time you turn around, they're putting their hands into your pockets and hurting you more. Now they're saying, "We just need you to put a little more into a pension plan." They don't have the money. You're crippling them and putting them into poverty. Stop helping. You're putting them in the poorhouse.

Second reading debate deemed adjourned.

The Acting Speaker (Mr. Rick Nicholls): Since it is 10:15, this House will stand recessed until 10:30.

The member will have an opportunity for questions and comments when debate resumes on this particular bill.

The House recessed from 1016 to 1030.

The Speaker (Hon. Dave Levac): This morning, just before we do introductions, just to let you know, it looks like there are some guests whom we want to introduce on behalf of whomever. Let's get through them as quickly as possible, as we do have a tribute to be done today before question period.

It's now time for introduction of guests.

INTRODUCTION OF VISITORS

Hon. Michael Coteau: Joining us in the east members' gallery today are two interns from the Ministry of Tourism, Culture and Sport, Ben Eliott and Yasim Mahamed. Welcome to the Legislature.

Mr. Han Dong: It's my pleasure to introduce and welcome my good friends and members of the board of the Canada Shanghai Business Association: Mr. Ying Yao, the president; Mr. Ming Zhu; Ms. Yue Fang; and Ms. Li Fang.

Mr. Granville Anderson: I would like to welcome Special Olympian Madison Borges and her mother, Maria, to Queen's Park today from Uxbridge. Welcome.

Mr. Patrick Brown: I would like to introduce the family of page Grace Fletcher from the great riding of Simcoe North: her mom, Leanne Fletcher; her dad, Mark Fletcher; and her sister, Kate Fletcher. Welcome to Queen's Park.

Mr. Shafiq Qaadri: It's my privilege to introduce the family, first of all, of our page captain, Samuel Simeon Suresh. They are in the gallery up there: mother, Dorothy; father, Suresh Babu Srinivasan; and sister Sharon Suresh. I say to them, vanakkam.

Hon. Michael Gravelle: I'd like to introduce our summer intern for the Ministry of Northern Development and Mines, Daniel Scarpitti. Daniel, welcome, wherever you are. Let's welcome Daniel.

Hon. Mitzie Hunter: It's my pleasure to welcome our page Marthangi Vicknarajah from Scarborough–Guildwood, and her parents, who are here today: Vicknarajah Shanmugaratnam and Kamalasini Vicknarajah. Welcome to the Legislature.

Mr. Victor Fedeli: I'd like to introduce a Special Olympic athlete from North Bay, Jackelyn Osborne, and her mother, Kathy Osborne.

Mr. Arthur Potts: I'm delighted that page Spencer Couch from Beaches–East York—his grandmother is in the east public gallery, Wendy Williamson.

Ms. Lisa M. Thompson: I'm very honoured to be able to introduce to the House today James Rice from Tiverton. He was one of Huron–Bruce's Remarkable Citizens this past year.

Hon. Steven Del Duca: I understand that we have, in the east gallery today, my friend and former colleague who toiled for a number of years in this place for my predecessor, Greg Sorbara. Sharon Laredo is with us here today.

Hon. David Orazietti: It's a privilege to introduce, in the members' east gallery, Jennifer Shiller, my policy adviser, who's here with her aunt, Helen Shiller, who served 24 years as a city councillor in Chicago. Please welcome.

Hon. Liz Sandals: I am very pleased that our page captain from Guelph, William Deaton, has his father, Damien Walsh, and his uncle Terry Storr visiting today. Welcome to Queen's Park.

Mr. Ernie Hardeman: On behalf of the member from Wellington–Halton Hills, I want to introduce the mother of page Samantha McPherson. Her mother is here today—and so is the member from Wellington–Halton Hills, so I'll give it to him.

The Speaker (Hon. Dave Levac): I have patience, and if the member would like to do a personal introduction, I will recognize the member for Wellington–Halton Hills.

Mr. Ted Arnott: I'd like to welcome Shannon McPherson, the mother of Samantha McPherson, who is, of course, a page here in the Legislature.

Mrs. Marie-France Lalonde: I'm very proud, actually, to welcome in the House the two interns who will be spending the summer with us in our Ministry of Economic Development, Employment and Infrastructure: Mr. Matthew Smith, a fourth-year student at Queen's University, and Rachel Venturo, a second-year law student from the University of Ottawa. Welcome to our Legislature.

M^me^ France Gélinas: Ça me fait extrêmement plaisir de vous présenter M. Daniel Marchand ainsi que son père et sa mère, Armand et Lise Marchand. Daniel est un athlète paralympique qui est venu me visiter aujourd'hui. Je leur souhaite la bienvenue.

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

M^me^ France Gélinas: I'd like to recognize in the gallery this morning page Aadil Rehan and his mom, Nazish Rehan, who are here with us today.

Ms. Soo Wong: I want to welcome Monica Granados, who is the daughter of the chief government whip, and who is here at the Legislature. Welcome to Queen's Park.

Hon. Charles Sousa: I'd like to give a warm welcome to my interns who will be with us this summer. They just began yesterday and I wish them all the very best for an exciting and productive internship. Ladies and gentlemen, please welcome Julia Mcarthur, Eduardo Rodriguez and Marie Visca.

The Speaker (Hon. Dave Levac): We have with us today in the Speaker's gallery five interns from Quebec as part of the Fondation Jean-Charles-Bonenfant internship program. Please join me in welcoming them as they spend the next few days exploring the Legislature. Levez-vous, s'il vous plaît.

I'm also honoured to announce that Special Olympics Ontario is visiting with us today at Queen's Park. I have the humble glory of being on the board for Special Olympics Ontario. In the Speaker's gallery are 16 athletes and their families, along with board members and staff.

For my part, my commercial—I normally don't like you to do it, but I'm going to do it—please join us tonight for a reception in the gathering place, rooms 228 and 230, to celebrate these very special athletes. Thank you for being with us.

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LEGISLATIVE PAGES

The Speaker (Hon. Dave Levac): I would now like to introduce you to our new pages, if they could assemble, please.

Serving in the first session of the 41st Parliament: from London–Fanshawe, Aadil Rehan; from Richmond Hill, Alfred Shi; from Mississauga–Erindale, Ayana Siddiqui; from Ottawa Centre, Benjamin Falkner; from St. Paul's, Brendan Weeks; from Don Valley West, Claire Atkins; from Chatham–Kent–Essex, Emma Vandermeer; from Nepean–Carleton, Faiz Jan; from Simcoe North, Grace Fletcher; from Ajax–Pickering, Isabela Rittinger; from York South–Weston, Julia Lalonde; from Vaughan, Julia Melino; from Hamilton Mountain, Laura Persichini;

from Newmarket–Aurora, Leah Walsh; from Scarborough–Guildwood, Marthangi Vicknarajah; from London West, Preston Swan-Merrison; from Wellington–Halton Hills, Samantha McPherson; from Etobicoke North, Samuel Simeon Suresh; from Lakeshore-East York, Spencer Couch; from Guelph, William Deaton.

These are our pages.

VISITORS

The Speaker (Hon. Dave Levac): Finally, in the Speaker's gallery today, would the members please join me in welcoming the family of the late Joan M. Fawcett, MPP for Northumberland during the 34th and 35th Parliaments, who are seated in the Speaker's gallery: her sons Tim and Andy; his wife, Ruth; daughter, Kristen Dajia, and her husband, Peter; granddaughters Allie, Cariston and Genny Fawcett and Katerina; and good friend Tass Corbier. Welcome.

Also in the Speaker's gallery is Mr. David Warner, MPP for Scarborough–Ellesmere during the 30th, 31st, 33rd and 35th Parliaments and also former Speaker; Steve Gilchrist, the president of the former parliamentarians and MPP for Scarborough East during the 36th and 37th Parliaments; and Mr. David Neumann, MPP for Brantford during the 34th Parliament. Welcome to all of you.

Also, hiding somewhere in the House, as most staff do, are the former staff of Joan Fawcett. We welcome them as well. Please stand if you're hiding in the wings somewhere, former staff members. There they are. As I can attest to all members, the staff are deeply appreciated by all the members, and it's very nice of you to be here for the tribute.

JOAN FAWCETT

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

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

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

Mr. Todd Smith: Good morning to the family and friends of Joan Fawcett and to the former staff members as well. I would just like to thank Mr. Warner and Mr. Gilchrist for the great job that they do. They're here often with the families, making this a special and memorable moment for the families of our former members.

It's an honour to rise today and pay tribute to the life of Joan M. Fawcett, who represented the riding and the people of Northumberland in this place from 1987 until 1995. Joan was born in Kingston. She went to Ottawa Teachers' College and Queen's University before serving her community as a teacher.

Before becoming a teacher, though—and we've heard this a few times from former members of this House—Joan considered a higher calling. She considered becoming a nun. According to her son Tim, she considered Mother Teresa to be her idol—not a bad person to choose if you want a mentor.

Joan met her husband and the love of her life, Bob, when she was teaching. He was the principal at the school. She and her family had deep ties to the Kingston community, but she ultimately settled on Northumberland as the place to make her home because it was a midway point between where she was from in Kingston, and Collingwood, where her husband, Bob, was from. Joan would go on to teach at Colborne Public School, home of the Big Apple—everybody sees it on the side of the 401 in eastern Ontario—while Bob taught in Cobourg at Cobourg District Collegiate Institute West.

When asked what they most remembered about Joan and Bob, one of their friends fondly stated that no one could jive like these two when they got on a dance floor. As we know, in this game of politics, having fast feet can come in handy at times.

Joan first entered politics on council for the village of Colborne, and she was the reeve of the village when she was elected MPP back in 1987. She first tried to win the seat in 1985 against Howard Sheppard, whom we honoured in this place just before Christmas last year. In a tribute to her positivity and her sense of fair play, Joan's campaign against Howard wasn't negative. As a matter of fact, she would tell people, "I don't deny that Mr. Sheppard has been a good representative; I just think I can be a better one."

That positivity and fairness was something that she lived year after year in Colborne. Every summer, she committed to sending six or eight kids to camp out of her own pocket. She would regularly help students who needed things that their families might not be able to afford. She was a great constituency MPP.

Both elections between the two in 1985 and 1987 were hard fought, with Joan winning the second one and joining David Peterson's government in 1987 here at Queen's Park. While here, she served as a deputy whip, she was chair of the Liberal rural caucus, and she was also assistant to the Minister of Skills Development at the time.

While she was here, Joan championed a number of bills, but particularly was a supporting member of a bill put forward by our caucus member today, Ted Arnott, the member from Wellington–Halton Hills, that would allow volunteer firefighters to use flashing green lights on their personal vehicles when responding to a fire call. She had her own legislation passed as well regarding a special permit on the licences of our volunteer firefighters. Both members were working on that very important call, which is very important today in rural Ontario. As a matter of fact, it's an issue that we're still tackling here in the Legislature. Just a few weeks ago, the Minister of Transportation and I had a conversation about signs being put up on some of our rural highways leading to

the 401. Folks in the Toronto area still don't necessarily know what those green flashing lights are for. It's because of the work of Joan Fawcett and our colleague Ted Arnott that there is a little bit more awareness of that issue today.

After Premier Peterson was defeated in 1990, Joan was considered a possible successor at the time. But realizing the long hours that would be involved and the time it would take away from her beautiful family, who join us today, whom she loved more than anything, she decided not to join that race.

Even after her final election in 1995, Joan stayed active in her community, including as the chair of the local United Way, which brought her back to where her political career started, before council, this time in Cramahe township in 1996.

After retiring, Joan and Bob moved to a property that Joan had inherited on Howe Island in the Kingston area. Bob had previously made that land a Christmas tree farm—which I know would be near and dear to Jim Wilson's heart; he has the Christmas tree bill, of course—in order to fund the education of his kids. That was the purpose of the Christmas tree farm: to educate his kids Tim, Andrew and Kristen, who join us here today.

You know, there's an old saying that we all know that goes, "Sometimes, it takes a village to raise a child." But in an interview that he gave to Northumberland Today, her son Tim said, "Sometimes it takes a person to raise a village's children." That was something his mother certainly tried to do every day that she served the people of Northumberland.

Today we honour someone who for eight years graced these halls here at Queen's Park, but who for her entire life was the soul of generosity and a very, very special lady in Northumberland county. We thank her for her service.

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

Mrs. Lisa Gretzky: On behalf of the Ontario NDP caucus, I would like to welcome the family, friends, colleagues and former staff of Joan Fawcett to the Legislature today.

In the Bible, there's a verse that reads: "I will show you my faith by my deeds." There's something to be said about that line. The way we live, the way we serve should be able to provide a certain degree of insight into who we are, what we stand for and what we hold dear. It should tell you about what's important to us and what we are willing to sacrifice for. No matter where you fall on the church-versus-state debate, it's hard not to notice some of the similarities that draw people to commit their lives to service in either.

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At their finest, both institutions appeal to the best in us, tapping into a desire to leave the world a little better than when we found it. While both have shaped powerful movements that have changed the course of human history, it is the very real and tangible opportunity to positively impact the lives of those closest to us that gives each institution the strength to wield considerable influence.

It's clear that the intersection of Joan Fawcett's faith and political beliefs motivated her towards a life of elected service. I never had the privilege of meeting Joan, but in preparing for this morning, it became very clear that she was equally motivated by two key principles: "Love your neighbour as yourself," and "All politics is local."

Regardless of your system of belief or your political affiliation, that's not bad advice for anyone with the goal of a career in public service. It's clear that Joan was a woman who spoke volumes, often without saying a word. While she didn't strike me as a firebrand, it's obvious that she was no shrinking violet either. This wasn't because she was shy or reluctant to speak up, but because she knew that what you did and how you did it was the most effective way to demonstrate your convictions. She understood that words were important, but meant little if you didn't put in the effort to back them up. To her, politics wasn't just a profession. She viewed it as a calling, something she was born to do.

Today we often talk about the dearth of female representatives in public life. At the time Joan was at Queen's Park, it would have been an even greater disparity, particularly as she balanced responsibilities of motherhood and family alongside her career as an MPP, with only 20 women of 130 members here in this chamber. That's just 15% of the seats in this House. While history may not remember women like Joan Fawcett in the same way that it will the Rae Luckocks or Agnes Macphails of the world, it's important to acknowledge that those of us who follow stand on the shoulders of brave women like Joan: those whose efforts call on us to do the same for the next generation of women who take up the challenge of public life, who seek to do the important work that Joan did.

Today, we have the privilege of welcoming Joan's family and friends to Queen's Park. While there may only be one name on the ballot, all of us are familiar with the sacrifices that our loved ones make so that we can do what we do. While MPPs want their constituents and neighbours to remember them as effective representatives, there's something extra-special when your loved ones acknowledge your time in office as time well spent. To all of you, thank you for sharing Joan with the people of Northumberland and the province of Ontario. On behalf of Andrea Horwath and Ontario's New Democrats, we thank Joan for her exemplary service and commitment to the community she diligently served.

May you rest in peace, Joan.

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

Mr. Lou Rinaldi: Before I begin my remarks, I must report that somebody stole my notes, my good friend from Prince Edward–Hastings. I'm sure he took all my notes, Speaker. And I thank him for that.

It's bittersweet that I have the opportunity to pay tribute to a former colleague and a friend, Joan Fawcett. Andy, Tim and Kristen, welcome to Queen's Park. Thank you, your family and your friends for being here today.

Thank you for sharing your mom not only with the people of Northumberland, but indeed the whole province of Ontario. For the birthdays and special events that she may have missed, like some of us do around here from time to time, just know that she never took her family for granted. As many of the members here today that worked with her will tell you, she was doing work to provide a better Ontario that we all enjoy today.

I know first-hand how difficult it is to try to balance public and private life, especially with a young family. Joan began her career as an educator, as you heard, in the early 1970s. She taught at Colborne Public School. She taught there for quite a number of years. Joan's husband Bob was also a teacher, at the Cobourg West high school.

The availability of a strong, provincially funded education system for all youth was important to Joan and her family. Around 1983 saw the beginning of Joan's political career as she sat on council in the village of Colborne. As you have heard, to put it in perspective, that's the home of the Big Apple.

I had the pleasure of first meeting Joan while serving on the Brighton township council. We were municipal neighbours. Joan was, without a doubt, one of the sweetest, most caring people I've ever had the pleasure of knowing. A devoted and loving mother, wife and grandmother were her most valuable titles in life.

In the words of one of her most admired heroes, Mother Teresa, "We shall never know all the good that a simple smile can do." "Spread love everywhere you go. Let no one ever come to you without leaving happier."

As a politician, I think we all have the best intentions to fulfill this with the constituents we meet and serve. However hard we try, we all know this isn't always the case. Joan strived to model her life, as you heard, after Mother Teresa: always loving, always giving, and deeply caring for everyone she met.

In 1985, Joan made a go at the provincial seat for Northumberland, but wasn't successful against the incumbent, Howard Sheppard. As you know, we had a tribute to him just a few months back. Shep, as he was known in the community, was well regarded in the riding, and people would often tell Joan that to go against him, she was going to have a tough time. But as you heard, she always retorted that while he was a good representative, she could be much better.

Joan was not happy with the then PC government's treatment of municipalities in the education system. Always relentless in her endeavours, Joan took another shot at provincial politics and, in 1987, successfully ended the more-than-43-year Conservative reign in the riding of Northumberland.

While in government, Joan served as parliamentary assistant to the Minister of Skills Development, and as deputy government whip and chair of the rural caucus. During the brief term of the NDP government, Joan served in the official opposition as critic for seniors, disabilities and women's issues. She also served as the Liberal caucus chair and as co-critic for agriculture and food.

She was a member of many legislative committees, including the standing committees on public accounts, social development, resources development, and regulations and private bills. She was also appointed to the Select Committee on Constitutional Reform.

A strong advocate for social justice and equality, Joan saw the need for and successfully lobbied the federal government at that time to support and grow the social housing programs in Northumberland county.

Always a believer for volunteering within the community, Joan served with the United Way, the Catholic Women's League and the Sweet Adelines.

Joan was very aware of the importance of volunteers and how valuable a resource they are, especially in rural Ontario. She was also a strong advocate of volunteer firefighters. During Joan's term on municipal council in the village of Colborne, she was appointed as council liaison to the fire department. In that capacity, she learned just how valuable this group of volunteers was and still is in its respective communities.

Understanding the vital role they hold within rural communities, Joan introduced a private member's bill in 1993 that would amend the Highway Traffic Act to provide a decal on the licence plates of volunteer firefighters, to make their vehicles identifiable while performing their emergency duties. This received unanimous support from all three parties and was passed by the Legislature.

Discussion from this debate also sparked interest in using the flashing green light for volunteer firefighters responding to an emergency call.

After her defeat in 1995, Joan decided to enjoy life and retire with her husband, Bob, in the Thousand Islands area, and spend their winters in Florida.

It is Joan's campaign team that I have to thank for being here today. Some of them, as you heard, join us here today in the members' gallery and are part of my team right now that helped me: Darlene Warner, who works for my Brighton office; Diana Flesch, and Jim and Adria Williams. Without their hard work on behalf of Joan, which trained them really well, and approaching me to carry on her legacy in 2003, it's entirely likely that I wouldn't be here today, so thank you.

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My last opportunity to chat with Joan was about two months before she passed. We ran into each other at a year-end ceremony at Cobourg west collegiate high school. We had discussed getting together to catch up soon—she had just moved back into the area—but busyness got the best of both of us, and then it was too late.

Speaker, Joan Fawcett's years of hard work in this Legislature provided a better Ontario for all of us today.

I'd like to close by thanking Joan for her service and commitment to her community. She remains an inspiration, mentor and friend to me and to the rest of Northumberland.

To her family, thank you for sharing your mom with us.

Applause.

The Speaker (Hon. Dave Levac): I thank all members for their heartfelt and kind comments about Joan.

To the family, as we have a tradition, you will receive a copy of Hansard and a DVD of today's tributes. Again, as you can hear, we hold her in high esteem here, as a former member. We also would like to thank the family for the gift of Joan. Thank you very much.

It is now time for question period.

ORAL QUESTIONS

NUCLEAR ENERGY

Mr. Patrick Brown: My question is for the Premier. The energy minister said yesterday that the $12.8-billion nuclear refurbishment over the next 30 years will produce clean energy. But last week, your environment minister said nuclear energy will be gone from Ontario in 10 years.

Premier, which minister is right and which minister is wrong, and which one will you be supporting at the cabinet table?

Hon. Kathleen O. Wynne: Mr. Speaker, I'm not sure from what document the Leader of the Opposition is quoting, but we have a long-term energy plan—

Interjections.

The Speaker (Hon. Dave Levac): I will jump right into warnings if you'd like. Do you want to take a straw poll? Okay. So it stops.

Premier?

Hon. Kathleen O. Wynne: Thank you, Mr. Speaker.

Nuclear power is part of that long-term energy plan. It's very clearly laid out in that plan, and I would ask the Leader of the Opposition to take a look at the LTEP.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Patrick Brown: Mr. Speaker, again to the Premier: What I suggest the Premier take a look at is her environment minister's speech at the Economic Club, where he said that nuclear energy will be gone in Ontario in 10 years.

Only one of your ministers can be correct. One minister wants nuclear power gone. The other minister wants nuclear power to be the backbone of Ontario. The Premier either supports the nuclear industry or she doesn't. So will the Premier please tell us, who is her energy minister? And will the person setting energy policy please stand up?

Interjections.

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

Interjections.

The Speaker (Hon. Dave Levac): You're inching closer—

Interjection.

The Speaker (Hon. Dave Levac): Minister, you're not helping.

You're inching closer, and I'm going to remind all members again: You use only titles or ridings. I'm going to start being strict on that, even with the heckling.

Premier?

Hon. Kathleen O. Wynne: Thank you very much, Mr. Speaker.

Nuclear power is part of our long-term energy plan. It will remain a part of our long-term energy plan. There is a refurbishment at Bruce Power that will be undertaken. We are refurbishing Darlington and extending the life of Pickering. We have one minister who is responsible for all of that.

Interjections.

The Speaker (Hon. Dave Levac): It's nice that you do get quiet when I stand, but as soon as I sit down, you start up again. I'll finish it.

Hon. Kathleen O. Wynne: Mr. Speaker, we have said that we're not going to build energy we don't need. The PCs would spend $15 billion on new nuclear; we are not going to do that.

The other reality is that we have a minister who's responsible for a climate change plan which is not supported by the members opposite, because they apparently do not believe that we need to have initiatives in place to fight climate change, even though it is the single most urgent threat—

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

Final supplementary.

Mr. Patrick Brown: My question again is to the Premier. The Premier enjoys muddying the waters. The reality is, you have one minister saying that the nuclear industry should be gone. You have another minister saying that it should be supported. Do you even know what your own cabinet is saying? Is this government that disorganized?

The reality is that Ontario's nuclear industry is one of the few industries that has concrete job security—well, until now. The industry creates the cheapest emission-free power we have and produces 60% of the province's energy. Just as importantly, it supports 50,000 jobs. Think about that: 50,000 jobs. That's the same as the population of Welland, Aurora or North Bay.

The Premier must commit to supporting Ontario's nuclear industry. Furthermore, the Premier should ensure that the environment minister apologizes to the 50,000 people working in these nuclear jobs.

Interjections.

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

Premier?

Hon. Kathleen O. Wynne: We are very proud that our nuclear power is 90% emissions-free, Mr. Speaker. We are investing in refurbishment of our nuclear generation. We have got nuclear power as the backbone of our long-term energy plan, as our baseload in this province. The Leader of the Opposition knows that, Mr. Speaker. For—

Interjections.

The Speaker (Hon. Dave Levac): The member from Prince Edward–Hastings, the member from Leeds–Grenville and the deputy House leader, come to order.

Finish, please.

Hon. Kathleen O. Wynne: I can only imagine that the Leader of the Opposition does not want to talk about the realities of climate change in this province, does not want to talk about the reality that there must be urgent action in order to deal with this threat of climate change.

Interjection.

The Speaker (Hon. Dave Levac): And the member from Renfrew.

Hon. Kathleen O. Wynne: He does not want to talk about that, so he's going on some wild goose chase. He knows perfectly well we're investing in nuclear. He knows it's part of our long-term energy plan. But we have to tackle climate change. That is imperative for the survival of the planet.

AUTISM TREATMENT

Mr. Patrick Brown: Mr. Speaker, since the Liberal cabinet is perplexed on their energy policy, let's try something else.

To the Premier: I want to tell you about five-year-old Joshua from Oakville. At age three he was diagnosed with autism. As treatment, Joshua's doctor recommends 20 hours per week of IBI therapy. But for the past 27 months, Joshua has sat on a wait-list. Until May 1, Josh was just months away from being at the top of that list, but this government kicked him off that list, along with 2,000 other autistic kids—terrible.

Mr. Speaker, why is this Liberal government ignoring the medical recommendations of Joshua's doctor? Why shouldn't he receive the treatment that his doctor recommends? Who are we going to trust, the child's doctor, or the Liberal government's talking points?

Hon. Kathleen O. Wynne: Well, I guess I would ask the Leader of the Opposition why he thinks it's appropriate to leave children on a waiting list not getting service. We don't think that that's appropriate. Some 16,000 more children will get service. I want that child to get the appropriate service that he needs. That's exactly—

Interjections.

The Speaker (Hon. Dave Levac): Premier?

Hon. Kathleen O. Wynne: It is unconscionable to me, Mr. Speaker, that we would leave in place a system—

Interjections.

The Speaker (Hon. Dave Levac): The member from Renfrew–Nipissing–Pembroke, second time. The Minister of Natural Resources and Forestry, come to order—and yes, it is the second time; there was too much heckling that you heard me the first time.

Premier.

Hon. Kathleen O. Wynne: What is unconscionable is that the opposition parties, both of them, propose that we leave children on a waiting list and that we leave them without service. That is exactly what they're saying.

We are investing $333 million to help children get the service that they need and get it much more quickly.

The Speaker (Hon. Dave Levac): Supplementary?

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Mr. Patrick Brown: Mr. Speaker, again to the Premier: The only people removing kids from the wait-list is this government—2,000 kids removed from the wait-list—but they don't want to own up to it.

Despite Joshua's doctor saying he needs 20 hours per week of IBI therapy, that wasn't the care he was receiving. Right now, Josh receives six hours of therapy per week at a cost of $45, as that was all Josh's family could afford. Josh's father wrote a letter—and I want you to think about this. Josh's father said, "I cannot express how difficult it is to have your child's health care dictated by what you can afford rather than what the medical professionals say he needs."

Why can't Josh have the treatment that the doctor says he desperately needs? My challenge to the government, my question to the government is, how about this: Instead of putting money into expensive radio ads patting yourselves on the back, put it into IBI therapy for children.

Interjections.

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

Just a gentle reminder: You're weaving in and out of the Chair when you say "you." It's helpful to stay third person, please.

Premier?

Hon. Kathleen O. Wynne: I know the Minister Children and Youth Services will want to comment on the final supplementary.

It is exactly because I want and we want all those children, including Joshua, to move from a waiting list, where they're not getting service, into service, and for them to get the right intensity of service.

Last week, I spoke with a number of parents at events that I attended. Their concern is that they want the information about what that transition is going to look like. I understand that. I understand that they want to know what the service is going to look like. They don't want their children languishing on waiting lists, but they do want to know what the service is, which is why we are putting in place a transition—

Mr. Gilles Bisson: So we'll just kick them off.

The Speaker (Hon. Dave Levac): The member from Timmins–James Bay, come to order.

Hon. Kathleen O. Wynne: —to help those kids who are languishing on a waiting list get the service that they need. That's the point of the $333-million investment and that is exactly what we're going to do. It would be irresponsible to leave those kids sitting on a waiting list, as the opposition suggests.

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

Mr. Patrick Brown: You'll notice, Mr. Speaker, that I didn't get an answer about reinvesting the money in the self-congratulatory radio ads instead of putting it into children.

Back to the Premier: Joshua's father called the IBI therapy "hope." He told us that Josh struggles to convey basic wants and needs. He cannot dress and care for himself as his peers can. He cannot function in school without considerable support and accommodation. The letter the father wrote said that this government is "sentencing Joshua to a diminished life" and this government is "failing Joshua and his family."

Will the Premier reverse the changes to the IBI before sentencing Josh to a life that is diminished, which the father spoke so eloquently about? I believe autistic children deserve better, but then again, this is the same government that took autistic children and their families to court. It's shameful. Do the right thing. Will you reverse this decision? The Premier deserves to answer this herself.

Interjections.

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

Premier?

Hon. Kathleen O. Wynne: Minister of Children and Youth Services.

Hon. Tracy MacCharles: Speaker, I just really would like to understand—

Interjections.

The Speaker (Hon. Dave Levac): Minister?

Hon. Tracy MacCharles: Thank you, Speaker.

I just want to really fully understand what the opposition—

Interjection.

The Speaker (Hon. Dave Levac): Minister of Tourism, Culture and Sport.

Hon. Tracy MacCharles: —is saying. Does he want us not to invest 333 million new dollars? Does he not want us to create 16,000 new spaces for children?

The opposition and his critic have had the facts for some time and yet they don't have the facts straight, and this worries me, Speaker, because it's confusing families. I ask the Leader of the Opposition, I ask all members of the House, to get the information they need.

I would be pleased to talk to Josh's family. I have spent much time with many families in recent weeks. We are not taking kids off the wait-lists. We're putting them into immediate service, a new program with more intensity, longer duration, more—

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

ELECTORAL REFORM

Ms. Andrea Horwath: My question is for the Premier. The Premier has written new legislation for how political parties and elections are financed behind closed doors, and we now see just how much outside involvement the Liberals actually—

Interjections.

The Speaker (Hon. Dave Levac): Stop the clock. I'll be waiting as soon as I sit down.

Please.

Ms. Andrea Horwath: The assistant to the government House leader has written to the assistants of the opposition party House leaders to "offer a briefing on the draft election financing reform legislation"—a one-hour briefing with ministry officials to ask questions and discuss substantive issues. It is an insult to the people of Ontario.

Does the Premier really believe that a one-hour, behind-closed-doors meeting constitutes an open, transparent and non-partisan process?

Hon. Kathleen O. Wynne: What we said was that we wanted to get input from the opposition parties before we put the draft legislation into the public realm, because then there will be a long public consultation. We're proposing that the legislation go to committee after first reading, allowing for consultation over the summer, and then go to consultation again after second reading. So we're providing for that huge opportunity, which is very unusual in terms of legislation.

All we're saying to the leaders of the opposition parties is, would they like to have input as the legislation is drafted? Again, it's an unusual circumstance, but I think that this is a good opportunity. I've asked them for input. They have not given me input, but we would be happy to have input on the draft legislation.

If the briefing needs to be longer, we're happy to make it longer.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Andrea Horwath: The letter goes on to say, "In order to ensure enough space, we are extending the invitation to your House leader and two staff." There will be lots of space because we will not be attending a closed-door, meaningless charade of a meeting.

This is another PR stunt by this Premier. It is not a serious—

Interjections.

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

The Minister of Agriculture; the Minister of Natural Resources, second time; and the deputy House leader, second time.

Finish, please.

Ms. Andrea Horwath: By the Premier's own account, she has avoided any semblance of an open and non-partisan process for over a year.

It's not too late to do what Democracy Watch, editorial boards, the Green Party, the PC Party and the NDP have all called for, which is to put aside her partisanship. Will she do that? Will she put aside her partisanship, do the right thing and agree to a non-partisan panel today? She still has a chance.

Hon. Kathleen O. Wynne: I really believe it is time to talk about the substance of the changes that need to happen. I was interested, at the beginning of this process, to know what the leader of the third party thought about union and corporate donations. I'm even more interested now in what she thinks about union and corporate donations.

Interjections.

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

Interjections.

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

Interjection.

The Speaker (Hon. Dave Levac): I think I know what I'm doing.

Final supplementary.

Ms. Andrea Horwath: The Premier says she had a revelation a year ago that she was going to change how political campaigns were funded. But instead of using that time for an open, transparent, fast-moving, non-partisan panel to set out the rules about how we get big money out of politics, she chose to spend the time filling the Liberal Party coffers. Now she's insisting that the only process that can work is one that's completely controlled by the Liberals at every step.

The only reason for the Premier to oppose a process that's open is her own political self-interest and the fact that she thinks the interests of the Liberal Party are more important than a transparent, non-partisan process for reform. Why is this Premier making election finance reform a case of, "My way or the highway?"

Hon. Kathleen O. Wynne: I think it's astonishing that the leader of the third party still will not talk about the substance of changes.

It's an interesting coincidence that the decision by the NDP to sell a building just before the changes were made, after it was announced that we were looking at making changes—it's an interesting coincidence. I am more interested today in what they think about union donations and loan guarantees. I'd love to have their input on that, given the circumstances in the last few weeks.

Interjections.

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

New question.

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HEALTH CARE FUNDING

Ms. Andrea Horwath: To the Premier: Her muck-raking is not going to cover up the way that she's dealt with finance reform in this province.

Mental Health Week began yesterday, and since 2006, there has been a 54% increase in ER visits for children and youth facing mental health crises and a 60% increase in hospitalizations. After four years of frozen hospital budgets and a below-inflation increase this year, ER visits and wait times are increasing, while nurses are being fired in this province.

Will this Premier do the right thing and actually start to properly fund our hospitals and stop firing nurses?

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

Hon. Eric Hoskins: The leader of the third party knows well that we have made a more than $1-billion investment—a new investment—in the health care budget this year. Of that, approximately $350 million, or more than 2%, goes directly and specifically into our hospitals.

It's true that as we've transformed the delivery of health care, as we've focused more on quality and outcomes—outcomes that are beneficial to patients—we've seen changes that have taken place across this province. But my expectation is that when hospitals make decisions, when they work with us to partner, when they work with us to improve the quality of services, they always have one thing at the forefront and front of mind, and that is making sure that the quality of care is the best that it can possibly be, that the services that Ontarians depend—

Interjections.

The Speaker (Hon. Dave Levac): Order, please.

Supplementary?

Ms. Andrea Horwath: The Liberal budget actually claims very clearly a 1% increase in the base funding of hospitals, not what this minister is trying to tell the House today.

In March, London Health Sciences announced that it would have to eliminate another 64.5 full-time positions because of Liberal cuts. At the same time, in the same city, St. Joseph's Health Care is closing 12 beds and 60 full-time positions are being cut. In my home city of Hamilton, Hamilton Health Sciences cut 97 positions and is faced with slashing $30 million just to keep the lights on.

People expect the health care system to be there for them when they need it, but this Premier is forcing hospitals to make decisions based on deep Liberal cuts rather than on what's best for patients. Will this Premier stop slashing health care services that the people in this province deserve and rely on?

Hon. Eric Hoskins: Again, we invest almost $52 billion in our health care budget in this province, and we increased that amount by $1 billion. But since the member opposite, the leader of the third party, is so interested in our budget and what was in there, I want to take the opportunity to remind Ontarians that in addition to the $345 million of new funding to hospitals, which is a 2.1% increase to the hospitals' operating line, we're investing an additional $12 billion over the next decade on infrastructure, on capital investments. In fact, we have 35 projects right across the province active today that are rebuilding, renovating and, in many cases, building entirely new hospitals. We're also providing $50 million of additional funding each year for immediate repairs that are necessary for our hospitals. These are some of the things that we announced in this budget.

Interjection.

The Speaker (Hon. Dave Levac): Member from Hamilton East–Stoney Creek, come to order. Thank you. Final supplementary.

Ms. Andrea Horwath: Because of four years of Liberal budget freezes and a 1% base funding increase this year, far below inflation, all across Ontario, communities are seeing cuts to their hospitals. That is what's happen-

ing in this province. The government is on pace to fire twice as many nurses as last year. Nurses have been fired and health care has been cut in Orillia, Windsor, London, Hamilton, Sarnia, Kitchener-Waterloo, Cambridge, St. Thomas—and the list goes on and on, Speaker.

The Premier is cutting health care, and patients and families across this province are the ones who are paying the price. When will the Premier do the right thing and stop cutting hospital care?

Hon. Eric Hoskins: Among the new investments that were outlined in our recent budget, we also allocated an additional $85 million that goes specifically to our nurse practitioners, our dietitians and our occupational therapists in our family health teams and our community health centres to increase their remuneration—their take-home pay—and, most importantly, 75 million new dollars that go specifically towards end-of-life and palliative care. We're going to be funding 20 more hospices across the province.

We're continuing our investment in home and community care—an additional $250 million this year. And, of course, the shingles vaccine: Saving Ontario seniors $170—

Interjections.

The Speaker (Hon. Dave Levac): As I was standing, I was going to give you one more sentence. I was just getting the attention of people. You have one sentence. Wrap up, please.

Hon. Eric Hoskins: —and $10 million for behavioural supports in our long-term-care facilities, Mr. Speaker.

CHILD PROTECTION INFORMATION NETWORK

Ms. Sylvia Jones: My question is to the Premier. Last week, the coroner's inquest into the death of seven-year-old Katelynn Sampson delivered 173 recommendations. Two years ago, the coroner's inquest into Jeffrey Baldwin's death produced 103 recommendations. Clearly, the current child protection system is not serving Ontario's most vulnerable children well.

Both coroners' inquests have called for an Ontario-wide intake system and centralized database. Yet, 11 years since Jeffrey's murder, only 12 child protection agencies are using the centralized computer system, CPIN; 41 children's aid societies are still waiting.

Minister, we owe it to Katelynn and Jeffrey to have CPIN operating across Ontario. Why the delay?

Hon. Kathleen O. Wynne: Minister of Children and Youth Services.

Hon. Tracy MacCharles: I want to thank the Katelynn Sampson jury inquest for their very thoughtful work. Their recommendations and consideration of how we support and protect our children are incredibly valuable. My ministry will, of course, consider each jury recommendation to ensure that we help prevent similar tragedies in the future.

It is important to note that, since the prior inquest that the member mentioned, we've already completed a number of actions, including requiring non-parents seeking custody—they must provide the court with police checks and a child record search.

We've made considerable progress in strengthening our child welfare system, but I do recognize that there is more to do. We'll continue to work hard for the protection of our children in Ontario.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Sylvia Jones: The jury has done their job; it's now time for the minister to do hers.

In 2013-14, this government paid $8 million to Deloitte to consult on the software design that CPIN would run on. In 2014-15, they paid $5.7 million to Deloitte. Why is this money going to consultants instead of the children's aid societies waiting to access CPIN? We owe it to Jeffrey Baldwin and Katelynn Sampson to get this right. When will the Premier stop spending money on high-priced consultants and allow all children's aid protection agencies access to CPIN?

Hon. Tracy MacCharles: I've talked about CPIN—the Child Protection Information Network—in this House before. We're creating that system precisely because we want to prevent the kinds of tragedies that have happened to children in this province before.

This system will create one record for every child so that all information can be shared across children's aid societies. Our intent and hope is that it prevents future tragedies from happening. We have a number of agencies already on the network. We have more agencies coming online this spring.

1130

It's very important that we get this right. I think everyone can agree that 100% accuracy is required in such a critical system that hosts case files of children in care. I will not speed this up and compromise protection of children in this province. I will continue to work as fast as we can, as responsibly as we can.

SOCIAL ASSISTANCE MANAGEMENT SYSTEM

Ms. Catherine Fife: My question is to the Premier. Over the last few days we've learned that the people of Ontario will once again be forced to pay for this government's incompetence when it comes to the SAMS file. The disastrous implementation of SAMS hurt some of the most vulnerable people in this province, and now we know that the minister knew of the problems all along.

The Auditor General highlighted concerns of consultants overseeing consultants in her last scathing report. In response, the Premier has decided to hire the same consultants to fix the issues they got wrong in the first place, and to pay them an extra $32 million, adding insult to injury.

Will the Premier admit she has failed vulnerable citizens and front-line workers across the province and demand her minister's resignation immediately?

Hon. Kathleen O. Wynne: Mr. Speaker, we recognize that there were challenges with the initial implementation of SAMS. We have said that. The minister has said that. We asked for a review. We looked for recommendations to help us to fix the system, and following the report of the review, the implementation of a transition plan was put in place to address the exact challenges that were still remaining with SAMS.

We fixed 100% of the priority issues that were identified by the front line, and I think that's what's critical. The minister went to the front lines. She met with the people who were working with the system. She talked to them about what the challenges were and addressed those challenges as they were identified by the people who were having to work with this new system, so I am satisfied that that work has been undertaken.

Can we learn from that process? Absolutely, and I think it's incumbent upon us to do that.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Catherine Fife: Let me get this right. The minister didn't see the internal memo addressed to her, outlining these problems. She didn't see the interim report highlighting the same problems. She apparently didn't know about the implementation problems multiple jurisdictions experienced with SAMS-like programs. She just had no idea what was going on in her own ministry when it came to SAMS.

Speaker, the minister should know what's going on in her ministry. Now the people of Ontario are left to pay the price again. Will the Premier hold this minister to account and demand her resignation?

Hon. Kathleen O. Wynne: I know that the member opposite will have read the whole memo. She will know that there were issues that were identified and there were assurances to the minister that those issues were being dealt with. That is the reality of an implementation of a complex and large system: that issues are identified, and then there is a request from the minister's office that they be dealt with, then the assurance that they are being dealt with.

Now, were there still challenges that remained when SAMS was being implemented? Absolutely. But I'll go back to the previous question about the implementation of CPIN. We've got one opposition party saying, "Hurry up. Implement a system more quickly. Put kids at risk and don't be careful," and we've got another party saying, "You should have slowed down."

The fact is, Mr. Speaker, we have dealt with the issues around SAMS and have learned from that process. They are complex implementations and we are going to make sure that we get them right in the future.

CHILDREN AND YOUTH MENTAL HEALTH SERVICES

Ms. Sophie Kiwala: My question is for the Minister of Children and Youth Services. Minister, we know that one in five young people in Ontario experiences problems with mental health. We also know that 70% of mental health and addiction problems begin in childhood and adolescence, and we know that the stigma associated with mental health remains one of the largest barriers to diagnosis, treatment and acceptance in the community.

Agencies across the province, like Addiction and Mental Health Services KFL&A and Pathways for Children and Youth in my community of Kingston and the Islands, provide important mental health and social services. We know how important community-based programs are.

Minister, as this week is Children and Youth Mental Health Week, can you please update the House on the work being done by your ministry to support children and youth with the mental health challenges that they face?

Hon. Tracy MacCharles: I want to thank the member from Kingston and the Islands for this very important question during Children's Mental Health Week.

As the Minister of Children and Youth, I'm very committed to the mental health and well-being of children and youth in our province. Ontario's mental health and addictions strategy is making a real difference across the province. We're investing more than $444 million in child and youth mental health services, and recently we announced $6 million to hire 80 additional mental health workers across Ontario. Those workers are being placed where the need is the greatest in different communities. This work was done in consultation with our lead agencies for children's mental health.

On Children's Mental Health Week, I want to reiterate our commitment and, I believe, the commitment of everyone in this House to support youth and support them to reach their full potential.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Sophie Kiwala: Thank you, Minister, for that answer. I'm pleased to hear that significant investments have been made.

In my own riding of Kingston and the Islands, I was delighted to announce that at Pathways for Children and Youth a new mental health worker will be hired to work specifically with LGBTQ youth experiencing mental health illnesses. This is something that the Kingston community identified as a need, and now that need is being addressed. We know that the sooner we help young people, the more likely they are to participate actively in school, lead healthy lives and continue to contribute to their communities.

For this reason, Mr. Speaker, I ask, through you to the Minister of Children and Youth Services: Can you please tell this House about these mental health and addiction workers and how that makes a difference?

Hon. Tracy MacCharles: As the member said, the funding focuses on community needs when accessing mental health services in different parts of the province for our children and youth. In Ottawa, for example, the Centre Psychosocial is hiring two new mental health workers to provide counselling for francophone children and youth; in and around Thunder Bay there's a mobile response unit being developed to respond to children and youth in distress in rural communities; and in southern

Ontario, St. Clair Child and Youth Services is expanding walk-in sites in Lambton. And we're working very closely with First Nations leaders in the province to respond to the mental health needs of indigenous youth.

With our ongoing support and the partnerships of many community groups, our government will continue to work to help all young people in our great province reach their full potential.

SOCIAL ASSISTANCE MANAGEMENT SYSTEM

Mr. Randy Pettapiece: My question is directed to the Premier. Maybe she'll answer my question; she refused to answer the member from Kitchener–Waterloo's question on SAMS.

Transition costs to fully implement SAMS are a staggering $52 million. Much of it is going towards fixing the program and paying service managers for all their cost overruns. That money was not included in the government's original cost projections.

A number of questions could be asked concerning this issue. Does the Premier believe that IBM, the software company responsible for SAMS, did a good job? Or does she hold them responsible for the 2,400 serious system defects and the $140 million in benefit calculation errors? But here's the question that needs an answer; it is a simple question. Whose fault was it: the government's or IBM's?

Hon. Kathleen O. Wynne: As I've said before, we recognize that there were challenges with the initial implementation of SAMS and that's why we asked for a review. We asked PwC to conduct a review and help us to improve the system. Following their report, we announced the implementation of a transition plan to address the outstanding issues with SAMS. We've fixed 100% of the priority issues identified by front-line staff and 95% of the defects that were identified by the Auditor General.

I think that it's a legitimate question for the opposition to ask: "Have the challenges been fixed? Are people getting the service that they need?" The answer to that is yes. We have addressed the issues and the services are being provided to the people of Ontario as they are required.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Randy Pettapiece: The Premier hasn't held anyone accountable. But it gets worse: The government is rewarding IBM with a $32-million contract to service the same flawed software they created. Caseworkers and service providers are frustrated, but none of this money will be going to fix that because the government claims that priority problems have been fixed. I think service providers, caseworkers and recipients would disagree. The Premier and the minister have offered no apology. Moreover, the Premier has done nothing to restore anyone's trust in her and her government.

Speaker, why hasn't she fired her minister?

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Hon. Kathleen O. Wynne: Let's deal with the reality. The member opposite is talking about a maintenance contract. As I said, we recognize that there were challenges with the rollout of SAMS—100% of the priority issues that were identified by front-line staff. Those are the challenges that obviously were the most egregious and needed to be addressed, and they have been addressed.

The maintenance contract has nothing to do with the transition to SAMS or with addressing the issues that arose during the initial transition, Mr. Speaker. It's a separate process. It's a routine contract to assist with the ongoing operation of the system, just as we had under the former system that had been put in place by the previous government.

Organizations of all types and sizes depend on professional, specialized IT—

Interjections.

The Speaker (Hon. Dave Levac): I think the fingers can be pointed everywhere.

Interjection.

The Speaker (Hon. Dave Levac): You're not.

Please finish.

Hon. Kathleen O. Wynne: We used an open, fair and competitive process for this contract and we followed all of the procurement rules. The total cost of maintaining SAMS will be about $55 million per year, which is $5 million less than under the previous system. So there is actually a cost saving to that maintenance.

LABOUR DISPUTE

Ms. Cheri DiNovo: My question is for the Premier. For the last few weeks, a group of produce workers at the Ontario Food Terminal, Tibetan refugees from my own riding of Parkdale–High Park, have been on strike for a first contract against their employer, Fresh Taste, for fair wages and better treatment.

As an editorial on the weekend put it, these workers sort "the produce you find at your ... big box grocery store." They're also among the lowest paid, making $5 less an hour than other unionized workers at the terminal.

The company has brought in replacement workers who may be operating tow motors and other equipment that they're not certified to use. We've called in the Minister of Labour to inspect.

Does the Premier think it's acceptable that non-certified replacement workers take the jobs of some of our most vulnerable workers who are just looking, after all, for a fair deal?

Hon. Kathleen O. Wynne: Minister of Labour.

Hon. Kevin Daniel Flynn: Thank you to the member for this important question because I think when we see people out on the picket line, like we're seeing right now at Fresh Taste, people think that there has got to be a better way to do this. I think in Ontario we have found that.

Today's labour relations record is the best we have had in 35 years, Speaker. This is such an uncharacteristic

event in Ontario. Right now, about 98% of labour settlements in Ontario are reached without any strike or any lockout.

We're paying attention to this. Our mediators are in there. They're working with the parties. Labour negotiations are tough. They're tough on the employers. They're tough on the unions. They're tough on the employees.

Interjections.

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

Hon. Kevin Daniel Flynn: Thank you, Speaker. I know in this particular case we've got a mediator in there who has been in touch with the parties. What he's asking is that the parties come back to the table and stay at the table. I have full confidence that a deal will be reached here.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Cheri DiNovo: We know that unionized workplaces pay better. We know they have better protections. That's why the striking Fresh Taste workers are looking to join other workers at the Ontario Food Terminal in ratifying a first contract that will see them receive at least a fair wage.

We know that the labour laws in this province are being reviewed, but these vulnerable workers can't wait for the results of that review.

Will the Premier move our labour laws into the 21st century and commit to banning the use of replacement workers that needlessly drag out labour disputes and harm Ontarians?

Interjections.

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

Minister?

Hon. Kevin Daniel Flynn: Thank you to the member for the supplementary. When we have a labour dispute like we're seeing at Fresh Taste, our first focus goes on assisting the parties with the collective bargaining process. We've got some of the best mediators in the country. I think we've got some of the best mediators on the continent. They're very skilled individuals, and they've got a tremendous record.

The consultations are over on the Changing Workplaces Review. For the past year or so, we've had two of the top labour people travelling the province, asking people what their opinions are on these types of issues. We looked at the Labour Relations Act. We're looking at the Employment Standards Act. That information is being gathered. Within a few weeks, that information will be made public. Consultations will take place again after that. Input will be gathered. I think it's a review we should stay on top of. I'd urge all members to stay tuned.

EDUCATION FUNDING

Mrs. Cristina Martins: My question is for the Minister of Education. We all know how committed our government is to helping our kids become lifelong learners. As the mother of two young boys in the Catholic school board, I value this commitment. Earlier this year, Minister, you announced increased funding for education to $22.9 billion, an increase of 59% since 2003.

I've had the pleasure of visiting many schools in my riding of Davenport and was very pleased to hear that students are achieving higher test scores, with 72% of students achieving the provincial standard in grades 3 and 6, up 18 points from 54% in 2002-03.

The Premier and the minister made a very special announcement this morning regarding graduation rates across the province. Can the minister please tell us about this announcement?

Hon. Liz Sandals: I'd like to thank the member for Davenport for that question.

Speaker, we were really pleased to announce today that Ontario's high school graduation rate has increased to the highest level in the province's history, with more students than ever graduating with the skills and knowledge they need to reach their full potential. Today at York Mills Collegiate Institute in Toronto, we announced that in 2015 the five-year graduation rate surpassed the government's goal of 85%. We have reached the 85% mark. In fact, the graduation rate has increased more than 17 percentage points since 2004, when it was just 68%.

For the second year in a row, Ontario is publishing school-board-level graduation rates from all across the province. This gives parents, students, teachers and school boards access to data that can inform efforts to improve even further.

The Speaker (Hon. Dave Levac): Supplementary?

Mrs. Cristina Martins: I'm extremely pleased to hear this fantastic news. This is an excellent example of how committed we are to ensuring that our youngest learners become successful. Despite this great news, we know that there is more work that can be done.

Our government has introduced a number of programs through its Student Success Strategy that are credited with helping to sharply boost graduation rates since 2004. These include Specialist High Skills Majors, dual credits, and expanded co-operative education and focused support where student data showed it was needed.

Minister, please explain how these programs have helped our students achieve better results and, in turn, increase the rate of graduating.

Hon. Liz Sandals: These programs, delivered by our wonderful teachers and education workers as part of our government's Student Success Strategy, have helped increase the percentage of students graduating—

Interjections.

The Speaker (Hon. Dave Levac): A little longer each time.

Minister?

Hon. Liz Sandals: Yes. With everyone working together, the percentage of students graduating within five years of starting high school in grade 9 is up to 85.5% in 2015, up from 84.3% in 2014. The percentage of students graduating within four years is also up. It reached 78.3% this year. That's 22 percentage points up from the original four-year graduation rate when we first started this project.

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AUTISM TREATMENT

Mr. Norm Miller: My question is to the Minister of Health. Alexandre Larcade is a 26-year-old adult with autism, from my riding of Parry Sound–Muskoka. In December, he had an adverse reaction to medication and ended up mechanically and chemically restrained in the psych ward at Orillia hospital. He's still in hospital. His mother, Anne, has been doing everything she can to get Alex the treatment he needs to help him recover and get him home to Huntsville.

Since when do we keep autistic people in psych wards instead of giving them therapy and supports to return to a life of inclusion in the community? Specifically, the shortage of dual diagnosis practitioners and psychiatrists and of beds in a therapeutic treatment centre is the problem.

Will the minister assist Alexandre and his mom to get the proper treatment he needs so he can return home?

Hon. Eric Hoskins: This is exactly the kind of question that I appreciate getting. Of course, it is even more helpful when members from whatever political party come to me if they've got challenges being faced by their constituents. I'm committed to actually working with the member opposite to see if we can provide that supportive care in the community, in the home, for Alexandre and his family, his loved ones, who are so deserving of that support.

It is challenging for individuals, who do face their own unique circumstances, but my sole responsibility as Minister of Health is to make sure that we're providing the highest quality care that we can. Sometimes it requires us looking at specific challenges and specific individuals from the perspective of the patient, their family and the community to see how we can provide those necessary supports. I'd like to see if we can do that here.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Norm Miller: Again to the Minister of Health—and thank you for that response.

Speaker, you can imagine how difficult this has been for Alexandre and his family. Alex would like to recover with therapy somewhere other than a psych ward and has become very frustrated, scared, tired and anxious. He now has PTSD and anxiety, and has temporarily regressed due to the restraint and drug trauma after living in the psych ward. I think anyone would, after four months in hospital.

I've met Alex under better circumstances, and he is a happy, insightful, good person. His mom wants to help him return home.

The Mental Health Crisis Line advises parents of autistic adult children to go to the United States to get proper treatment. Through the Speaker: Minister, if proper treatment is not available in Ontario, will the government immediately cover the cost of treatment in the United States for Alex and other autistic adults?

Hon. Eric Hoskins: I do appreciate the follow-up. I think it points to some of the challenges that individuals who have ASD, autism spectrum disorder, have. As they age, as they grow from being children and youth into adulthood, children and youth services in those initial moments—the Ministry of Health, the Ministry of Education and the Ministry of Community and Social Services all work together in a coordinated way to try to ensure that that transition period takes place in a coordinated, effective manner. But when individuals with ASD become adults, there's no question that those challenges remain.

It's wonderful to hear the experience that the member opposite has had with this individual and his potential. We need to work together to ensure that that individual is able to reach his full potential. I commit to working with the member to do just that.

CHILD PROTECTION

Miss Monique Taylor: My question is to the Premier. Eight years ago, seven-year-old Katelynn Sampson was murdered by two caregivers who previously had children removed from them by CAS. On a note written before she was found, Katelynn had written 62 times, "I am a awful girl that's why know one wants me."

The inquest into her death led to 173 recommendations on Friday. The most important was to overhaul the child welfare, judicial and education systems to hear and value children's voices and wishes. As the judge in the initial case stated, alarm bells were ringing and no one was responding.

Speaker, will the Premier do the right thing and immediately implement Katelynn's Principle, the core recommendation of the inquest?

Hon. Kathleen O. Wynne: Minister of Children and Youth Services.

Hon. Tracy MacCharles: I want to thank the critic for raising this important question.

I appreciate that the jury has given us many clear and concrete recommendations. I am, of course, studying those recommendations and looking specifically at the Katelynn's Principle one, along with all the other ones, to make sure they are all given their due consideration.

I also recognize the call from the jury to make further changes in child welfare. I have indicated in this House some actions that I've already taken and an action plan that we are working on to continue to strengthen child welfare in Ontario and make the system as strong as it can be for our most vulnerable children.

We do recognize that all these recommendations are important. Many of them are to my ministry, some are to education and some are to other ministries, so we'll be coordinating that response across government.

The Speaker (Hon. Dave Levac): Supplementary?

Miss Monique Taylor: Back to the Premier. It is undeniable that Katelynn was failed in every possible way during her short life. She was failed by a system that is broken and doesn't properly protect our most vulnerable children, a system that placed her with a man who had allegedly sexually assaulted two other young girls, a

system that didn't respond when half a dozen calls concerning Katelynn in the months before her death were made.

The Premier has said that once she has the information and evidence necessary, she would make change. The information is in front of her. The time for change is now.

Again, will the Premier immediately ensure that children are at the centre of child welfare in the province and that their voices are heard and valued?

Hon. Tracy MacCharles: As I've mentioned in previous questions, we've taken a number of actions to strengthen child protection in Ontario. I agree with the member opposite that children have to be front and centre in consideration of how we continue to transform child welfare in Ontario.

We are working closely with all of our partners. I know that our child advocate, Irwin Elman, has given voice to this as well, as have others in the community and this sector.

We will keep building on strengthening the system, whether that is through the Child Protection Information Network or whether that's through increased accountability and transparency for children's aid societies, and we will make that progress, Speaker. I'm committing to make that progress to strengthen child welfare in Ontario.

PUBLIC TRANSIT

Ms. Daiene Vernile: My question is for the Minister of Transportation. As the member for Kitchener Centre, I know how important transit is for people who are living in my community. In fact, those who are in the tech sector, advanced manufacturing, the insurance industry and academia in my community, on a daily basis, are travelling along the super corridor between Waterloo region and the GTA.

With Ontario's population growing and with cities and towns across the province thriving, I've heard the minister say time and time again that our government is working to build an integrated transit system that will connect communities, people and businesses across our province. But in my region, people want to see action. My constituents want to know that their government is making investments that truly count.

Can the minister please tell members of this House what our government is doing to help connect people and communities across Ontario?

Hon. Steven Del Duca: I want to begin by thanking the member from Kitchener Centre for being an extraordinary champion for her community and for her region.

She is 100% right. We are seeing unprecedented growth in communities across the province, whether it's in Kitchener or, Speaker, in places like Brantford, Ontario. I was actually very happy to be in Brantford last week to announce that we will be introducing GO bus service in this community.

Speaker, as you may know, this is a community that is showing tremendous growth in terms of the talent and capital that it's attracting. Thanks to the advocacy from the member from Brant, starting this September, we will run 26 trips every weekday from downtown Brantford to the Aldershot GO station in Burlington, with a stop along the way at McMaster University. We will also be running 18 trips on both Saturdays and Sundays.

Investments like these give commuters more transit options and help connect communities like Brantford to the GO rail network and to the GTHA more generally.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Daiene Vernile: I want to thank the minister for his response, and I want to commend him and his staff for advancing better transit in our province. They're working very hard on this file.

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I know that people who are living in Kitchener Centre are very excited to hear that we are making investments that are helping to connect communities across Ontario. It's very encouraging to know that we are continuing to work to deliver on our promise to bring all-day, two-way GO train service to Kitchener.

Both GO bus service to Brantford, as you just heard, and all-day GO train service to Kitchener were in the 2016 budget, which is further proof that we are delivering on our transportation commitments.

Mr. Speaker, the minister was recently in Waterloo region to announce a very important local investment. I know that the mayor of Cambridge, Doug Craig, and the regional chair, Ken Seiling, and my colleague the MPP for Cambridge have been lobbying very hard for this. Can the minister please tell members—

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

Minister of Transportation.

Hon. Steven Del Duca: Mr. Speaker, again, I want to thank the member for her question.

It's a shame that opposition members aren't listening more closely. Perhaps they could learn a thing or two about actually building transit here in the province of Ontario.

In addition to the announcement in Brantford, we were pleased to announce that, as of this fall, we will be expanding GO bus service for Cambridge. I want to thank the member from Cambridge, who serves as my parliamentary assistant, for her advocacy and leadership.

We know that introducing GO bus service in these communities will make a real and positive difference for Cambridge, for Kitchener and, of course, for Brantford and communities right across the province. Whether it's for a high school student from Brantford who is considering post-secondary or an employee working in Cambridge, we know that increasing connections for these communities is crucial to our continued economic growth.

I want to thank the member from Kitchener and the member from Cambridge, and, Speaker, I would be remiss if I didn't acknowledge that the member from St. Catharines has passed me the business case for Niagara GO rail.

CLIMATE CHANGE

Ms. Lisa M. Thompson: My question is for the environment minister. Beef farmers have been effectively reducing greenhouse gas emissions for the last 30 years, but that didn't stop the minister from suggesting that Ontarians should stop eating red meat on Mondays. Obviously, this would hurt the beef industry, and it completely ignores the good work Ontario farmers are doing.

Even Liberal candidate of record and former OMAFRA staffer Stewart Skinner slammed the minister's idea, saying on Twitter that now the minister is "attacking livestock farmers, he ignores fertilizer value of manure, soil health, carbon capture potential of silvopasture."

Mr. Speaker, did the minister clarify his meatless Monday policy position with the Premier or the current Minister of Agriculture? Or is this another example of him putting his foot in his mouth?

Interjections.

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

Interjections.

The Speaker (Hon. Dave Levac): Well, as you would know, you never know when I'm going to strike. So the member from Prince Edward–Hastings—second time.

Minister.

Hon. Glen R. Murray: Sometimes you can't win for love or money, Mr. Speaker. I was laughing when she said Twitter, because the Minister of Northern Development and Mines was—

Mr. John Yakabuski: Tell us about the nukes, Glen.

The Speaker (Hon. Dave Levac): The member from Renfrew–Nipissing–Pembroke, warning.

Carry on, please.

Hon. Glen R. Murray: —severely criticized for eating meat and promoting beef out in front with the beef farmers last year by a certain class of environmentalists.

Mr. Speaker, it's interesting, because one of the things I did say—and I think this is common knowledge—is that if you did not eat meat one day a week for a year, that's the equivalent of a carbon dioxide reduction of not driving your car 3,800 kilometres.

I actually love beef. I love hamburgers, and I eat them regularly. I think they're great.

Interjections.

Hon. Glen R. Murray: Mr. Speaker, I want to conclude by saying one thing, if I can get this out, because it's important. We're actually working with beef farmers right now on an enzyme that will—

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

Supplementary. The member from Haldimand–Norfolk.

Mr. Toby Barrett: Well, we just heard the Minister of the Environment's position on climate change and his hoof-in-mouth attitude toward livestock agriculture. However, when will the Minister of Agriculture speak up? Where are the incentives for not only farmers, but also agri-food and forestry to capture and sequester carbon dioxide and other greenhouse gases?

The Beef Farmers of Ontario and the Ontario Federation of Agriculture have put forward practical, doable climate change proposals, but in contrast to other ministries, OMAFRA did not get the budgeted Green Investment Fund.

We've heard from the Minister of the Environment. When will we hear from the Minister of Agriculture on this, who consistently seems to be not only no action, but no talk? When will he speak up?

Hon. Glen R. Murray: I'd like to continue this conversation with my colleague the Minister of Agriculture, Food and Rural Affairs.

Hon. Jeff Leal: Just for the record, I had a barbequed steak on Sunday—corn-fed beef—and it was delicious.

To respond to my friend from Haldimand–Norfolk, through the climate change process, my ministry has been very involved on a step-by-step basis as we go forward. I've had very productive discussions with my good friend the Minister of the Environment and Climate Change. I would say to the members opposite, just wait until we unveil the plan. There will be something substantial for agriculture in the province of Ontario.

CORRECTION OF RECORD

The Speaker (Hon. Dave Levac): A point of order from the Premier.

Hon. Kathleen O. Wynne: Mr. Speaker, I'd like to correct my record. I think I said that Ontario's nuclear facilities are 90% emissions free; in fact, it's our entire electricity system that is 90% emissions free.

BIRTH OF MEMBER'S GRANDCHILD

The Speaker (Hon. Dave Levac): The member from Davenport on a point of order.

Mrs. Cristina Martins: I just want to take a moment to congratulate my seatmate, the MPP for Cambridge, on becoming a first-time grandmother this past Friday, April 29, to a beautiful baby girl, Magda Maria McGarry.

LEGISLATIVE INTERNS

The Speaker (Hon. Dave Levac): The Minister of Health and Long-Term Care on a point of order.

Hon. Eric Hoskins: I'd like to introduce my summer interns, who are here in the gallery with us today. We have Vivian Lüthi-Yang and Anthony Piruzza.

VISITORS

The Speaker (Hon. Dave Levac): The member from Hamilton Mountain on a point of order.

Miss Monique Taylor: I am so proud to welcome Tim Goodacre to the House today. He's one of our Special Olympics folks from the Hamilton Skating Club. He's here with his parents, Mary and Robert. Welcome to Queen's Park.

LEGISLATIVE PAGES

The Speaker (Hon. Dave Levac): The member from Beaches–East York on a point of order.

Mr. Arthur Potts: During introduction of pages this morning, my riding wasn't named correctly. I just want to reaffirm what I said in the introduction: that my page, Spencer Couch, knows that he lives in Beaches–East York.

Interjection: He's correcting the Speaker.

The Speaker (Hon. Dave Levac): I think he's challenging the Chair, myself.

The Speaker will always admit to a mistake. If that's the case, we'll check Hansard, and then I'll come back to you and let you know.

SPECIAL OLYMPICS ATHLETES

The Speaker (Hon. Dave Levac): I do have one reminder. We have a very large contingent of Special Olympics athletes here. I am inviting all members to meet us on the grand staircase immediately after question period for one giant photo, for their keepsake, of athletes representing Ontario.

Next, also a reminder that later on this afternoon, at 4:30, there is a lobby day for Special Olympians. They're not asking for anything; they just want to meet their members.

There are no deferred votes. This House stands recessed until 3 p.m.

The House recessed from 1209 to 1500.

DISPLAY OF FIRE HELMET

The Speaker (Hon. Dave Levac): The member for Niagara Falls on a point of order.

Mr. Wayne Gates: Thank you, Mr. Speaker. I believe we have unanimous consent to allow the Niagara-on-the-Lake fire helmet to be put on my desk while I read my member's statement. They are celebrating their 200-year anniversary.

The Speaker (Hon. Dave Levac): The member from Niagara Falls is seeking unanimous consent to display the helmet for firefighters for their 200th anniversary. Do we agree? Agreed.

INTRODUCTION OF VISITORS

Mr. Peter Z. Milczyn: It's my pleasure to introduce Mr. Juliusz Kirejczyk, the president of the Canadian-Polish Congress, Toronto branch, and many other members of the Polish-Canadian community, who are celebrating Polish Constitution Day with us today. Witamy!

The Speaker (Hon. Dave Levac): Welcome. Glad you're with us.

Mr. Jeff Yurek: Speaker, I don't have the names of everyone here. I just want to recognize the Canadian-Polish Congress, the Polish Canadian Women's Federation, the Friends of Polish Scouting association, the Polish Combatants' Association and the Polish Students' Initiative of Canada, who are here with us today.

MEMBERS' STATEMENTS

MENTAL HEALTH SERVICES

Ms. Lisa M. Thompson: Each year, one in five Canadians will experience a mental health or addiction problem. It's a troubling statistic, Speaker, when you consider that many who experience it do it alone.

I tip my hat to the member from Nepean–Carleton, who bravely stood tall so that she could inspire more people to come forward. Congratulations.

That's why today I'm also proud to share with you the good work that local business in Huron–Bruce is doing to help end stigmas and start conversations.

Yesterday, Speaker, Bruce Power launched its #BreakTheSilence campaign on social media with the goal of raising money to help support local mental health initiatives and getting the conversation going on mental health.

I'd also like to acknowledge Wes for Youth Online as well as #GetInTouchForHutch. They are two amazing online systems that reach out and help young people deal with their issues.

Going back to Bruce Power's initiative, it has been inspired by #BellLetsTalk. For every like, share or retweet of the hashtag on Facebook and Twitter, Bruce Power will be donating one dollar, and up to $80,000 in total, to a local initiative in Bruce, Grey and Huron counties that helps support people living with mental illness issues.

As part of the campaign, Bruce Power has also launched a website, breakthesilencebgh.com, which provides an overview of other initiatives that Bruce Power has worked on to combat stigmas around mental health, as well as a list of local and regional resources for people who need help.

I'd like to encourage my fellow MPPs, no matter what party lines we may sit behind, to join the conversation and spread the word. Please take to your social media platform of choice this week and #BreakTheSilence.

NIAGARA-ON-THE-LAKE FIRE DEPARTMENT

Mr. Wayne Gates: Thank you for allowing me to speak today. I'd like to use my time today to commemorate the 200th anniversary of the Niagara-on-the-Lake fire department and the incredible firefighters there.

Founded in 1816 in response to fires started by the Americans in the War of 1812, the first fire department in the province was the Niagara-on-the-Lake fire station. It was built in the Market Square and stored buckets, axes and ladders that the first volunteers used.

By 1826, the Niagara fire department became the first in Ontario to be created by an order in council.

As Niagara continued to flourish, more stations were added: Queenston, Virgil, Glendale and St. Davids. In fact, the St. Davids station is also celebrating a milestone, with its 75th anniversary this year.

The 110 men and women who are part of the fire department today all volunteer for the department and for charities in their community. As it was in 1816, these great members of our community use their time both on and off the force to serve.

No one understands or respects our first responders more than myself. For two centuries, these brave men and women have been saving lives and making life better for the people of Niagara-on-the-Lake and surrounding towns, and for families like mine.

I want to commend the town of Niagara-on-the-Lake on this occasion. I want to congratulate the town's fire department on their 200th anniversary, making them one of the oldest fire departments, if not the oldest, in all of Canada. I say to them, as well as to my colleagues here, thank you, thank you, thank you.

STREETSVILLE VILLAGE LITTER BLITZ

Mr. Bob Delaney: Early each May, ward 11 city councillor George Carlson organizes an annual Village Litter Blitz. This Saturday, May 7, in Streetsville, is the fifth annual chance to get some exercise and to tidy up our historic community.

The 2016 blitz will take place at Centre Plaza, located at 128 Queen Street South in Streetsville, between 2 o'clock and 4 o'clock in the afternoon. Students will receive volunteer hours for their efforts. Following the cleanup is an annual barbecue and refreshments served by the Streetsville Lions Club.

This year's annual Village Litter Blitz is supported by the Streetsville Business Improvement Association, all of the cadets, Streetsville's Rotary Clubs, the Lions Club, Scouts and others.

Councillor Carlson is the driving force behind this event, ensuring that all residents of Streetsville can join their friends and families to spruce up Streetsville's environment. Experience worldwide shows that the more regularly people clean up their common living spaces, the more likely a community and its many back lots and forgotten corners will remain free of litter and spray-painted graffiti.

Come and meet me, our cat Merlin, and other local elected representatives on Saturday at 2 p.m. at the Centre Plaza in Streetsville and pitch in and do a little bit of your part in helping keep Streetsville clean.

POLISH CONSTITUTION DAY

Mr. Jeff Yurek: I'm pleased to rise on behalf of the PC caucus and our leader, Patrick Brown, to mark the occasion of May 3, Polish Constitution Day. The adoption of the Polish constitution in 1791 is an event of great pride for Poland and a significant moment in the history of democracy.

Poland's constitution is Europe's very first democratic constitution. It has become the symbol of Polish resilience and independence, especially during the years of partitions and Nazi and Soviet occupation. The values of freedom, democracy and the rule of law which this day celebrates are values that Canada shares with Poland.

Ontario is home to half a million Canadians of Polish heritage. Today I'm pleased to welcome Juliusz Kirejczyk, president of the Canadian-Polish Congress, Toronto branch, and many members of Polonia to the Legislature.

Earlier today I was thrilled to participate in a reception celebrating this important day, and I'm looking forward to participating in the Polish flag-raising this coming weekend.

In Poland, the anniversary of May 3 has been observed as the most important civil holiday since Poland regained independence in 1918. May 3 is free from work, and there are many celebrations, parades, exhibitions and public events. I extend my warmest wishes to all Polish Canadians celebrating May 3, Constitution Day.

PUBLIC TRANSIT

Ms. Peggy Sattler: I rise today as MPP for London West to provide an update on my community's rapid transit initiative, Shift London. Currently, London is Canada's largest urban centre without a rapid transit system, yet it has more per capita transit ridership than any other comparable city.

To engage the community in the development of Shift, an extensive consultation process was undertaken, which generated near-unanimous support from Londoners for rapid transit. Some $125 million has been allocated by council toward the cost of rapid transit, and in November 2015, councillors endorsed a hybrid LRT/BRT route as its early preferred option.

This week, council will be meeting to consider a revised option for full BRT, based on a staff business case that considers multiple factors. Chief among these is the $300-million cost difference between the hybrid option and full BRT and which of these two options are more likely to be funded by upper levels of government.

1510

Speaker, $15 billion has been dedicated by the government for transit projects outside the GTA, and the 2016 budget committed to cost-sharing the capital costs of municipal transit projects. As the urban hub of south-western Ontario, an investment in rapid transit in London will have a major positive impact on the entire region. But good local planning about the best transit option requires a firm provincial funding commitment. I call on this Liberal government to let London know today whether and how much it is prepared to invest in this transformative city-building transit initiative.

HOSPICE CARE

Mr. John Fraser: Last Sunday, I had the opportunity to join hundreds of people at Carleton University for Hospice Care Ottawa's annual Hike for Hospice. Despite the cool, wet weather, families and friends gathered to raise thousands of dollars to support hospice, palliative

and end-of-life care in our community. Hospice Care Ottawa has 19 beds at the May Court and Central West locations, and a number of community programs that provide compassionate care and support for families.

I know they're looking forward, with community support, to breaking ground on the Ruddy-Shenkman Hospice in the coming months.

Hospices like May Court and Central West are special places. They accompany families along a loved one's last journey, and they are indeed rest stations between heaven and earth.

I would like to congratulate Hospice Care Ottawa on another successful hike. Thanks to all those who worked hard to make it possible, but most importantly a special thanks to all the staff and volunteers for the compassionate care they provide every day to families at a very important time.

HYDRO RATES

Mr. Steve Clark: May 1 was a sad day, as families in Leeds–Grenville were sent reeling by yet another hydro rate hike. Too many are literally being left in the dark, unable to afford skyrocketing bills under this government. Every day I hear heartbreaking stories from young parents, seniors on fixed incomes and folks in between.

Before he gives another non-answer in question period, I'd invite the energy minister to spend just one day in my office talking to moms like Tracy, who says, "We have to choose between paying hydro, rent and food every month ... we pay what we can with every paycheque, which leaves us with nothing in the bank between pays.

"I use the local food bank every month (great people) but it is not enough for a family of five."

John and Christine's monthly bill has doubled since buying their home in Oxford Mills in 2012.

They are the faces of the crisis created by this government's disastrous energy policies, but the minister's only concern is those with pockets deep enough to attend his private fundraisers. The struggles of those who can't pay the hydro bill and put food on the table are ignored.

Well, I'm standing up today for those Ontarians in my riding. I'm using my voice to demand that the government get hydro rates under control to give desperate families a break before more people suffer.

VOLUNTEER SERVICE AWARDS

Mr. Monte Kwinter: I am proud to rise today to recognize and congratulate the recipients of the 2016 Ontario Volunteer Service Awards. Presented annually since 1986, the volunteer service awards recognize individual volunteers for continuous years of commitment and dedicated service to an organization.

This year, Ontario is celebrating the contributions of more than 11,000 volunteers at 54 award ceremonies across the province. The awards recognize people volunteering their time to organizations like the Canadian Red Cross, and helping out with community projects. Certificates and customized trillium pins will be awarded to people with five to 60 or more years of service. Youth will also be recognized for two or more years of volunteer service.

In my riding of York Centre, I'm honoured to present 27 awards representing an astounding accumulation of 342 years of volunteer service. These awards represent a way for me and the government of Ontario to thank the thousands of volunteers who are relied on every day, like Alan Marks, who has dedicated 50 years to the Canadian Diabetes Association; or youth volunteers like Michael Kulik and Andres and Christina Llivicura, who volunteer with St. John's Rehab at Sunnybrook.

The selfless work of these volunteers has a tremendous impact. People of all ages and diverse backgrounds can come together in their community and experience a higher quality of life. We are truly grateful for their accomplishments.

POLISH CONSTITUTION DAY

Mr. Peter Z. Milczyn: I'm pleased to rise in the House today to recognize May 3, Polish Constitution Day, a very important national holiday in Poland.

Polish Constitution Day celebrates the declaration of the constitution of May 3, 1791, one of the landmark achievements in the history of Poland. This historic document was the first democratic constitution in Europe and second in the world only to the US Constitution.

Despite being in effect for only 19 months, the constitution of 1791 helped inspire Poles to have an independent and just society for generations. It did not save the Polish state at the time, but it did save the Polish nation. Although the celebration was banned under various authoritarian regimes between 1792 and 1990, Constitution Day is now openly and proudly celebrated in Poland and around the world each year.

Today members of Polonia are at Queen's Park to commemorate this important day, and I would like to specifically recognize Mr. Juliusz Kirejczyk, president of the Canadian-Polish Congress, Toronto branch, and the other distinguished community leaders who helped organize and celebrate this 225th anniversary. I want to thank these community leaders for all of their efforts in keeping our Polish traditions and heritage strong in Ontario.

Remarks in Polish.

VISITOR

The Speaker (Hon. Dave Levac): A point of order: the government House leader.

Hon. Yasir Naqvi: Thank you very much, Speaker, for indulging me in this point of order, and you may rule otherwise.

I just noticed that a very good and close friend of mine, Randy Marusyk, is in the House. Randy lives in the great riding of Ottawa Centre and has been a friend for a

long time. He has been a believer in me from the very first day that I decided to seek public office, so I just wanted to welcome Randy Marusyk to the House. Welcome to Queen's Park.

The Speaker (Hon. Dave Levac): Yes, you're right, that's not a point of order. It's closer to a statement, actually.

I thank all members for their statements.

REPORTS BY COMMITTEES

STANDING COMMITTEE ON GOVERNMENT AGENCIES

The Speaker (Hon. Dave Levac): I beg to inform the House that today the Clerk received the report on intended appointments dated May 3, 2016, of the Standing Committee on Government Agencies. Pursuant to standing order 108(f)(9), the report is deemed to be adopted by the House.

Report deemed adopted.

MOTIONS

PRIVATE MEMBERS' PUBLIC BUSINESS

Hon. Yasir Naqvi: Speaker, 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 is unanimous consent to put forward a motion without notice. Do we agree? Agreed.

Government House leader.

Hon. Yasir Naqvi: I move that, notwithstanding standing order 98(g), notice for ballot item 43 be waived.

The Speaker (Hon. Dave Levac): Mr. Naqvi moves that, notwithstanding standing order 98(g), notice of ballot item 43 be waived. Do we agree? Carried.

Motion agreed to.

STATEMENTS BY THE MINISTRY AND RESPONSES

PROBATION AND PAROLE OFFICERS
AGENTS DE PROBATION ET DE LIBÉRATION CONDITIONNELLE

Hon. Yasir Naqvi: It's a pleasure to rise in the Legislature to mark Probation Officers' Week and recognize the outstanding contributions of the dedicated probation and parole officers across Ontario who keep our communities safe.

I would like to welcome a few friends who are in the gallery for these statements and for an important announcement that we made earlier. I want to welcome Monte Vieselmeyer, who is the chair of corrections for the management employee relations committee; Alex Sawicki, who is the second vice-president of OPSEU Local 369 Executive; Tammy Carson, who is the provincial health and safety co-chair for OPSEU; Greg Arnold, who is a member of MERC; and Martin Ohis, Lawrence Augustine and Horatio Uproots, who are here with us at Queen's Park. I also want to recognize Gord Longhi, who is also a member of the OPSEU executive and who is unable to join us today. I want to thank them for their hard work.

I want to thank the Probation Officers Association of Ontario for their role in establishing this week and helping to ensure that we take the time to celebrate the great work that probation and parole officers do in communities across the province each and every day. Probation and parole officers, along with all correctional staff, are an essential part of Ontario's justice system.

Les agents de probation et de libération conditionnelle, avec tout le personnel des services correctionnels, jouent un rôle essentiel au sein du système de justice de l'Ontario.

1520

I've had the pleasure of visiting probation and parole offices in communities across Ontario, and these visits are one of most rewarding parts of my job. When I ask them how the ministry can help, their responses are always focused on helping their clients, how to provide more opportunities and help them become a part of building safer, stronger communities. The passion, dedication and hard work they bring to changing the lives of people involved in the justice system each and every day is truly remarkable.

I believe this year's Probation Officers' Week theme, #wegotyou, captures the unifying belief that working together, shoulder to shoulder, we can build an even more effective probation and parole system for those who work in it and those they serve. Recognizing this week provides an opportunity to increase awareness of the important role that probation and parole officers play in monitoring and rehabilitating inmates, helping break the cycle of reoffending, and building safer communities for all.

As a result of their hard work, the overall number of offenders who reoffend has, in fact, declined in recent years—even as the overall risk levels and complexity of offenders under supervision has gone up. Again, that is due to the hard work of our probation and parole officers and the valued network of community organizations and support groups they are plugged into.

But Speaker, let me be clear: We know there is more work to do. Transforming our correctional system is a top priority for me and our government. The government needs the experience, expertise and advice of probation and parole officers to ensure our strategy is based on evidence, focused on outcomes, and truly breaks the cycle of reoffending. Together, we can develop solutions to stop the cycle of people exiting and re-entering our correctional system, and build truly safer communities.

The Probation Officers Association of Ontario will continue to play a vital role, because I know that supporting the integral work of our probation and parole

officers is central to this. That is why we added an additional 14 probation and parole program officer positions across the province last year. We are rolling out new systems to help with caseload management, and we are hiring 25 additional probation and parole officers, and working to add even more in the years to come.

This week is an opportunity for us to recognize probation and parole officers and learn more about their profession, and thank them for the challenges they take on and the excellent work they do on our behalf.

Speaker, I encourage all members to use this week to visit a local probation and parole office to say hello and to congratulate them for their tireless efforts to keep our communities safe.

On behalf of the Premier, our entire government and the people of Ontario, I want to thank Ontario's probation and parole officers for the difference they make in people's lives and in building safer communities.

CORRECTIONAL SERVICES STAFF

Hon. Yasir Naqvi: It's a busy week in the Ministry of Community Safety and Correctional Services, with First Responders Day, corrections week, probation and parole officers' week, and emergency management week. So it's my great honour and pleasure to speak again in recognition of correctional services week.

Speaker, as I mentioned earlier, I am pleased to be joined by many of our correctional staff who have joined me in announcing that we are installing full-body X-ray scanners in all provincial correctional institutions. I want to thank them for their advocacy and their hard work.

Our government commends each and every one of our over 6,500 hard-working correctional services staff, right across the province, and recognizes the hard work and dedication they make to rehabilitating inmates, breaking the cycle of reoffending and, ultimately, building stronger and safer communities for all.

I want to recognize the member from Halton for introducing Bill 116, the Correctional Services Staff Recognition Week Act, and for her tireless advocacy on behalf of Ontario's correctional staff. Our government supports this bill and hopes it is passed as soon as possible to ensure that the first week of May will officially recognize the hard work of Ontario's correctional staff, and give us an opportunity to say thank you for the hard work, dedication and professionalism they bring to the job every single day.

But like our correctional staff, our government knows that the status quo in our correctional system cannot continue. That is why I look forward to continuing to work together, shoulder to shoulder, to transform Ontario's correctional system by increasing staffing levels, enhancing mental health training and supports, and expanding rehabilitation and reintegration programs to build safer communities for all Ontarians.

First and foremost, this means hiring many more correctional services staff. Speaker, I'm proud of the fact that we have hired 734 new correctional officers since 2013. In fact, I had the opportunity to join 12 probation and parole officers at their graduation last week in Hamilton, and 24 new correctional officers began their training yesterday as part of our Correctional Officers' Training and Assessment North initiative to hire northern Ontario residents for institutions in northern Ontario.

But, Speaker, we are not stopping there. Last month, I was pleased to be joined by members from Halton and Burlington, along with Gord Longhi and Alex Sawicki from OPSEU, to announce that our government would be hiring 2,000 more officers over the next three years and are in the process of hiring 25 new probation and parole officers.

We have hired 41 mental health nurses and worked in partnership with the Centre for Mental Health and Addictions to design enhanced mental health training that is rolling out across the province. We will ensure that these officers have all the necessary training and supports in place to safely manage our inmate population.

Every day, correctional officers across the province provide supports and services to over 8,000 inmates in our correctional facilities while keeping our institutions and our communities safe. The dedication that they show helps to rehabilitate those in their care so they can successfully re-enter the community when they have served their sentence. Their vital work makes our communities safer.

Speaker, I would also like to take this opportunity to recognize the hard work and talent of our other correctional service staff, such as nurses, psychologists, administrative support workers, food services professionals and maintenance staff. They play a vital role in the rehabilitation of inmates and the safe and secure operation of our facilities.

As we honour the efforts of our corrections staff, we will continue to work with all of our partners as we move forward with a mandate to transform our correctional system through evidence-based solutions and an increased focus on mental health services and inmate programming to develop effective and lasting improvements. This is how we will finally break the cycle of reoffending.

Many think of corrections as the end point in the justice system, but corrections staff ultimately provide a new beginning for those who pass through our doors. They help people turn around their lives and provide them with opportunities to succeed. That takes time, energy, expertise, tolerance and resilience.

It is a great privilege, Speaker, for me to rise in this House today to express, on behalf of our government and the people of Ontario, our gratitude to our correctional services staff who serve us and keep our communities safe. I ask all members to give a big round of applause to the members of correctional staff who are here with us in the gallery. Thank you to them for their service.

Applause.

The Speaker (Hon. Dave Levac): It is now time for responses. The member from—

Mr. Rick Nicholls: Chatham–Kent–Essex.

The Speaker (Hon. Dave Levac): Chatham–Kent–Essex.

CORRECTIONAL SERVICES STAFF

Mr. Rick Nicholls: Thank you very much, Speaker. I don't always dress this way when I'm responding to a ministerial statement—

The Speaker (Hon. Dave Levac): It threw me off.

Mr. Rick Nicholls: —but when I do, I'm usually then sitting in the chair.

It is my pleasure, as the PC critic for community safety and correctional services, to rise today and to deliver a response on behalf of the PC caucus and our leader, Patrick Brown.

Our correctional system faces many challenges. This has been known for several years. Yet there has simply not been enough done to address the serious issues over that time. I am pleased that correctional officers have been recognized as first responders and were included in the government's PTSD bill and will now receive support. That is something worth celebrating.

At the same time, we would like to see their brothers and sisters in the correctional family taken care of as well. Nurses, probation and parole officers, as well as bailiffs, face similar stress in their jobs, but were left out of that bill.

In corrections, there is but one rule: Everyone goes home. The nature of their work requires everyone, from correctional officers to custodial staff, to look out for each other. While correctional officers are thankful for being included in the PTSD bill, they would like to see their colleagues included as well.

I am pleased that the government has listened to my PC caucus, my leader, Patrick Brown, and myself as we advocated strongly to expand the body scanner program in Ontario's correctional centres and jails. I saw that first-hand, Speaker, when I had the opportunity of visiting the Toronto South Detention Centre last fall. This will improve the safety of inmates and COs, and I support it.

Correctional staff are perhaps the most unsung of all the heroes within the first responders family, as their work is done behind fences and thick concrete walls instead of where the public can see them, but that doesn't make their work any less valuable to their communities. They work hard to keep their communities safe and secure. Corrections staff do what they can to keep inmates safe, despite frequent overcrowding issues beyond their control. Overcrowding still remains an issue.

1530

The government has taken steps to improve the crisis in corrections, but there's still a lot of work to do, and I'm sure the minister will agree with me on that. The work to solve the crisis goes well beyond corrections week. It's through a commitment to improve working conditions day to day, through a committed, open and trusting partnership between the government and corrections, where we will start to see greater strides taken.

We in the PC caucus will be there each and every step along the way as we collectively address the crisis in corrections.

PROBATION AND PAROLE OFFICERS

Mr. Rick Nicholls: As the Minister of Community Safety and Correctional Services pointed out, it's a busy day for him and, therefore, it's a busy day for me as well.

The role that correctional and probation officers have in our province is, in fact, a critical one. It's a role that comes with the responsibility to protect the public from individuals who have broken the law in sometimes heinous ways, and also the responsibility to help those same individuals through the rehabilitation process as they look to turn their lives around. It's a dual role that few can be tasked with, but it is one that all rely on.

In my role as the official opposition critic for community safety and correctional services, I have been able to meet with many officers who have shared similar concerns. The most common issue that has been brought to my attention is the lack of resources to do a job that they are passionate about—doing it effectively as well as safely. Offenders are becoming more violent and more complex to supervise. Officers are being asked to look after more and more clients without being provided a safer working environment.

The minister spoke about body scanners at our detention centres, and it may be something to look into, to provide safer working conditions for our probation officers and parole officers who are sometimes faced with clients who bring in weapons and they're unaware of that. Speaker, they need to be kept safe as well, and I know you'll agree with me on that.

If the province is unwilling to give them adequate resources to do their jobs properly as they face the highest caseloads in the country, or the resources to work safely as they continue to work without the basic protections, such as metal detectors, you would think that they would offer them help when things go wrong.

Workers in many occupations face trauma at work; probation and parole officers are no different. We were very disappointed that the government left probation and parole officers, as well as bailiffs, off the list of first responders on the PTSD bill, but we will continue to call on the government to recognize these hard-working officers and give them the help they deserve.

In addition to extending PTSD coverage to probation and parole officers, the government must also offer the proper resources so that their work is less traumatic to begin with. It's not simply through a probation and parole officers' day here in the comfort of the Legislature, but day to day in the workplace, where our collective support is truly needed.

CORRECTIONAL SERVICES STAFF

PROBATION AND PAROLE OFFICERS

Ms. Jennifer K. French: It is always my privilege to stand in the Legislature and to bring voice on important issues. Today, I'm standing as the NDP critic for community safety and correctional services. I'm very pleased to add my voice and welcome our colleagues from

corrections who are here, to recognize the work they do and to thank them very much for joining us today.

This week is being recognized as corrections week, and today is probation and parole day. We also recognized First Responders Day on May 1, so I would like to echo some of the sentiments from May 1 and First Responders Day, because our correctional workers are first responders and high-stress, front-line service providers, and I want to fully recognize and thank them.

We are safe and secure and go about our lives and go about our business. We tuck in our kids, we participate in our communities, and we make plans. We're able to do that because our first responders work day in, day out to ensure that our society is safe, protected and secure.

Our corrections workers are essential—maybe not officially; that's coming. But the work they do is, and it is important to recognize it. The impossible decisions they have to make, the violent and traumatizing realities they're faced with every day, and the truths that they know and the pain that they carry can never be measured. "Thank you" doesn't seem like a sufficient way to express our appreciation.

I'm glad to be able to comment on the corrections file. It's a massive file, incidentally. In fact, Mr. Speaker, you might remember a time when it used to be its own portfolio, before it was tucked in and wrapped in with community safety, tucked in a back corner, locked away. Only recently has this Liberal government recognized that they have the key. Finally, there is more focus on the crisis in corrections. The public is paying more attention and having a better understanding of how corrections connects to all of our public systems, not just from what they learn on Netflix or in the movies, but they're actually getting real information, which makes all the difference.

I travelled around the province and visited 15 of our jails and about a dozen of our probation and parole offices. I saw dire need. I saw deplorable conditions. I saw first-hand what government neglect looks like. But I also saw commitment. I saw professionalism and corrections workers, officers and staff who work hard in dangerous, highly stressful environments. It isn't enough to appreciate. We need to support when it comes to safety, when it comes to mental health, when it comes to training, protective equipment, staffing, and effective and appropriate policies and ministry practices.

We know there's a crisis in corrections. We've been calling on this government to address overcrowding and understaffing. I want to touch on that again. Our jails are terribly understaffed. Our probation and parole offices are struggling under immense caseloads. People living and working in our jails and working in the correctional system are asking for the same things, because basic, fundamental needs are not being met. The ministry is talking about hiring. Hiring is an important part of the story, but they need to be responsible employers and make sure that levels are appropriate. As officers retire, as they leave the job, levels have to be maintained to continue to meet the needs.

Today is probation and parole day as well. Our probation and parole officers are high-stress service providers who keep track of all of our former offender-neighbours. They do their best to keep them out of trouble in our communities, with insufficient resources.

We've talked about Bill 163 and presumptive coverage recognizing PTSD and those who have been diagnosed. We left out many of our front-line service providers. We left out our bailiffs. We left out our probation and parole officers. That needs to be fixed.

I have so many thoughts and I'm running out of time.

I will speak to the announcement today, because we need to focus on safety, fundamentally. I know that the Minister of Community Safety and Correctional Services would really like for me to send flowers and to thank the ministry for the body scanners. I'm not going to send flowers. However, what I will say is that since I've been elected, I actually haven't seen a process like this one, where there have been health and safety concerns for years—because metal detectors aren't enough—a pilot project, correctional officers have come to committee, letters to the minister. They've had that feedback. There have been regular reports of deaths and overdoses, slashings and stabbings. Staff and inmates are suffering the effects of a violent and unsafe workplace. For the minister to follow through on this commitment—I've actually never seen that before from this government, so I will acknowledge that.

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

Ms. Jennifer K. French: Thank you very much. I wish I had more time. I have so many things to say. Thank you for all you do.

The Speaker (Hon. Dave Levac): I thank all members for their statements. It is now time for petitions.

PETITIONS

HEALTH CARE FUNDING

Mr. Rick Nicholls: "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 approve of this petition and I give it to page William.

1540

POST-TRAUMATIC STRESS DISORDER

Ms. Jennifer K. French: Seeing as how today is probation and parole officers' day, I have petitions from probation and parole officers from across Ontario.

"MCSCS Probation and Parole Officers and MCYS Probation Officers.

"Supporting the Inclusion of Probation and Probation and Parole Officers in Presumptive PTSD (post-traumatic stress disorder) Legislation under the Workplace Safety and Insurance Act.

"To the Legislative Assembly of Ontario:

"Whereas Bill 163 provides for WSIB benefits for a select few first responders diagnosed with PTSD; and

"Whereas MCSCS probation and parole officers and MCYS probation officers have been specifically excluded from Bill 163, despite overwhelming evidence that these front-line officers are exposed to primary trauma, secondary trauma and vicarious trauma often resulting in PTSD diagnoses; and

"Whereas the rates of assaults, threats and intimidation of corrections staff have increased by 2,750% in the period from 2009 to 2014; and

"Whereas Manitoba's Bill 35 'Workers Compensation Amendment Act' includes probation and probation and parole officers; and

"Whereas the Ministry of Community Safety and Correctional Services has neither programs for the prevention of PTSD nor employee assistance programs (EAP) nor wellness programs that specifically support and treat those workers diagnosed with PTSD or like symptoms;

"We, the undersigned probation officers and probation and parole officers, petition the Legislative Assembly of Ontario as follows:

"That the Legislative Assembly of Ontario shall include probation officers and probation and parole officers in presumptive PTSD legislation under the Workplace Safety and Insurance Act and that the Ministry of Community Safety and Correctional Services creates programs aimed at PTSD prevention, along with employee assistance programs and wellness programs that address the mental health needs and occupational stressors related to trauma exposure."

I wholeheartedly support this petition, affix my name and send it with Alfred.

HYDRO RATES

Mr. Ted Arnott: I have a petition to the Legislative Assembly of Ontario, and I know that the Chair of Cabinet will want to hear this.

"Whereas the price of electricity has skyrocketed under the Ontario Liberal government;

"Whereas ever-higher hydro bills are a huge concern for everyone in the province, especially seniors and others on fixed incomes, who can't afford to pay more;

"Whereas Ontario's businesses say high electricity costs are making them uncompetitive, and have contributed to the loss of hundreds of thousands of manufacturing jobs;

"Whereas the recent Auditor General's report found Ontarians overpaid for electricity by $37 billion over the past eight years and estimates that we will overpay by an additional $133 billion over the next 18 years if nothing changes;

"Whereas the cancellation of the Oakville and Mississauga gas plants costing $1.1 billion, feed-in tariff (FIT) contracts with wind and solar companies, the sale of surplus energy to neighbouring jurisdictions at a loss, the debt retirement charge, the global adjustment and smart meters that haven't met their conservation targets have all put upward pressure on hydro bills;

"Whereas the sale of 60% of Hydro One is opposed by a majority of Ontarians and will likely only lead to even higher hydro bills;

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

"To listen to Ontarians, reverse course on the Liberal government's current hydro policies and take immediate steps to stabilize hydro bills."

I agree with this petition and I will affix my signature to it as well.

ONTARIO NORTHLAND TRANSPORTATION COMMISSION

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

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

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

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

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

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

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

I wholeheartedly agree and would like to send it down with page Julia.

LONG-TERM CARE

Mr. Steve Clark: I'm going to paraphrase the petition. I want to thank the staff at St. Lawrence Lodge, their families and supporters.

This is a petition standing up for long-term care and in support of Bill 188. I'm pleased to affix my signature, and I'll send it to the table with page Laura.

PRIVATIZATION OF PUBLIC ASSETS

Mr. Wayne Gates: "Hydro One Not for Sale! Say No to Privatization.

"Petition to the Legislative Assembly of Ontario:

"Whereas the provincial government is creating a privatization scheme that will lead to higher hydro rates, lower reliability, and hundreds of millions less for our schools, roads, and hospitals; and

"Whereas the privatization scheme will be particularly harmful to northern and First Nations communities; and

"Whereas the provincial government is creating this privatization scheme under a veil of secrecy that means Ontarians don't have a say on a change that will affect their lives dramatically; and

"Whereas it is not too late to cancel the scheme;

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

"That the province of Ontario immediately cancel its scheme to privatize Ontario's Hydro One."

I'll sign my name to it and give it to Grace.

PRIVATIZATION OF PUBLIC ASSETS

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

"Whereas the current government under Premier Kathleen Wynne is calling for the sale of up to 60% of Hydro One shares into private ownership; and

"Whereas the decision to sell the public utility was made without any public input and the deal will continue to be done in complete secrecy; and

"Whereas the loss of majority ownership in Hydro One will force ratepayers to accept whatever changes the new owners decide, such as higher rates; and

"Whereas electricity rates are already sky-high and hurting family budgets as well as businesses; and

"Whereas ratepayers will never again have independent investigations of consumer complaints, such as the Ontario Ombudsman's damning report on failed billing; and

"Whereas the people of Ontario are the true owners of Hydro One and they do not believe the fire sale of Hydro One is in their best interest;

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

"To protect Ontario ratepayers by stopping the sale of Hydro One."

I fully support this, affix my name and send it with page Preston.

AUTISM TREATMENT

M^me^ France Gélinas: I have petitions that come from all over my riding. I'd like to thank Mr. and Mrs. Terry and Diane Sullivan for their support. It goes as follows:

"Whereas the government recently announced plans to reform the way autism services are delivered in the province...;

"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 remortgage houses or move to other provinces while other families have no option but to go without essential therapy;

"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 support this petition, will affix my name to it, and ask the page—

The Acting Speaker (Mr. Rick Nicholls): Thank you very much. Further petitions?

HEALTH CARE FUNDING

Mr. John Yakabuski: 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."

Speaker, I support this petition. It's signed by many people—

The Acting Speaker (Mr. Rick Nicholls): Thank you very much. Further petitions?

1550

PRIX DE L'ESSENCE

M. Michael Mantha: Ma pétition est sur le prix de l'essence.

« À l'Assemblée législative de l'Ontario :

« Alors que les automobilistes du nord de l'Ontario continuent d'être soumis à des fluctuations marquées dans le prix de l'essence; et

« Alors que la province pourrait éliminer les prix abusifs et opportunistes et offrir des prix justes, stables et prévisibles; et

« Alors que cinq provinces et de nombreux états américains ont déjà une réglementation des prix d'essence; et

« Considérant que les juridictions qui réglementent le prix de l'essence ont : moins de fluctuations des prix, moins d'écarts de prix entre les communautés urbaines et rurales et des prix d'essence annualisés inférieurs;

« Nous, soussignés, demandons à l'Assemblée législative de l'Ontario :

« D'accorder à la Commission de l'énergie de l'Ontario le mandat de surveiller le prix de l'essence partout en Ontario afin de réduire la volatilité des prix et les différences de prix régionales, tout en encourageant la concurrence. »

Je suis complètement d'accord avec cette pétition, monsieur le Président. J'y affixe ma signature, et je la donne à Aadil pour l'apporter à la table des greffiers.

ENVIRONMENTAL PROTECTION

Mr. Ernie Hardeman: I have a petition here to the Legislative Assembly of Ontario:

"Whereas the purpose of Ontario's Environmental Protection Act (EPA) is to 'provide for the protection and conservation of the natural environment.' RSO 1990, c. E.19, s. 3.; and

"Whereas 'all landfills will eventually release leachate to the surrounding environment and therefore all landfills will have some impact on the water quality of the local ecosystem.'—Threats to Sources of Drinking Water and Aquatic Health in Canada;

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

"That section 27 of the EPA should be reviewed and amended immediately to prohibit the establishment of new or expanded landfills at fractured bedrock sites and other hydrogeologically unsuitable locations within the province of Ontario."

I affix my signature to this, as I agree with this petition, and I thank you very much for the time to present it.

HOSPITAL FUNDING

M^me^ France Gélinas: I have this petition that comes from all over the northeast. I'd like to thank Stewart and Marilynn McBain from Lively, in my riding.

"Nurses Know—A Petition for Better Care....

"Whereas providing high-quality, universal public health care is crucial for a fair and thriving Ontario; and

"Whereas years of underfunding have resulted in cuts to registered nurses (RNs) and hurt patient care; and

"Whereas, in 2015 alone, Ontario has lost more than 1.5 million hours of RN care due to cuts; and

"Whereas procedures are being off-loaded into private clinics not subject to hospital legislation; and

"Whereas funded services are being cut from hospitals and are not being provided in the community; and

"Whereas cutting skilled care means patients suffer more complications, readmissions and death;

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

"Implement a moratorium on RN cuts;

"Commit to restoring hospital base operating funding to at least cover the costs of inflation and population growth;

"Create a fully-funded multi-year health human resources plan to bring Ontario's ratio of registered nurses to population up to the national average; and

"Ensure hospitals have enough resources to continue providing safe, quality, integrated care for clinical procedures and stop plans for moving such procedures into private, unaccountable clinics."

I fully support this petition, will affix my name—

The Acting Speaker (Mr. Rick Nicholls): Thank you very much. Further petitions?

AUTOMOTIVE DEALERS

Mr. Steve Clark: I'm going to paraphrase this petition again. I want to thank Metro Orleans Dodge Chrysler Jeep Ram for their support of my Bill 152 and their support of this petition.

I'm going to send it to the table with page Aadil. Thank you.

The Acting Speaker (Mr. Rick Nicholls): Thank you very much. The time for petitions has now expired.

ORDERS OF THE DAY

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 20, 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. Rick Nicholls): Further debate? I recognize the Minister of Tourism, Culture and Sport.

Hon. Michael Coteau: It is my pleasure to speak on this bill today. I'll be sharing my time with the Associate Minister of Health, the Minister of the Environment and Climate Change, and the member from Halton.

I want to start by talking about the change that has happened in Ontario. Ontario has changed, Canada has changed and North America has changed in many different ways. When my father first came to Canada, I remember going to the bank with him. He would have the book, and he would go to the bank probably once every two weeks. That was his interaction with the financial institution. If you look at today, so many things have changed. The environment has changed. I'm constantly on my mobile device, moving money around and doing things like paying bills. I would say that the financial exposure we have of moving things around and doing things is a lot more complicated than back in the mid-1970s when my father first—

Hon. James J. Bradley: I still go to the bank.

Hon. Michael Coteau: Minister Bradley still goes to the bank, which is a great thing, and many Ontarians do, but we know there are many other alternatives. Besides credit cards and cash, now you hear of things like bitcoin. So the world has changed, and with that change have come a lot of alternative methods to receive money and cash your cheques.

We know that we need to change with the times, and we've seen a big shift happen in Ontario, mostly around payday institutions. Back in the mid-1990s there was a handful of them in Ontario. Now, if you look right across the country, there are hundreds. I believe that around 600 exist right across the country, and if you look throughout North America, they're everywhere. In fact, Mr. Speaker, when I'm driving in Toronto I'm always shocked to see all these different payday advance places pop up in different parts of Toronto.

I always notice that when you look at these places you see words like "fast" and "rapid" and "easy." It's almost like the money is free. The signs are big and bright, and the branding is beautiful. It just kind of draws you in. In fact, Mr. Speaker, yesterday was the first time in my life that I went into a Money Mart—the first time I could ever remember in my life.

The reason I had to go into one was that I had to send money to someone using Western Union. In fact, that person's bank card wasn't working in the country they're in. I decided to go into the Western Union, and I had to actually send money. I only sent around $250, and I was shocked because it cost me almost $20 to send $250. I know that if I did that with an e-transfer, if their card was working, it would have cost me a dollar or two.

So there is a lot of change happening in Ontario and in Canada when it comes to financial institutions. This proposed legislation, Bill 156, the Alternative Financial Services Statute Law Amendment Act, 2015, amends three existing laws: the Collection and Debt Settlement Services Act, the Consumer Protection Act and the Payday Loans Act.

I'm really interested in these proposed changes, because I know there are many communities out there that find these types of financial institutions in their neighbourhood—we've seen banks move around, and sometimes they're not in neighbourhoods where people live. These types of institutions affect some professionals, but mostly people who may have some financial literacy challenges. In some cases, they can target certain neighbourhoods; they can target certain people. I think it's our job, as elected officials, to make sure we put in place the safeguards that will protect people.

Mr. Speaker, could you imagine borrowing money and paying almost 600% annualized, over the course of a year? To me, it's astonishing. When we look at small loans that you or I or many members of the Legislature or people in Ontario could go out and actually capture—can actually go out and get loans—they're paying 3% to 5% on a personal loan and maybe 6% or 7% on a credit card; mortgages are at an all-time low at 2% or 3%. A credit card, which is considered the most extreme form of credit in some cases, is 20% or 21% at the higher end. I was reading a little earlier today that if you go and pawn something, it's capped at 60%. But here we are in Ontario and Canada, where you look across the country and it is up to 600% that these payday loan operations can charge. To me, that is unacceptable, and we need to make some changes.

1600

That's why we're proposing this piece of legislation to make those changes. I know that it will give, if passed, the minister the ability to use regulation to put caps in place. There's going to be a public consultation that will take place in order to figure out what the right type of number is.

I've also noticed that we're not the only jurisdiction that's thinking about changes. I know that, in Alberta, there have been some changes. I know that there have been discussions even in municipalities here in Ontario. Ottawa currently has a discussion taking place on the licensing of these types of financial institutions. So it's not only a conversation that's taking place in Ontario; it's a conversation that's taking place throughout Canada and also in our local municipalities.

Mr. Speaker, it's our job to make sure that rules are put in place and that there's a fair sense of equity when it comes to financial services here in Ontario. A piece that we need to constantly focus on—I'm from the literacy sector. That's where I came from. I was the CEO and executive director of a literacy organization here in Ontario that specialized in digital literacy. I know that, working within that literacy sector, financial literacy was a key piece to literacy here in Ontario. We need to make sure that we continue to move in the right direction, that we invest in literacy and we invest in making sure that

the right type of legislation is there and that the right type of regulation is there.

I'm so happy to speak on this piece of legislation. I will now stop so my colleagues can comment on this piece of proposed legislation.

The Acting Speaker (Mr. Rick Nicholls): I recognize the member from Halton.

Ms. Indira Naidoo-Harris: I want to thank the Minister of Tourism, Culture and Sport for his great comments.

I am pleased to rise today and speak to Bill 156, the Alternative Financial Services Statute Law Amendment Act. The proposed amendments are important steps that need to be taken to protect Ontario consumers and make sure that they understand their rights.

More often than not, it is Ontario's most vulnerable or low-income residents who use alternative financial services like payday loans and rent-to-own companies. It is up to us to make sure they are protected.

Across the province, there are more than 800 so-called fast-cash outlets, and their services are even available online. You know the ones, Mr. Speaker: the ones with the flashing neon signs that my colleague earlier mentioned; the ones that say "cash now" or "fast."

Our government knows that we need to monitor this industry and make sure people aren't being taken advantage of. Why? Because people have expressed concerns. The high-interest loans and arrangements are often more than people can manage. So, after a lot of public consultation, we are proposing amendments that would put new rules and restrictions on payday lenders, rent-to-own outlets and collection agencies that buy debts and collect the money.

When it comes to payday loans, we wanted to restrict high-frequency borrowing, which is why customers would now have to wait seven days between payday loans. Mr. Speaker, we know that high-frequency borrowing can sometimes result in financial disaster for some borrowers. These limits would give people more time to consider their options. Those who borrow repeatedly would have a longer repayment period in certain circumstances. This is about giving people a chance to repay their loans.

Some may wonder why we don't ban payday loans entirely, but our government has met with numerous consumer service agencies and they have specifically told us not to. Instead, these knowledgeable groups advised us that it is preferable to have a safe payday loan than no small-dollar credit at all, and that's exactly what we're doing with these amendments: making a safe payday loan system.

The changes we're proposing for rent-to-own services include giving consumers a grace period for late payment and a right to reinstate the agreement under certain circumstances. Consumers with debts in collections would benefit from rules that apply more broadly. This would include expanding the definition of a collection agency to include people who purchase debts in arrears and then collect them. That's very important.

Changes under the Consumer Protection Act would mean that cheque-cashing outlets that fall under the alternative financial services category would now have to disclose more information to consumers so that they know what they're getting into. It would also give authority to cap the fees for cashing government-issued cheques, a very important step.

Our government knows that alternative financial services can often be directed at low-income consumers or people who are in financially vulnerable situations. Ultimately, it can just push people further and further into debt, and we want to avoid that.

We are committed to protecting consumers, and that includes preventing Ontarians from getting caught in a cycle of debt. This can mean financial ruin for so many people. By introducing these amendments, we can help to make sure that consumers using these services are aware of the costs, their options and their rights. We want to be sure we're creating a fair and balanced marketplace for all Ontario consumers.

Mr. Speaker, it is our aim to pass these amendments and have new regulations in place by 2017. I hope my colleagues in the Legislature will put their support behind Bill 156 and help to make sure that Ontario consumers are protected and safe.

The Acting Speaker (Mr. Rick Nicholls): I recognize the Associate Minister of Health and Long-Term Care.

Hon. Dipika Damerla: I'm also pleased to join my colleagues the Minister of Tourism, Culture and Sport and MPP Harris in speaking in favour of Bill 156, alternative financial services, which is really a fancy way of saying "payday loans."

The reason we are moving forward to further regulate this industry is quite simple: This is an industry that is often used by vulnerable people. I believe that, as elected representatives, our first duty is to those who are the most vulnerable.

So I'm really pleased that we are moving forward with some of these changes. Essentially, what they're doing is—the sum of the changes is, first, to ensure that the person who is providing this credit is not taking undue advantage of the borrowers, who are often desperate. They're desperate to cash that cheque to pay for their rent, to make that payment on the credit card. These are people who are typically in very difficult financial situations. They're under a lot of stress, and they are not in a strong negotiating position. So they will often go to these places, and they will pay whatever price is being asked of them for that loan, for that short-term loan. One of the ways, I think, to protect them is to put some limits on the terms by which money can be lent to them.

The second thing that this bill moves to do—and I think this is really critical—is around the idea of putting some responsibility on the lender in terms of who you lend to. One of the most interesting things, Mr. Speaker—and I think all of us probably have experienced this—is the fact that often, when I go and pick up my mail, like most of you—and I hardly ever get any

personal mail. It's always bills, a lot of bills, and some I guess what we call flyers or junk mail, and a lot of letters from banks offering me credit cards.

We live in a world where credit is easily available, without any limitations. I, of course, like many of you, just tear it up right away. I take that credit card that comes in the mail—I never even applied for it and it shows up. Like many of you, I just cut it up and throw it away. But when you are in really difficult financial situations, you end up using that very high-cost credit.

So the fact is that at least in the payday loan industry, we are moving forward to put some limitation and actually saying, "Listen, if this person is a repeat borrower, what are the checks and balances? What can we do to protect this person?" I really like that part of the bill as well. Actually, I want to go back to here: "Require payday lenders to take into account certain factors about a borrower before entering into a payday loan agreement, restrict high-frequency borrowing ... and improve payday loan borrower awareness of credit counselling services."

1610

That's the other piece that is really powerful about this bill. I think we can all agree that education is perhaps one of the biggest ways we can help people in any area, and that includes credit counselling.

Often, when you're under that kind of stress, you don't have access to credit counselling that is in your best interests. Yes, there are people who will say, "We'll consolidate your loan"—I was reading an article recently, I think in the Toronto Star, about this company that offered to help people who are in difficult situations by consolidating their loans, only for the poor customer to find out that you end up paying even more to the person who apparently was trying to help you. To be able to have access to credible credit counselling services is also key.

The issue of, "Why don't you just ban it? Why don't you just throw the baby out with the bathwater?" I can tell you we did talk about it. The reason we decided not to ban it and instead to further regulate it is the fact that this industry exists because there's a need for it. If we were to ban it, all we would do is push it underground. Having to choose between banning something and just pushing it underground, which would make it even more unregulated, we decided to take the judicious approach, the middle-of-the-path approach, which was, "We know there's a need. We know that this need is being fulfilled by these payday loans or alternative financial services. What can we do to further regulate it?" That's the spirit in which this bill is being brought forward.

Often I find we have heated debates in the Legislature on proposals brought forward by the government, but I really hope that in this one case, we can all agree that the best way forward truly is not to ban this—because by banning it, all we would do is drive it underground, and the people who really, really are desperate for that liquidity would be denied that and then they would go in the underground or black market. Instead, how do we regulate it to find that balance between putting some more restrictions on the lender—but not so much that the business becomes untenable, because this is a service that people need—and that focus on education that would really, really help the industry and, in particular, those who are vulnerable?

I think I only had four minutes. I don't know, am I supposed to go right to the end?

Interjection.

Hon. Dipika Damerla: Okay, I'm just going to sit down because I think I only was supposed to speak for four minutes. Thank you.

The Acting Speaker (Mr. Rick Nicholls): I recognize the Minister of the Environment and Climate Change.

Hon. Glen R. Murray: I'll try to use up the last little minute and a bit. I want to thank my colleague the Associate Minister of Health and Long-Term Care for her very thoughtful intervention.

This is an interesting dynamic relating to poverty, because people with very little financial capacity and low wages find themselves forced into living from paycheque to paycheque and hand to mouth. This is, sadly, an expensive bridging solution. While I'm very supportive of the bill, and it's an important next step, I'm hoping that our government doesn't stop here. I think some of the user interest rates that people who are of very modest means or who are struggling, even after they get their first job and are back in the economy after they were pushed out of the economy, as so many people were in the horrible recession of 2008—these are the kinds of financial institutions and constructs that people perceive.

I would much rather that one day, we start to deal with the issue of very high interest rates, whether it's on credit cards or payday loans, because the level of return—when people are paying over 20% on money, you end up with all of your attempts to pay back being consumed. When you go to credit agencies for help, a lot of my constituents find that's just another trap. Very smart, fast-talking people get you to sign papers that make it sound like you're getting relief, but in fact, you've bought on to a whole other set of problems.

I'm very pleased that this is moving forward, but I hope that this is the beginning of actions by this Legislature.

I noticed some of the members opposite have raised these issues before, but I think this is an area in which all parties should be doing more. I hope that this will be the start of greater action on this issue.

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

Mr. John Yakabuski: It's a pleasure to comment on the—I was going to say "the speech from the individual from the other side," but there were four individuals who took part in that debate on the government side: the Minister of the Environment, the Associate Minister of Health, the member for Halton and the Minister of Culture and Sport. So there was a 20-minute tag-team, divvied up four ways.

I want to point out one thing to the Minister of the Environment. We'd all like to live in a world where this kind of access to money wasn't necessary, we'd all like to have everybody never run into financial problems, but the reality is quite different. When the minister talks about this being something where people who are in poverty run to those places, that's not quite the case. I used to think that myself, but we find that it might be people who actually work in this precinct; it could be people who are working in the broader public sector. They run into an unforeseen circumstance. I used to think that we should have gotten rid of these places, but then I got a little more educated about what actually happens.

People run into an unforeseen circumstance—it's unexpected. Somebody gets ill in the family, whatever, and then they get a hydro bill on which they have run behind. Then they have to make a choice between having the hydro cut off, which is going to cost more to get it reconnected, and running in for a quick loan, paying a higher service fee, but continuing with the hydro connection. They've actually saved more money than if they'd had the hydro shut off and had to pay a reconnection fee.

There are all kinds of different circumstances that creep up when somebody is dealing with a payday loan service. It's not simply the poor. It's a lot of people who have regular jobs that are running these services. That's why there are so many of them around. You can't go down the street two blocks without running into a payday loan service.

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

Ms. Peggy Sattler: I am pleased to rise to offer some thoughts on the remarks that were given to us by the Liberal members across the way about Bill 156, the Alternative Financial Services Statute Law Amendment Act.

My community is a community that has followed this issue closely. In fact, the United Way London and Middlesex conducted a very comprehensive study on payday lending in the city—who was accessing these services and what the implications were of having this flourishing payday loan industry. One of the members of the United Way London and Middlesex sat on the expert panel that contributed to the legislation that we have before us today.

Now, these issues are not new. They have been around for years. The government started the process back in 2013 of trying to impose some regulation and some protection for vulnerable people with legislation, and it has taken far too long to reach the point that we are at today. Of course, the bill that we see before us, like so many other pieces of legislation that are brought forward by the Liberals, contains very little detail. Much of the detail—much of the actual protections that will benefit consumers and those who have to access these predatory lenders—is going to be included in the regulations, not in the legislation itself.

Certainly, we need these kinds of protections. Vulnerable people who are taken advantage of by predatory lenders need some real government action to protect their interests, but this bill needs a lot of work before it's going to do that effectively.

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

Hon. Michael Gravelle: I'm pleased to be able to have an opportunity to say a few words. I think it's a reflection of how important this legislation is that four members of our government caucus spoke about this piece of legislation. If anything, I share the feelings expressed by the Minister of the Environment and Climate Change, that I hope that this is the beginning of us going even further in terms of trying to protect vulnerable people.

The member opposite is quite right: This process began back in 2013, focused on reviewing payday loan legislation. That review was expanded, I think for all the right reasons, to include other types of high-cost alternative financial services, such as installment loans, cheque cashing and rent-to-own services, as well as debt collection.

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I think that, like everybody else, I'm certainly conscious of the fact that in each and every one of our communities, there are a number of these establishments that are there and that are to some degree meeting a need, but at the same time, I think, obviously putting people in very difficult positions in terms of what their actual rights are. That's why I think this legislation is important.

This proposed bill will protect consumers, there's no doubt, in several important ways. Consumers with debts in collections would benefit from debt collection rules that apply more broadly, including applying to debt purchasers. Consumers cashing government cheques at alternative financial service providers would have more information and may benefit from a cap on the rate of cheque cashing services.

I think one of the things that I'm keen on seeing, too, is that perhaps there will be limits governing what advertising signs can say, when they can say it, how big they can be and things like that. The bottom line, I think, is that this is important legislation. Certainly, I support it. Again, I think it's important to note that many members of our government were up here to speak about it because they care so much as well.

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

Mr. Ernie Hardeman: I'm pleased to rise and have just a few moments to speak to the comments made by the four members of the government side on Bill 156. First of all, it's not very often that four people share one time slot. I quickly grabbed the bill to have a look at it because I thought, "This must be a massive bill and it must make massive changes to the payday loan situation in the province of Ontario." But there really isn't much in this bill that's going to impact or help the situation.

I think we all have to realize that what's causing the need for the payday loan—and there is a need, obviously. That's why there are more today than there used to be.

It's because it's becoming more and more expensive to live in the province of Ontario. There's usually a lot of the week left at the end of the paycheque and people have to find ways to pay their bills. I think it was mentioned by one of the other comments that when the hydro bill needs to be paid, the cost and the penalty for being two days late—just because it isn't payday yet—is far greater than what they have to pay at the payday loan to borrow that money for that time. So there is a need for this type of establishment.

At the same time, the government in their comments, as they were talking about this bill, didn't talk about the real challenge there: Why there is such a growth in the need for having this emergency money available for the people of Ontario. Of course, it is because it's more and more expensive every day to live in this province. The cost of hydro is now more than it was for hydro and food for that same period of time. I can go to the grocery store and get enough groceries for a whole month to feed the family. Then I get the hydro bill and, in fact, it's higher than it is for all the food of that month. That's why it's getting more and more expensive to live.

We have more and more people who need this service, and this bill doesn't help that. It doesn't reduce the cost of living in this province; it just gives them this opportunity to have a few more days to pay their bills. I think that they should be fixing the problem and not stopping—

The Acting Speaker (Mr. Rick Nicholls): Thank you very much. I appreciate that.

Back to the Minister of the Environment and Climate Change for final comments.

Hon. Glen R. Murray: I appreciate the member for Oxford's comments. I'd just like to point out a few things. One, the inflation rate has been about as low as it possibly ever has been, historically, for one of the longest periods of time. We're in an economy now where we've gained over 600,000 jobs, the majority of them at or above the median income. We actually have 8,000 fewer part-time jobs. Maybe that's why we keep on getting elected.

The other piece of this is that there are real structural problems in the economy. There are a number of more marginal people who are working multiple jobs and who have lower skills. Many of those part-time jobs are not being produced and the higher-paying, full-time jobs are harder to access, which is why we did things like free tuition for middle- and low-income people. There's a skills gap. But there are very interesting studies that have come out recently on how much better the middle class is doing in Canada compared to the US. It's an actual issue in the US election, Mr. Speaker.

That being said, this is an option of last resort. We're a government committed to putting better financial models out there, but for people who do find themselves in circumstances—whether it's their hydro bill or whether it's their Rogers cable or any of the things we have to pay—let's make sure we have a better solution than this. But this is an important protection for people who have to access those kinds of things.

The other thing I always find interesting—the member for, I think, London West said, "Why didn't we get around to doing this?" Well, the entire legislative committee structure of this assembly right now is loaded up with major bills on the environment, the economy, waste, health, mental health and well-being—I could give you a list of a hundred other things that we could be doing, but if you can find room at committee, given the legislative load, I would love to find that space.

The Acting Speaker (Mr. Rick Nicholls): Pursuant to standing order 47(c), I am now required to interrupt the proceedings and announce that there has been more than six and a half hours of debate on the motion for second reading of this bill. This debate will therefore be deemed adjourned, unless the government House leader specifies otherwise.

I recognize the Minister of Tourism, Culture and Sport.

Hon. Michael Coteau: We wish to continue debate.

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

Mr. Bill Walker: I'm pleased to rise and speak to Bill 156, the Payday Loans Act.

I'd like to pay tribute to Jason Wang in my colleague Laurie Scott's office. He has helped prepare some of my remarks for today, and I'd like to thank him for assisting me as he has.

My colleague Jim McDonell, the MPP from Stormont–Dundas–South Glengarry, is our critic for consumer and government services, and he did a great leadoff on this bill.

Payday lending is an important issue across this province and in my riding as well, as in many of our ridings across the province. It is a last resort for consumers who have had bad credit or no credit and who all of a sudden face an unexpected expense or an unexpected drop in income. For so many ratepayers in my riding, including seniors on fixed incomes or small businesses who struggle to keep up with the rate increases to their hydro bills, they may have to resort to a payday loan. There are so many people who resort to using food banks—more and more, Mr. Speaker. It's heartbreaking. Just when households and families think they've balanced their budgets for the month, they get the bill for their power usage and find out that electricity's on-peak period has spiked or, just on May 1, another rate increase to their hydro bill. Even when they've conserved power, regardless of whether it has been a warmer-than-average winter, they're penalized. So they're penalized if they save, and they're penalized if they pay. Something's wrong with our energy sector.

I digress, because we are debating Bill 156. But what I'm trying to say in this Legislature, so often, is that energy poverty is a serious issue and, regrettably, more and more people are in need of an extra loan. We're seeing more and more payday loan facilities needed because of the way this government is running our province. Have we really come to a point where people have to choose between paying their bills and putting

food on the table? Sadly, it is, Mr. Speaker. How can we possibly make people have to make such an impossible choice? People cannot pay their bills, and if they're lucky enough to have a job, despite the rampant unemployment, they have to deal with rising energy bills and the cost of living, because everything under this government is becoming more and more unaffordable. People sometimes need a short-term loan. Payday lending is not meant to be a regular source of funding, but for those who do use it, we have to make sure that there's continued access to this type of service, including the cashing of cheques.

Bill 156 will allow the government to regulate the total fee charge for cashing a government cheque and mandate that the information be displayed where such service is offered. Regulated payday lending locations where cheque cashing is offered already provide consumers with ample information regarding the fee that they will be charged. The net result of the disclosure provision in the bill will likely be minimal.

In fact, there was a report from the Royal Bank of Canada that said branches in Toronto would cash an Ontario Works cheque free of charge. This is the kind of partnership that the government should be promoting with the private sector across the province in order to give recipients of government cheques more options to keep all of their money, rather than seeing it chewed up by fees.

Cashing a government of Canada cheque is already free of charge at any Canadian financial institution, regardless of whether the client has an account at the institution or not. However, in the 2006 Financial Consumer Agency of Canada survey, it said that only 22% of respondents even knew about this. The payday lending industry strives to work with the government to create a set of consistent and fair rules that protect consumers and allow the industry to thrive.

My colleague Laurie Scott, from Haliburton–Kawartha Lakes–Brock, recalls a meeting she had with her local credit union that covers quite a large part of eastern Ontario. Kawartha Credit Union serves 50,000 members through 25 branches, including seven where they're the only financial institution in these small rural communities like Kinmount and Little Britain. Many of us in rural Ontario have the exact same thing, where there is only one institution of a financial nature in our small town.

It is not only an important source of jobs, but the functions served are often rare to find in rural communities. I find that this government does not always consider the needs of rural and northern Ontario residents. This isn't to say they're completely neglected, although sometimes it certainly feels that way. But these bills, which are "consulted" with the public, are just not comprehensive or thorough.

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When we see this bill that proposes to do several things, like prohibiting lenders from opening another loan within a certain time of the last loan's repayment, or allowing the minister to regulate payday lenders by capping the amount of money that can be borrowed, I think the government overlooks the financial limitations of so many people. It reflects just how out of touch they are with so many people.

By introducing a mandatory extended payment period, the government is doing things wrong. The government is allowing a distressed borrower with clear, unresolved financial challenges to extend their payment period without providing any assurances that this particular course of action will make their financial situation any better. The government is increasing the chances of the loan never being repaid, as the borrower is likely to need another payday loan from another lender while the other is being repaid.

Not everyone can find stable work or be in good standing to borrow money from their bank, even when it's just a temporary crunch. This bill is simply about micromanaging the industry. For those who are fortunate enough to have full-time work, having credit—or rather, good credit—is an easy task. Most can prove a steady and reliable stream of income and solid payment history. But as I said before, this is not the case for every Ontarian. For new Canadians or those who have hit a bad string of luck, or had to suffer through hydro rate increases or missed payments, or experienced some negative credit circumstances, it is far more difficult to access extra funds.

Rather than overhaul the Payday Loans Act, the Collection and Debt Settlement Services Act and the Consumer Protection Act, the government should fix the fundamentals. The government should be looking at improving financial literacy among the consumer population. Consumers who frequently resort to payday loans should receive credit counselling. As our PC leader, Patrick Brown, has said, we should look at ways of improving reading, writing and arithmetic for our children—financial literacy, such as managing a credit card or filing income taxes or just understanding the basics of how to budget. Frankly, and I don't say this to be smart, I think this Liberal government has something to learn about balancing budgets, seeing as they have doubled Ontario's debt during their time in power.

Most of our kids are going to need debt counselling because of the way this government is modeling how they continue to overspend and run roughshod with our finances in the province of Ontario. They have doubled our debt. We're going to soon face $300 billion in debt, Mr. Speaker, and as you are well aware, even this year we're going to spend $11.4 billion on interest payments at the lowest historical interest rates we've ever had in our province. That means $11.4 billion not going to things like health care, not going to things like education or to those on social services who need a hand up.

My colleague Steve Clark, the MPP from Leeds–Grenville, said something quite poignant the other day, which is that the government chooses to legislate before they choose to educate. This bill is trying to micromanage the sector. Reducing consumers' access to legal

ways to a temporary loan without providing them with a clear path to financial sustainability will likely push them to the illegal loan market, and we all know that loan-sharking and those seedy practices are far more dangerous.

Limiting access to payday loans does not solve the underlying problem. I'm sure this government can understand and appreciate what it is like to need a temporary cash injection. In fact, their sell-off of Hydro One is costing our province hundreds of millions in lost revenue and reaping billions, supposedly, for infrastructure. If they had a balanced budget, I trust they might not be going out to sell an asset such as Hydro One, especially when 85% of Ontarians are telling them it's the wrong decision.

But we all know it is a financing decision that this government chose to sell off a public asset, and with the sell-off comes a degree of flexibility in how the funds are being used. On top of that, the syndicate that profited from the sales is the same group that held a fundraising reception for the Liberal Party at $165,000. Talk about a double dip for this administration.

As my colleague from Stormont–Dundas–South Glengarry, Jim McDonell, has said, "Payday lending is the safety valve that stands between people's legitimate need for cash and money management advice, and the unregulated, unscrupulous and unreliable underground debt market." This bill is bad legislation. It absolutely refuses to tackle the cause of Ontarians' financial distress while at the same time trying to pick out chicken bones in a bowl of soup.

The government is equating payday loans with the problem. Resorting to payday lending is a symptom of an underlying financial condition. Whether it is due to the issues that I mentioned earlier or others, we should look at why people's budgets are being stretched. No one, even on that side of the House, can refute that it's more costly for every Ontarian in Ontario today.

Most payday lenders will meet customers' trust by offering extended payment periods when the customer indicates his or her economic situation is difficult. In those cases, the lender is happy to extend the payment deadline because they're confident that the customer can meet the obligation.

What the government is doing is creating a mandatory offer of a longer repayment period without any guarantees that the borrower can actually meet repayments. The end result could well be an increase in loan defaults and, therefore, a higher cost for everyone, including conscientious borrowers. If only the government would be conscientious about its borrowing, then we wouldn't be billions of dollars in the red, taking money away from the services that we need.

Mr. Speaker, I'm going to repeat again: This year, we'll be spending $11.4 billion in interest—$11.4 billion that is not going to our much-needed health care, education and community social support services programs, among the other multitudes across here. That $11.4 billion is more than we actually spend on the whole sector of community and social services.

This government is certainly faced with the repercussions of its poor fiscal management. The government is borrowing to no end, with no real, tangible plan to balance the budget except cutting services and selling Hydro One. Mr. Speaker, what happens next year after they've sold Hydro One? The Financial Accountability Officer has already stated that at the end of the day, this is not going to sustain them for the long term, that they will again have challenges balancing the budget after this one-time cash infusion of selling an asset that produces $750 million in net revenue every single year.

People are hurting, and this government just doesn't get it. Now the government will no longer provide intensive behavioural intervention therapy to children with autism aged five and older. More than 2,000 children with autism will no longer be eligible for this treatment, and families are scared and worried.

It's interesting, when we stand here in question period and we ask those questions, that the government doesn't really come up with an answer of why they're cutting something like autism services. They take no responsibility for their fiscal mismanagement and their overspending. They've had record revenues through their taxation.

Interjection.

Mr. Bill Walker: The deputy House leader likes to heckle on some of these points, but I think he's actually feeling bad. I know he's been here a long time. He's been through the cycle, but he's feeling bad—

Hon. James J. Bradley: A point of order.

The Acting Speaker (Mr. Rick Nicholls): A point of order.

Hon. James J. Bradley: The speaker is bringing in information that has absolutely nothing to do with this bill.

The Acting Speaker (Mr. Rick Nicholls): I have been listening closely. I will just remind the member to, in fact, ensure that his points are focused on the bill as well. Thank you very much.

Mr. Bill Walker: I must have touched a nerve, perhaps, with the deputy House leader, who has been here so many years and understands how this place works. I'm trying to ensure that the people who are listening or are going to read this later understand why we need more payday loan services.

Sadly, it's because the cost of everything under their leadership is getting more expensive. Hydro costs are one of those. We talk almost ad nauseam every day to try to get them to listen to the costs that they have incurred. They're overspending. Their debt levels are astronomical, and that is impacting people.

That means the everyday Jane and Joe out there need other access to cash. They can't pay their bills. They're not the luxury of the people that they're trying to purport that they represent, who have the ability to pay off everything every day.

There are a lot of people, as I said earlier in my comments, who have a very short-term cash crunch. They need a service like this to be able to get through. Sadly, a lot of it is because of the increased costs of everything:

more taxes under this government; more hydro cost—we just had a rate increase again on May 1. I am, I believe, speaking to the bill and why we need payday loan facilities and services out there.

Again, I go back to how private IBI treatment is estimated to cost $50,000 per year. The government is washing its hands: "Sorry, we don't have enough money. We're going to start cutting"—because of their fiscal mismanagement and their ability to not budget and get access to credit, they're now cutting those very vital services at the front line.

Kids are losing out on services because of the fiscal mismanagement of this government. At the end of the day, they can talk all they want about how much more money they're putting in. They've had record revenues and they still are overextending themselves: $11.4 billion this year we're going to pay in interest payments because of their lack of ability to balance the budget, and yet they're trying to tell people out in the world how they should manage their finances and cut off access to short-term lending when they are the root of the problem.

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Let me be clear: The alternative financial services industry is in constant evolution, as there is an infinite way to count the same amount of money. This government is getting very good at it. Sometimes emergencies happen, and I'm sure we all know what it feels like to be stretched thin to different degrees.

I've seen reports across this continent that the typical payday lending customer is predominantly female, aged 25 to 44. My colleague Laurie Scott has talked about the importance of gender parity and advancing women's rights. But why are so many users of payday female? That's an ugly truth that the government has chosen to ignore.

So many people live paycheque to paycheque, and even then sometimes they have to deal with mounting costs like hydro, which I have said time and time again is just out of control. Consumers are expected to pay more and more because of the scandal, the waste, and the mismanagement of the 13-year tenure of this government. At the end of the day, we're faced with things like this legislation among the added costs that we continue to bear on the front lines.

Every day, I get people through my office, pleading with me to help them. "How do I pay my hydro bill? How do I make sure I get the services? How do I get my son or daughter to have that autism treatment?" It's very challenging to say that there isn't a lot of money in the cupboard. They are spending and overspending as a systematic way of doing their budget.

Sometimes, Ontarians need to go on payment plans and change their payment plans. If consumers do not have a conventional financial product that suits their needs and they're resorting to payday lending, is that not a reflection of the structures that have been put in place because of government policies? Currently, the payday lending industry is regulated through a maximum fee on a loan of no more than $21 per $100 borrowed. Although the fee would translate into a very high annual interest rate if a regular loan had the same terms, a payday loan is for a maximum of two weeks and the interest is never compounded. Ten per cent of payday loans have to be written off, which is a far higher proportion than regular credit-backed lending by banks.

There is no credit check prior to receiving a payday loan. The only documentation needed is ID and recent pay stubs. This is in contrast to regular credit, where the decision to lend money and the rate at which it is lent depend on credit history. But as I mentioned earlier, not everyone is in an economic situation where they can have a solid credit history. They're in a crunch. There's an unexpected emergency, or, God forbid, they've actually got another hydro bill that they weren't expecting to double or triple—very hard to budget.

While banks are federally regulated and credit unions may choose that option under new federal rules, the Ontario government can still facilitate more Ontarians' access to conventional finance by promoting bank account ownership and direct deposit.

I do hope that the minister will be careful in drafting regulations under the fee cap provision. Whichever amount the ministry chooses as the fee cap, it must be significantly high enough to cover the inevitable losses from falsified cheques. If it doesn't, we will experience what Quebec went through with payday loans: cheque-cashing services will vanish without there being any conventional financial service alternative available. Where will people turn?

While there are many aspects to this bill, I do want to also touch on the amendments to the Collection and Debt Settlement Services Act. The bill proposes to abolish the requirements for debt collectors to be registered under the act. It will also establish a framework for imposing administrative penalties on collectors not exceeding $10,000. Collections are where a company sells bad debt to a collector for pennies on the dollar and then they must recover those debts from the consumer. While there are currently legislatively coded restrictions on collectors and their practices, consumers are subject to high levels of stress. They often do not have the funds available to them and could potentially face the stigma of their debt situation becoming known.

That is why I'm concerned that the government is proposing to remove the requirements for individual collectors to be registered with the ministry. Collectors must be registered, and any changes to their employment status with an agency must be notified to the registrar. No one can collect money in Ontario without that registration, and the registrar may deny an individual or agency registration based on that previous conduct. I don't believe it is in the best interests of Ontarians to take out the provisions that will not allow any individual to carry out the business of collecting debts without first being registered in Ontario.

As I wrap up my debate on this bill, I want to point out that the government has a public consultation process going on right now. They even had the gall to do a press

release and say they wanted input on how much borrowers should pay for a payday loan in this province. Here's the catch—the bill is in second reading. It has already been drafted. Sounds like the budget. We went out and did consultations and yet, a mere few weeks after we were presented with a budget in the House, they didn't even have the committee meet to go over all the feedback that they supposedly had gone out and truly wanted to be accountable and transparent in their collection.

Would this public input not have been more useful prior to the bill's drafting? Now if the government does receive viable suggestions outside the scope of the bill, it is just too late. "Too bad," the government basically says. "We know best." The feedback will be open until May, but it seems asinine at this point.

The government's press release ends by saying, "Protecting Ontario's consumers is part of the government's economic plan to build Ontario up and deliver on its number one priority to grow the economy and create jobs."

In the 13 years this government has been in power, I have not seen that; in fact, quite the opposite. We've got to the point where people have become systemically dependent on social support services and financial assistance from paydays, and use food banks because life has become so expensive during this government's time in power. The government should be creating conditions for growth and prosperity, not taxing Ontarians to death and then some.

Specifically on the issue of this bill, we should look at addressing poor access to conventional credit, an issue that is so important for rural communities like Ontario's north.

I'll summarize by saying it's harder and harder for the average Ontarian to pay their bills, particularly their hydro bills. We need services like this for those people in short-term crunches who don't have the ability to get conventional credit services.

We need to ensure—particularly when this government will not listen and change tack on how they're running our finances—that those people can actually access services when they need them, on their terms.

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

M^me^ France Gélinas: It was very interesting to listen to the member from Bruce–Grey–Owen Sound basically share some of the struggles that the people of his riding are facing. I can tell you that there are the same struggles in my riding of Nickel Belt and, I would say, throughout the northeast.

We just came back from a week of constituency work, where I hope we all took the opportunity to connect with people from our riding. I will tell you that the casework in Nickel Belt has always been heavy, but right now, it is beyond heavy.

What do we see most? We see people who managed their money all their lives and then found themselves not able to make ends meet. Those are not people who have blown up their credit cards or gone and done things to put themselves in debt; they are people who stay home, go to work, pay their bills on time and raise their families. Now, they are falling further and further behind, very much along the lines of what the member had to say.

Do some of them turn to payday loan places? Unfortunately, they do. Right now, I will tell you that in Nickel Belt and in Sudbury, some of those are unbelievable. Start doing business with one of those payday loan places, and you will be paying them forever and ever, amen. There's always an extra fee, there's always extra money you have to have to be able to get out of there.

So it needs to be regulated, but it needs to be regulated in a way that protects the consumer. Unfortunately, there are more and more people in Ontario who cannot afford to make ends meet, and that's really shameful.

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

Hon. James J. Bradley: The member must not have had time, because he was wandering all over other topics, to talk about the specifics of this bill and the fact that "consumers with debt in collections would benefit from debt collection rules that apply more broadly, including applying them to debt purchasers. Consumers cashing government cheques at alternative financial service providers would have more information and may benefit from a cap on the rate of cheque-cashing services." He didn't mention that "consumers using rent-to-own services would benefit from a grace period for late payment and a right to reinstate the agreement under certain circumstances. Consumers using instalment loans would benefit from cost control of certain fees, such as optional insurance. Consumers of payday loans would have to wait" a grace period "between payday loans, giving them more time to consider their options." Also, "those who borrow repeatedly would have a longer repayment period in certain circumstances."

Overall, if passed, this bill would make Ontario a leader in all of Canada when it comes to protecting consumers from the risks of using alternative financial services.

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In terms of the actual procedures themselves, the government—as you know, a bill is introduced. Normally, it's introduced and passed almost automatically at first reading. Second reading is supposed to be confined to debate on the actual provisions of the bill, and that's the general debate that takes place. We then go to committee. That's why the consultations that are going on are valuable, because we then go to committee, and at committee we have an opportunity for people to make representations. And members of each of the political parties, should they see fit to do so, provide suggestions and, in fact, implement amendments for consideration. So all of those opportunities are still there, and to suggest they are not is simply inaccurate.

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

Mr. Steve Clark: I'm pleased to join in the debate on Bill 156. I want to thank the member for Bruce–Grey–

Owen Sound for his speech. I want to thank him for his kind words where he quoted my address this morning, where I talked about this government wanting to legislate over wanting to educate. Education on financial literacy is something that I think all three parties can get behind. I think we need to do more of it in our schools. I think it needs to be added to the curriculum. I think it's a very important component that for many Ontarians is lost.

But I do want to interject on what the member for St. Catharines said just a few moments ago. He very quietly outlined the process that should work in this Legislature for second reading and committee hearings. However, as we all know—and I've quoted him many times—when this government places a closure motion or a guillotine motion, where they choke off debate, using a term that the member for St. Catharines used quite often in this House, the reason I quote him is that I agree with him.

Interjection.

Mr. Steve Clark: He's interjecting, but it's his words when he uses "choked off debate."

The member has brought a number of very good points forward. I'm glad he mentioned the member for Stormont, Dundas and South Glengarry, the critic, who spoke for an hour and really laid out the differences between our traditional banking system and the payday loan industry, which is why this bill is brought forward.

This morning I read a Toronto Star story from February 29 where they didn't even really acknowledge that this bill has been on the order paper since December 2015. It's basically languished on the order paper since last December. Again, I'm glad the government thinks this is a priority and I'm glad we're debating it this afternoon.

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

Ms. Peggy Sattler: I am pleased to rise to respond to the comments made by the member of Bruce–Grey–Owen Sound. Certainly, we both live in southwestern Ontario. I am in a more urban area; he's in a more rural. However, we see many of the same kinds of issues. Poverty is an important issue for my community in particular.

There was just a report by an advisory panel to the mayor on poverty in London, and it found that London has been over the provincial average in terms of the rate of poverty, regardless of the measure that's used. When we think about the context of this bill, who are these people who are using payday lenders? Who are the people who need to access a purchase, to own furniture and other things? They are some of the lowest-income Ontarians in our communities. They are people who are on ODSP and Ontario Works. When I hear from people who are on ODSP and Ontario Works that those cheques—even if we put these measures in place to get them cashed without penalty, those cheques just don't last the month. They barely cover the cost of rent, much less the cost of food and clothing, pharmaceuticals and any other emergency needs, immediate needs that people have.

So, in addition to this bill, we really have to look at the bigger picture. We have to look at what needs to be in place to protect and support the most vulnerable, the most disadvantaged, the most marginalized citizens in our province. One of the shortcomings of this bill, in fact, is the lack of protections to prevent rollover loans—people having to take out another loan to repay the last loan. That is something that needs to be addressed.

The Acting Speaker (Mr. Rick Nicholls): Back to the member for Bruce–Grey–Owen Sound for final comments.

Mr. Bill Walker: Thank you to the members who spoke from Nickel Belt, France Gélinas, and London West. They obviously are hearing very similar things as me: the challenges of people whom they represent to pay their bills and the need for something like this legislation.

Chair of Cabinet: I have the greatest respect. He has been here a long time. He has served the people of this province for a lot of years. But he didn't seem to like me talking about debt services and debt collection. That's maybe because of where they ran this province. Frankly, I don't respectfully understand how he can stand and condone, with his government, the amount of debt that they have accumulated under their watch.

He talked about being a leader in Canada. What he left out, Mr. Speaker, is they are the leader in Canada of debt, and that money is not going to help the people for whom we're all given the privilege of being here.

I'm going to quote my colleague from Leeds–Grenville: "The Liberals like to legislate over educate." He brought up a really good point: The Chair of Cabinet uses the term "choking off debate," while using closure motions, so we can't actually debate. He wanted to talk about how the process should work and teach us and give us the outline of how this place should work, and, yet, look at the number of pieces of legislation that they bring closure motions on, so that we can't bring the needs and the concerns of our constituents, who we are given the privilege to serve, to this House to actually have the debate.

It also reminds me—and I've said it in my remarks—that it's interesting that there is a process, but this government brought out their budget before they even allowed the budget consultation process to finish. Colleagues of mine here wanted to debate and hear some of that feedback, but the budget was presented.

It is my hope that this bill will ensure that those types of services are there. When we talk about education, one thing that we should be implementing is basic core mathematics and how to repay debt to all of our young people because, with this government, they're going to need that as a core piece of their education.

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

Mrs. Lisa Gretzky: It's once again my pleasure to rise on behalf of my constituents of Windsor West, this time to speak on Bill 156, the Alternative Financial Services Statute Law Amendment Act.

Overall, this legislation has the potential to actually help many people in my riding and throughout Ontario

who are finding it more difficult to make ends meet. Often, we turn to payday loan companies for a temporary reprieve, but it is well documented that current rules allow these companies to trap consumers in vicious debt cycles that force people to take out loans just to pay off other loans. All too often, people are working just to pay off the interest on these loans. It's no secret that these companies are structured to make consumers dependent on the services that they provide.

Now, this is able to occur for a number of reasons. For instance, many of these companies target Ontarians who are living on low incomes. These are people with unstable or precarious employment and who struggle to afford even the most basic services.

In an article this past March, the Windsor Star outlined the scenario of a family whose hydro bill is in arrears, and the utility is threatening to disconnect their service. The article stated that if their hydro bill is $200, a 10-day payday loan in Ontario will cost the family $42. If they didn't pay the bill and their hydro was disconnected, it will cost at least $95 just to have their services reconnected.

It's these situations that make people resort to using payday loan services, and I think it's important to be mindful of the structural issues that drive people to do this. One of the first lessons that we can take from this scenario is that Ontarians are paying too much for even the most basic services like hydro.

Last month, it was announced that hydro was going up once again, this time because of mild winter temperatures, meaning Ontarians used less energy than anticipated. Speaker, constituents in my riding saw right through the government's flawed logic and misplaced priorities. Using less energy should result in savings, but, amazingly, the cost of hydro went up again on Monday, the third price increase since November. To say that my constituents and the vast majority of Ontarians are disappointed and angry would be an understatement.

This will be the eighth year in a row that electricity rates are at least 9% higher than they were the previous year. A senior in my riding called my office and asked why he is being penalized for trying to conserve energy. Speaker, this gentleman was staying up past midnight just to do his laundry and spent many nights sitting in the dark just to find relief on his hydro bills. Government policies that lock us into paying an inflated price for energy drive people to resort to using payday loan services to pay for even the most basic services.

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Speaker, we also need to look at wages in Ontario. Here the issue is simple: The minimum wage in Ontario is too low, and it's time for the government to listen to New Democrats and commit to a $15-an-hour minimum wage. Let's be clear: This won't abolish the use of payday loan services overnight, but it's the first step in empowering hard-working Ontarians with a wage that makes life more affordable. If we can do this, if we can empower Ontarians with the tools that will make payday loan companies less attractive, we can break the borrowing cycle that sees too many Ontario families indebted to these institutions.

The legislation before us today can help with this. Overall, I think the bill has good intentions that can offer consumers protection and relief from predatory lending practices and exorbitant fees. Bill 156 amends three acts: the Collection and Debt Settlement Services Act, the Consumer Protection Act, and the Payday Loans Act. I'll draw attention to the more notable amendments. Amendments include expanding the exemptions relating to the act, introducing an administrative monetary penalty regime, and moving the collector licensing regime.

Some provisions of this legislation include placing limits on the fee that may be charged for cashing a government cheque. These regulations are yet to be announced, but may include:

(1) a fixed amount;

(2) a percentage of the face value of the cheque or any other amount calculated on the basis of the face value of the cheque;

(3) an amount that results from the combination of (1) and (2); or

(4) any amount determined by any other prescribed means.

The bill also allows the government to redefine the number of days the loan broker must wait since the borrower has paid the full outstanding balance under the first agreement before facilitating more than one payday loan between the same borrower and different lenders.

It permits the minister to make regulations that prohibit a lender from entering into more than the prescribed number of payday loan agreements with the same borrower in a one-year period; 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 or services other than payday loans to anyone. It's unclear what these goods or services will be; they could be gift cards, for example.

The provisions I just outlined are well-intentioned, but good intentions alone won't protect Ontarians from predatory lending fees or help families get out of debt. While this legislation sets up a framework to help Ontarians, it does not compel the government to act in any meaningful way. Instead, we are supposed to trust this government to implement regulations at a later date.

Well, Ontario families are right to be skeptical. This bill was an opportunity to make a real difference in the lives of Ontarians who are having a hard time making ends meet. Unfortunately, this bill is another opportunity missed for the Liberals.

The concerns that Bill 156 are supposed to address have been around for years. The government started its review process back in 2013 and continues to stall in making any real progress on this file. The time for action is now. Once again, the Liberal government has managed to avoid accountability, particularly to those thousands of Ontarians who find themselves in financially precarious

circumstances. Ontarians deserve a government that will stand up for them and will offer consumers real protection and relief, not one that continues to find ways of doing just the bare minimum.

For years, New Democrats have called for real action to protect consumers and help make life more affordable for Ontarians. In December 2014, the NDP consumer services critic and deputy leader, MPP Jagmeet Singh, introduced a motion in the House that would cap lending fees to $15 per $100; extend the grace period consumers have to pay back their loans without penalty; create a database to enforce the ban on rollover loans; and ensure the government works with financial institutions to provide alternative services, like credit unions and postal banking, in low-income communities.

With the exception of extending the grace period, none of the other provisions are addressed in this bill. New Democrats will keep fighting for real change in Ontario.

Speaker, I'd like to thank you for the time today. I look forward to continuing debate on this legislation. I'd like to close by reminding the government that my constituents can't wait for real action on these issues—I cannot stress that enough—particularly the constituents of Windsor West. Although people across Windsor and Essex county are struggling, we find two low-income pockets within Windsor West. These are the people who use these payday lending facilities. They're the ones who are being victimized time and time again.

Good intentions alone won't help families in my riding struggling to pay their hydro bills. They won't help my constituents pay interest on their loans or break the debt cycle that they are trapped in. We are asking that the government please commit to real action on these issues and commit to it today.

As I stated, my constituents are struggling as we've seen the hydro rates go up. Many of my constituents live on ODSP or OW. They're on social assistance. There are seniors who are on fixed incomes. We see homeless people who are struggling financially. They're living in homeless shelters or out on the street and they're using what little money they can to try to find work or to try to feed themselves—because we're also finding that the food banks within Windsor and Essex county are struggling.

More and more people are struggling financially, especially now that the cost of hydro has gone up. Those people who would normally buy a little bit extra when they're at the grocery store and donate it to the food banks or donate it to the Windsor Youth Centre, which helps homeless and at-risk teens and provides them with meals during the day or sends them home with some groceries or gives them money to be able to get on a bus and for lunch, or gives them a lunch to eat—these community organizations themselves are now starting to struggle because the people in my community do not have the funds available in order to be able to help these organizations.

We need this government to commit to fixing what's wrong with payday loans. We need them to commit to really taking action on this, not commit to committing again to take action. We actually need them to take action. Words are not enough anymore. People across Ontario are struggling and they need the government to act.

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

Mr. Chris Ballard: I'm pleased to be able to stand and offer some comments about Bill 156, the Alternative Financial Services Statute Law Amendment Act of 2015. As we know, the proposed legislation will look at the Collection and Debt Settlement Services Act, the Consumer Protection Act and the Payday Loans Act, with a view to offering Ontario consumers greater protection.

One of the things that comes to mind and is perhaps foremost in our minds is the Payday Loans Act and the amendments there. If I can, Mr. Speaker, for a second, the amendments are going to focus on disclosures and reducing the likelihood of consumers entering into repeat borrowing, because the government heard from users across the province and from those who work in the industry that this is a concern. It will provide for an extended payment plan to consumers entering a third loan agreement in 62 days—exceptionally important. It will restrict payday lenders from offering a loan to a borrower until seven days have passed since their last payday loan, and it will restrict the loan brokers from arranging a loan for a borrower until seven days have passed since their last payday loan—lots of important finessing.

I know one of the big questions that we get asked is, why not just outlaw these organizations? We heard from anti-poverty organizations across the province that that's just not a viable thing to do. Too many people need these services. But we have to make sure that consumers are protected if and when they need to use a payday loan venue.

I think some of the important things when it comes to the Collection and Debt Settlement Services Act have been dealt with. I'll leave it there for now, Mr. Speaker.

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

Ms. Lisa MacLeod: I'd like to commend the member from Windsor West for bringing the concerns of her constituents to the floor of the assembly with respect to payday loans.

I was the critic for the Progressive Conservative Party back in, I believe, 2007-08, when we had first dealt with payday loans. I think that, like many members in this assembly, I'm of two minds. I think that, in light of the fact that so many families are struggling, there does need to be a service like this. However, they've also put our constituents, in many cases, into even more financial trouble.

I think the issue here is striking a good balance that understands that there is a need for a niche market like this. Maybe the banks and co-operatives should consider having those types of opportunities, but in the absence, they're almost a necessity.

I think that the member from Windsor West alluded to it—it's interesting because, earlier this morning, I was speaking about the ORPP. Some of the issues that concern me about the ORPP are the same issues that concern me about payday lending. That is the fact that so many Ontarians are stretched to the max: the single-largest sales tax increase in Ontario's history under this government; the single-largest income tax increase in Ontario's history under this government; the single-largest gas tax increase in Ontario's history under this government; and the single-largest job-killing payroll tax in Ontario's history under this government. Speaker, beyond that, we look at the single-largest hydro rate increases in this Ontario's history under this government.

It is hard for Ontarians to make ends meet. I can tell you that I hear that time and again from the people of Nepean–Carleton. The residents of the city of Ottawa have continuously sent their money to Queen's Park without a good return on investment.

This is yet another example of our opportunity to be able to speak about these challenges that our people face.

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

M^me^ France Gélinas: I want to congratulate the member from Windsor West for bringing a very balanced view on this bill. First, she went through what is in the bill, as it is written, so we understand that a lot of what is intended to happen is not exactly in this bill. A lot of the goodwill of what we want to get to will be in regulations that are yet to be seen, yet to be written or yet to be implemented. She brought back a number of good ideas that should be added to this bill. We debated similar issues in 2008, when payday loans were first debated. We realized that we did not get it right. Let's take our time and get it right. She brought forward a number of good suggestions that I hope will be put into amendments and accepted by the majority Liberal government.

Legislation should not be incremental work. When we put a piece of legislation forward, we should have done the work to make sure that it is good, that it stands on its own and that it is there to last.

Lastly, what she did was to bring forward examples from her riding as to why it is that this Legislature needs to listen to the suggestions that she made and also what it means for the people of Windsor West. She brought forward a number of good examples as to why we need to act. The one about the family looking at the price of hydro disconnection versus payday loans is really sad, but it is reality. If this doesn't motivate us to do it right and to get it done, then I don't know what will.

The Acting Speaker (Mr. Rick Nicholls): I recognize the member from Glengarry–Prescott–Russell.

Mr. Grant Crack: Thank you very much, Speaker. It's certainly a pleasure for me to rise this afternoon and make a few comments concerning the great introduction by the member from Windsor West. Like the member from Nickel Belt said, she brought forward a number of great ideas. Those are the types of ideas that get brought forward in a debate such as this and can be incorporated at the committee level into amendments to the bill to make it even stronger.

This bill is the culmination of a number of requests that we receive as MPPs across all political parties from individuals who are having issues raising the funds for their day-to-day lives. We get asked on a regular basis, "What are you doing to protect Ontario consumers?"

Back in December, when we first introduced this piece of legislation, we wanted to amend the Payday Loans Act, the Consumer Protection Act, and the Collection and Debt Settlement Services Act. This proposed legislation will strengthen consumer protection in areas of payday lending, other alternative finance services and debt collection by (a) protecting consumers who borrow from payday lenders, of course at very high rates of interest; (b) protecting consumers from the unexpected costs of other alternative financial services; and (c) protecting consumers with debt-collector rules that apply broadly.

We get asked a lot of other questions as MPPs. What problems does this bill propose to solve? Well, let me tell you. Some alternative financial services are often targeted at consumers with limited financial resources or in financially vulnerable situations, and our government wants to ensure that consumers using these services are aware of the cost, their options and their rights.

I just wanted to put a few points on record, Mr. Speaker. It's very difficult at times to be following the member from Windsor West, the member from Newmarket–Aurora, the member from Nepean–Carleton and especially the eloquent member from Nickel Belt, but it's a pleasure to speak today, Mr. Speaker.

The Acting Speaker (Mr. Rick Nicholls): Back to the member from Windsor West for final comments.

Mrs. Lisa Gretzky: Thank you, Speaker. I would also like to thank the members from Newmarket–Aurora and Nepean–Carleton, my colleague from Nickel Belt and the last speaker, the member from Glengarry–Prescott–Russell.

I just want to touch on, really, the heart of this issue. Aside from predatory lenders, the issue is affordability. If people had a fair wage for doing their job, if they had stability in their job, not what the government likes to call the "mobile contemporary workforce," which is just fluff for what it really is, which is unstable precarious work—people don't want to be part of a mobile contemporary workforce. They want a stable job, something they can count on. If people could afford to pay their hydro bill and not have to decide between the hydro bill and food or the hydro bill and dressing their children before they send them off to school hungry in most cases—if we didn't see ridings like the northern ridings, where in some cases they're paying nearly 30 cents a litre more for gasoline, ridings where there's more ground to cover as opposed to in my riding, where everything is very close by. It's very urban and everything is very close by. In the north, they have a lot of driving to do in some cases to get to where they need to go. That's predatory, to charge them more for gas, knowing that they have to travel further to get where they're going to

go. That hurts the bottom line when it comes to their household income. I think if the government was to address some of those issues, we would see fewer and fewer people going to payday loan lenders.

Certainly for those people who do need to access these services, and until the government fixes those problems, we need to see concrete action taken by the government to actually stop the predatory practices of these payday loans. We don't need to hear about it anymore. We need to see action, and we actually want them in committee to listen to some of the recommendations coming from all sides.

The Acting Speaker (Mr. Rick Nicholls): Further debate? The member from Renfrew–Nipissing–Pembroke.

Interjection.

Mr. John Yakabuski: Speaker, am I out of turn? Did the minister responsible for seniors affairs want to speak? No, I guess not. Okay.

It's a pleasure to have the opportunity to join—just for a few minutes, unfortunately—this debate, as it has now reached the point where we only have 10 minutes. I want to be a little bit retrospective here about how, years ago, we had no such thing as payday loan offices on the street corners, or shops or whatever you want to call them—storefronts. We lived in a different time. But today, they seem to be everywhere. My colleague from Leeds–Grenville spoke about it. Why are we not emphasizing more the issue of financial literacy?

Mr. Steve Clark: Educate, don't legislate.

Mr. John Yakabuski: Educate, don't legislate—financial literacy for our children. We're living in a society where we have been conditioned to borrow, borrow, borrow.

1720

I know times have changed and we have to have financing; we understand that. The economy, the world, works on financing and financiers and extending payments so that you can make big projects and stuff like that. I remember my father talking to me once about borrowing money and that, and never once in his life did he borrow money. Not once in his entire life did he personally borrow money. In business, as it evolved, we had a line of credit at the bank, so if you had a big shipment come in and you didn't have quite enough in the current account—that type of thing—you'd have some coverage that way. On a personal basis, he never borrowed a nickel in his life, because everything he bought, purchased and did, building a home, all of those kinds of things were done when he had put the money away and saved it and then could afford to do it. It didn't matter if it was buying a car or anything like that; he never borrowed money—the good old days.

My good friend from York West is not the youngest guy in the House. He remembers the good old days. Maybe he's never borrowed a nickel in his life. I don't know. He's smiling. He's never borrowed a nickel in his life. Look at him. He never borrowed a nickel in his life. You should be helping me go into these schools and talk to these children about financial literacy, because today we're living in a society where if you want something, "Holy Hannah, look at the price of that." "Don't worry. Just go borrow the money—easy payments. I love this." Well, I don't love it.

The bank of Nova Scotia—what do they call it—Scotiabank: "You're richer than you think." It's funny. The guy goes in there and says, "Yeah"—and she says something like, "Oh, you're doing very well on your student loan." He says, "Yeah, but I really want to take my dad on this road trip for his birthday." So the lady goes on her computer, punches a few keys, comes back and she says, "I moved some things around and saved you $1,500 a year."

Now, how can you borrow more money and save $1,500 a year? That's the kind of message that we're sending out to our society today: "We moved some things around and saved you money. You're going to borrow more money, which means you're going to owe more, but I've saved you $1,500 a year."

I had a brother-in-law who used to say that my sister—I shouldn't say this about my sister—"Lorna considers a credit limit on a credit card an obligation." Whatever the credit limit was, she had to go out and spend that.

Mr. Bill Walker: Are you sure she wasn't a Liberal?

Mr. John Yakabuski: No, no. But she never failed to pay her bills, and she's the most generous person that you'd ever meet in your life. My son Lucas is her godson and he's a lucky boy. She's always made sure that on his birthday there's something very nice for Lucas. Christmas, birthday; it doesn't matter. Lorna always makes sure that Lucas is well taken care of.

Having said that, I want to get back to the meat of the matter here—not meatless Mondays like the Minister of the Environment wants, but the meat of the matter, which is what my colleague from Leeds–Grenville was saying: We need to teach our young people more about financial literacy so they don't find themselves in a financial bind. Like I was saying this morning when we were talking about the bill on ORPP, I said to my son, "Every time you get a paycheque, pay yourself first. Put some money away, because you never know when a rainy day will happen."

But we live in a society where people are making more money than they ever made before, yet so many of them are two bad breaks away from the street, as they say, two bad breaks away from the street because they don't manage their money very well. As a consequence—and I'm not picking on anybody individually, because this is what society has come to expect.

You know, if you saw a government like this 50 years ago that had the kind of a debt that this Liberal-spending government has—

Mr. Bill Walker: Overspending government.

Mr. John Yakabuski: —overspending government has done to Ontario, people would be apoplectic. But now, you talk about a $300-billion debt and they don't even quite conceive it, because everybody believes the

next best thing to having a million dollars is owing a million dollars. If you owe it, you've got all the things that the million dollars was going to buy you anyway, and we'll let tomorrow look after tomorrow.

So our philosophy about how we conduct our own lives has spawned a different attitude when it comes to borrowing and owing money. We've got these Money Marts, these—what do you call them?—payday loan establishments, springing up all over the place. I had an opinion of them years ago: I thought that, really, they were a bunch of shysters that were just looking to take advantage of the vulnerable. But then we start to realize and learn about who the clientele are. Part of it is, I say, about this attitude we have in society: People actually have good, solid incomes and steady jobs, but they're always just right on the edge because they're living a lifestyle where every dollar is spoken for. Every dollar is spoken for, and the banks are as guilty as anybody; they're just dying to give you money—dying to give you money.

You know, again, I shouldn't be talking too much personal stuff but, a couple of years ago my son, who didn't even have a job—he was finished with post-secondary but he didn't have a steady job yet. He didn't even tell me, because he was driving a car of mine for years, but he just went down to Belleville one Saturday, or some Friday afternoon or whatever the heck it was, and came home with a brand new car. He didn't have a job, and they financed him for a brand new car.

He's working now. He's got a good job. He's an apprentice carpenter making reasonable money, with opportunities to keep making more as he gets closer to a journeyman and stuff like that. He's making all his payments. He's not depending on daddy to pay for the car. He's making all those payments himself, and maybe it was a good thing. But the fact that we live in a society where you could go in with not even a job and buy a car makes you wonder.

Back in the 1950s, they had only started allowing people to borrow money to purchase a car. It only started in the 1950s that you could borrow money to buy a car. We have had a complete sea change over the last 50 years about how we treat financing and the borrowing of money. If we have that kind of change in our society, then we also have a responsibility to educate the young people of today about financial literacy, so that they don't find themselves in a financial bind a few years down the road. We have that responsibility, and I don't think we're doing a very good job of it. This government would rather have you talking about some airy-fairy flowery stuff in school, instead of learning about financial literacy and about how to handle your money so you don't run into problems down the road.

I wish I had more time, Speaker; I'd actually get to speak to the bill. But my time, as you see by the clock, is up.

The Acting Speaker (Mr. Rick Nicholls): Thank you—I think. Questions and comments?

Mr. John Vanthof: It's always a pleasure to follow the member from Renfrew–Nipissing–Pembroke. Since he didn't stay on the bill, I would like to take a minute to comment on something that he would understand.

I'm sure this House would join me in expressing our regrets. One of my constituents, Len Lear, was the coach of the Temiskaming Northern Loons Swim Club. He was coming home from a district meet in Markham on Sunday night, and he hit a moose. So I think we would all join in expressing our regrets to his family. It's something I'm sure that you would understand.

Thank you, Speaker, for allowing me to do that.

1730

Getting back to the issue at hand, I'm going to comment specifically to the member, Mr. Yakabuski. Lots of times, I quote my father here. My father told me—a bit opposite of what the member said—when I started farming to borrow as much money as I could, but to make sure that the things I bought either rose in value or made money. I think that there's a difference between the debt when you build up a business and the debt when you buy a house, or the debt that, in the end, drags you down. I think that's what the member from Renfrew–Nipissing–Pembroke was talking about.

I'm hoping that, sometime in the future, I get my 10 minutes to speak to the bill. But I'd like to thank you, Speaker, and thank the member for allowing me to take that time to express are our regrets to the Lear family.

The Acting Speaker (Mr. Rick Nicholls): Further questions and comments? The minister for seniors affairs.

Hon. Mario Sergio: Thank you very much, Speaker.

Interjection.

Hon. Mario Sergio: Finally, the member from Renfrew–Nipissing–Pembroke gets his wish, and so I get to say a couple of things about the bill itself and, of course, the comments that he so eloquently made.

I also want to express my sympathies to the friend of the member from Timiskaming–Cochrane on the accident.

But a couple of things that the member from Renfrew–Nipissing–Pembroke said about the bill that is for discussion—and it's for discussion because we want to send it to second reading, and then, of course, we'll have more consultation and come back here for more consultation.

Education: It's a wonderful thing to say that we have to educate the young people, which is important, but there are a lot of other people who need to be educated as well. It's not only the young people. It would be nice if we could educate everybody at a young age, so when they reach my kind of age, if you will, and older, they would be educated. Unfortunately, we have a lot of people in our society who didn't get the education that they should have on a particular area. This is a very important area and it affects a lot of people.

I have tell my friend across that when I purchased my first house, I had to have a second mortgage at 24%. But we paid it off.

The bill contains a lot of good measures. It wants to improve the way that those people in need of borrowing

some money have some protection. I hope that with this bill we can improve that, and we'll look across to make some good recommendations.

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

Mr. Steve Clark: I want to thank my colleague from Renfrew–Nipissing–Pembroke for his comments. I'm glad that he mentioned me and the issue of financial literacy.

I actually have a letter from one of my constituents. I recently wrote to Minister Sandals about this. I want to quote some of the excerpts of the letter from Ms. Kasey Mooibroek:

"I am writing concerning a need for money management to become part of the secondary school curriculum. It has already been incorporated into many schools in England and it would be incredibly beneficial for Canadians to learn about debt, credit, paying bills, and how to manage their money. This would allow students to move out after high school and have an educated idea of how to spend their money while living on a budget.

"An article written in 2013 by the Guardian titled, 'Financial Education to Become Compulsory in Schools,' elaborated on the way the curriculum has been formatted in England. This curriculum allows students as young as 11 to understand financial mathematics by calculating interest, and by 14 they will learn more about sophisticated financial products and services.

"This system would be very beneficial for Canadians as the next generation would have a better idea of how to use their money wisely, and less people would be living in debt. I graduated high school in 2013 and did not have any appreciation for money. Not until I spent all of the loans given to me through OSAP and came home to live with my parents once again did I appreciate what debt truly means. Almost everyone I know in their twenties spend money recklessly because a lot of people do not appreciate the cost of living and rely heavily on loans."

This is the political reality in many ridings. This is why I've mentioned the issue of education as part of this debate. Regardless of how you feel about this bill or whether you think it should be amended, this is something that is real—it's in our constituency offices on a weekly basis—and I think the government needs to act.

I want to thank Ms. Mooibroek for writing to me.

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

M^me^ France Gélinas: Speaker, if you will allow me a few seconds to support the member from Timiskaming–Cochrane and the family of Len Lear, who had this terrible motor vehicle accident on Sunday, and offer my deepest sympathies to the family.

In response to the member from Renfrew–Nipissing–Pembroke, the idea is good. How come we don't do better with financial literacy? How come we have an entire generation of educated young people starting out in life full of energy and wanting to do better, to do good for themselves and to better the world, and they come out of school with those ginormous student loans? This is how they hit their first job: with this humongous anchor attached to them. They can either panic right out and say, "How am I ever going to pay back my student loan?" or forget about it and continue on this path that, "Loans don't matter. I will live my life and pretend that this humongous anchor is not attached to me and continue to borrow like a drunken sailor," as some of them would say.

I would say financial literacy would go a long way towards changing all this, making them realize that yes, getting an education is important but managing your debt is also important. I would say we should look as to why is it that our kids start their first job with such enormous student loans. Why is it that families have such a hard time making ends meet? Education would certainly be a path towards improvement.

The Acting Speaker (Mr. Rick Nicholls): Back to the member from Renfrew–Nipissing–Pembroke for final comments.

Mr. John Yakabuski: I want to thank the member from Timiskaming–Cochrane, the minister responsible for seniors, the member for Leeds–Grenville and the eloquent member from Nickel Belt as well for their comments.

I do want to pass on our condolences to the family of Len Lear for their tragic loss as well. Anybody who lives in a rural part of this province knows how dangerous it can be on the highways when the moose are out.

I want to thank everybody for their comments. They focused more on what I spoke about, which was the issue of financial literacy, than the bill itself. I respect the comments of the minister who said that it's not just the young people but a lot of other people—and he's right. However, it's the young people who we still have in school. We can't lose this opportunity for those people who are in school today, so that we don't lose the opportunity that we failed to take on the generations that have left school. They're the ones who are most likely having the financial challenges with managing their household budgets in today's world.

It is a difficult world; there's no question about it. The pressure of society to buy this or buy that—you can't turn on the television, you can't have the radio on, social media or anything. Everything is, "Buy, buy, buy," and "Spend, spend, spend." "You've got to have this or you're out of touch. You've got to have this or you're not keeping up with the Joneses or the Clarks."

There's a lot of pressure on people to make purchases. The reality is, so many people make purchases they don't need. When they stretch their budgets at the end of the month, even though they're gainfully employed—and yes, there are people who are struggling and vulnerable who have to resort to short-term loans on a regular basis, but there are also people who are gainfully employed.

This is an issue of money management. Financial literacy training in our schools: Get on it as soon as possible.

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

1740

M^me^ France Gélinas: Nickel Belt. I feel like I should sing. Should I try that?

Interjection: No.

M^me^ France Gélinas: No, eh? All right.

It is my opportunity to put a few things on the record regarding Bill 156, the Alternative Financial Services Statute Law Amendment Act. Basically, Speaker, what the bill is meant to do is strengthen protection for consumers who use what we call alternative financial services. Right now, if you look at where most people do their financing, it's either at a bank, at a credit union or at a caisse populaire. Those have sets of regulations under which they do their business that protect consumers, but for a multitude of reasons—and some of my colleagues have covered some, and I will cover some of my own—a lot of people are not able to deal with a caisse populaire or the credit union or the bank, so they end up in what is called alternative financing services, which is what most of us call payday loans.

So given that they are outside of the credit unions, the banks, the caisses populaires, they really have very little regulation about them, and we have seen that the practices that they use tend to be very predatory. They really target people of low income or people who find themselves in a financial crisis in their lives, often for a reason that has nothing to do with bad credit or bad management or bad financing. It's simply because of bad luck within their lives.

I represent a riding in northern Ontario called Nickel Belt that is made up of 33 little communities. None of them are big enough to be called a city or to have municipal councillors or anything of the sort. They are local services boards, they are unincorporated areas. Most of them tend to be small, although altogether, they make up close to 90,000 people. They live in smaller communities. For the life of me, I can't understand why it is that in most of those communities, we are not able to get a pharmacy to stay in there; we are not able to recruit a physician or a nurse practitioner to come and provide services; we are not able to bring a school, because most of them have been closed and the kids get bused out. A lot of them don't even have a restaurant or a grocery store or many of the other services that we find, but a lot of them have payday loans. How can it be that, apparently, the community is too small to support a restaurant, too small to support a grocery store, too small to support a school or a pharmacy or a physician, or anything else, but it is big enough to support a payday loan operator?

The health unit does a very good job of looking at the social determinants of health within the health unit, the Sudbury and District Health Unit area. They cover a good part of my riding and they map out where the areas of poverty are. So you can put out this map and look at where the areas of poverty are. The map is colour-coded so you see that in some parts of my riding, there are really deep pockets of poverty. It's funny, Speaker, because those tend to also be the places where the payday lender decides to open up shop. I don't like that; I don't like that a bit. Why is it that some of them get a government cheque in writing, an actual cheque, not a big amount—they are hundreds of dollars, sometimes less than a hundred dollars. Everybody knows that the government is going to be good for that cheque. The government is going to give you the money. They're not going to default on the cheque. They're not going to pack up and leave or anything like that. But yet, to go and cash such a cheque at the payday loan, because the payday loan is the only show in town, you will pay; 15%, 18%, 20% of the value of the cheque will be racked up by those businesses. And yet, here we stand.

I was there in 2008, Speaker. I was there when the first bill was brought forward to regulate payday loans. We knew of those practices back then, but we missed the boat. And here we have a bill that is full of good intentions. The bill is just that: It is a wish list of good intentions that the government plans to address. But none of that is in the bill. The bill just tells us that they plan to address this in regulations that will come at a date yet to be announced, in a form that none of us have had an opportunity to read and that only the government will control.

I say to that, Speaker, that I see good intentions. When you read the bill, you see everything that they have the intention of doing, and I recognize a good intention when I see it. They have the good intention of protecting consumers, but unfortunately, it falls short. Good intentions and actions are two completely different things. Good intentions do not protect anybody. Good intentions do not stop the behaviour of people who have made it their business to prey upon the poor and the needy, or the people who unfortunately have had bad luck in their lives and have had to turn themselves towards borrowing money from them.

So I would urge the government to really look at the bill, to listen to the suggestions that we are making. Certainly, our colleague from Bramalea–Gore–Malton—sorry about that; I didn't spit that out as neatly as I would have liked—has put a number of those suggestions on the docket. In 2014, he put forward that we should cap lending fees at $15 per $100 that you borrow; extend the grace period that consumers have to pay back their loans without penalty; create a database to enforce the ban on rollover loans—a rollover loan means that you borrow money to pay another loan, and you keep doing that, sinking yourself deeper and deeper into a hole where you will never see the light of day again; and ensure the government works with financial institutions to provide alternative services, like credit unions and postal banking, in low-income communities.

I must say that I have a fantastic network of credit unions in my riding, and I also have a fantastic network of caisses populaires, which really try to go into areas where the banks won't go, in areas where people basically need them. But they also need to have the tools in order to be able to do that.

Ça me fait toujours plaisir de participer aux débats sur les différents projets de loi qui sont présentés. Ici, on a un

nouveau projet de loi pour les institutions qui font des prêts instantanés. Ces institutions-là ont tendance à être installées dans des régions où il y a beaucoup de pauvreté.

Je peux parler pour mon comté : Nickel Belt, c'est 33 petites communautés. Dans plusieurs de ces communautés-là, les gens vivent avec beaucoup de pauvreté, et c'est surtout dans ces communautés-là que l'on retrouve ces institutions qui sont capables de te donner un prêt le même jour.

Ce sont des institutions qui ont besoin de réglementation, et qui ont besoin que l'on mette des règlements en place pour protéger les gens et pour changer le type de pratique qu'elles ont, parce qu'on voit souvent que les taux pour emprunter de l'argent et les taux pour encaisser un chèque sont tellement hauts qu'il n'y a aucune façon d'expliquer ces dépenses-là.

J'encouragerais le gouvernement à écouter les recommandations que l'on a faites et à faire des changements pour que les voeux pieux deviennent des actions.

1750

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

Mr. Chris Ballard: Once again, I'm pleased to be able to stand to talk a little bit about this bill and simply say that there were some very good comments that the member for Nickel Belt raised in her time.

I would suggest that this bill goes beyond simply purporting some good intentions. Through regulation, we will see some good action. In fact, I understand it's the intent of government to have the regulations developed and in place by 2017. I know there's perhaps a philosophical difference about how modern legislation is created, but most modern parliamentary bodies spend time developing regulations. The world changes so fast that it allows government to tweak regulations faster to meet the changes than to go back and create new legislation.

With that said, I just wanted to touch on a couple of the key things that are near and dear to what I've heard across Ontario. One of them is: Really, what will this bill do? What problem will the bill solve? We know that some alternative financial services are often targeted at consumers with limited financial resources or in a financially vulnerable situation. We heard of a number of such situations occurring around that today. Our government wants to ensure that consumers using these services are aware of the costs, aware of their options and aware of their rights. That is so important.

Just a brief word about alternative financial services, because I heard a comment about the cost of cashing government-issued cheques: That is part of this, and that will be addressed as we move forward. Consumers will be better protected with this bill.

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

Mr. Jeff Yurek: I'm glad to comment on the member from Nickel Belt's discussion this afternoon. I realize she has raised some valid points. Listening to other discussions going on today, I do want to highlight what the minister for seniors raised earlier about financial literacy. I think it's important that the government does take the time. I know we have this bill put in front in order to deal with people with hardship who are having to cash a cheque because they're unable to make it to payday without having to cash a cheque early, but financial literacy in our school system, I think, would start to alleviate this problem down the road.

Other than getting the government's finances in order—I think that has been talked about enough on this side today—I think of the aspect of financial literacy. I remember that when I graduated university, my brother gave me the book The Wealthy Barber, which is a neat book to read. It talked about paying yourself first and preparing for the future. I think maybe that type of book—I don't, as I say, promote The Wealthy Barber, but I think it's a great book—should be studied in high school, so that by the time our children get through university—they'll be in debt quite heavily because that's what's happening nowadays with kids, but they're able to deal with that situation and plan and finance their lives down the road. That will deal with something down the future. I hope this government takes the time and institutes financial literacy into our school system.

I'm hoping that when this bill gets through, there's some sort of balance. In my city of St. Thomas, where I'm from, these payday loan sites have just blossomed. It used to be that downtown St. Thomas was full of storefronts and shopping, and now we have a lot of payday loans. I think that just speaks volumes to where Ontario has headed over the past 12 years under this government. Things need to change.

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

M. Gilles Bisson: Je pense que la députée de Nickel Belt soulève un point très intéressant faisant affaire avec les emprunts instantanés.

Le gouvernement parle une belle ligne. Ils sont en train de dire qu'ils vont faire quelque chose, mais quand tu regardes à l'intérieur du projet de loi, il n'y a pas beaucoup de détails quant à comment ça va marcher dans le sens de vraiment protéger ceux qui empruntent de l'argent de ces organisations-là pour des raisons qu'on comprend et qui sont très valables. Ce monde-là se trouve dans une situation qu'on a tous traversée à un temps ou à un autre. Ils sont dans une situation économique où ils ont besoin d'acheter des « groceries », où ils ont besoin de payer quelque chose, et ils n'ont pas d'argent. So, ils s'en vont à un emprunt instantané et ils ont besoin de payer des frais qui font que c'est pas mal dur d'être capable d'arriver.

Le gouvernement, je pense, veut avoir, comme ils disent en anglais, la « photo op ». Ils veulent avoir l'opportunité d'être capables de se planter devant une caméra et de dire : « Regardez, comme gouvernement, comment on est bien et comment on est bon. » Mais quand tu regardes à l'intérieur du projet de loi, il n'y a

pas vraiment gros là pour être capable de dire que ce monde qui utilise ces emprunts instantanés va être protégé d'une manière ou d'une autre. Ils vont encore payer des gros intérêts et ils vont encore avoir des pénalités telles qu'on en voit présentement dans ces emprunts-là. Comment est-ce que ça aide le monde qui a besoin d'utiliser de l'argent de ces institutions-là parce qu'ils n'ont pas de carte de crédit ou que la carte de crédit est finie; qu'ils n'ont plus accès aux banques pour être capables d'emprunter de l'argent; ou qu'ils ne peuvent pas aller à la caisse populaire, au « credit union »? Ils en sont rendus au point où c'est le seul mécanisme qu'ils ont pour être capables d'emprunter.

Si on va avoir ces institutions-là, je comprends qu'elles ont besoin d'être capables de faire un petit profit, mais ce doit être un petit profit qui n'est pas sur le dos des plus diminués dans notre société qui se trouvent dans une situation précaire et qui ont besoin d'aller à ces institutions-là qui en prennent avantage. Le gouvernement peut se péter les bretelles tant qu'il le veut, mais à la fin de la journée il n'y pas grand-chose dans ce projet de loi pour être capable d'être bien content.

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

Hon. Mario Sergio: I have to say that I have very much enjoyed the remarks by the member from Nickel Belt, especially when she mentioned the various communities in her area. Given the area, yes, you would find this type of business established in those areas and indeed preying on the local communities. But I have to say that her community is not the only one.

I have pockets my area where banks have moved away. We have no caisses populaires, no credit unions and no other banks. Unfortunately, these people now are so popular with this type of banking, if you will, or payday loans or shops that they are competing among themselves. They have become so popular now that they are competing among themselves.

Unfortunately, yes, there are too many factors. Education is a very important one for the young and for the old. Habits are very important. Life is full of temptation, especially when it comes to money. I don't have to tell you, I'm sure, that you have a community where you witness some situation where people spend money without thinking about it. They want to go on a vacation—a "fly today, pay tomorrow" kind of a thing.

It's important. The legislation that is in front of us doesn't deal with banks or credit unions; it deals with the payday shops, the ones people can go in and out of and borrow a few hundred dollars. They're being penalized so heavily that then they fall behind and they even get worse, and they go back and get more penalized. I think we want to make it easier and better for not only for the customers but for the payday loan shop as well, that there is more control. This is all on behalf of the people that we represent.

The Acting Speaker (Mr. Rick Nicholls): Back to the member from Nickel Belt for final comments.

M^me^ France Gélinas: I would like to thank everybody who has given me feedback: the member from Newmarket–Aurora, the member from Elgin–Middlesex–London, my colleague from Timmins–James Bay and of course the minister responsible for seniors.

This is a bill where I would say we all agree that the practices of the people who work within the payday loan industry need to be regulated. Where we fall apart is on what kind of regulation we should put forward. I would say that we are pretty much aligned when it comes to the vision as to where we want to get to. Where we're not quite as aligned is that we on the NDP side want to see it in legislation. We want to see that the way that the industry will be regulated will be in legislation: things such as capped lending fees at $15 per $100 borrowed; things like extending the grace periods that consumers have to pay back their loan without penalty; things like creating a database to enforce the ban on rollover loans; and things like ensuring that the government works with financial institutions to provide alternative services—like credit unions, caisses populaires, postal banking etc.—in low-income communities. We want to see this in legislation. Where the bill falls short is that it talks about all of this—it talks about the Collection and Debt Settlement Services Act; it talks about the Consumer Protection Act; it talks about the Payday Loans Act—and it says what it will do at a later time.

1800

Let's work in the present. Let's bring forward a piece of legislation we can all be proud of, that will get results, and bring it now.

Second reading debate deemed adjourned.

The Acting Speaker (Mr. Rick Nicholls): Pursuant to standing order 38, the question that this House do now adjourn is deemed to have been made.

There is a late show. I will give the House a few moments to vacate if they would wish.

ADJOURNMENT DEBATE

GASOLINE PRICES

The Acting Speaker (Mr. Rick Nicholls): The member for Timmins–James Bay has given notice of dissatisfaction with the answer to a question given by the Minister of Transportation. The member has up to five minutes to debate this matter, and the minister—in this case, the parliamentary assistant—may reply for up to five minutes.

I now recognize the member from Timmins–James Bay.

Mr. Gilles Bisson: I want to thank the Conservative House leader for agreeing to stay and listen to what I have to say.

The other day in the House, on Monday, I believe, I got up and asked what I thought was a very simple question. The price of gas a couple of weeks ago in

Ontario—there was almost a 25-cent-a-litre difference between southern and northern Ontario. Nobody's going to make me believe, or make anybody else believe in this province, that there could be a 25-cent-a-litre difference in gas across this province. When you can take a case of beer and sell it in Cornwall for the very same price you sell it in Kenora—certainly if we can sell beer at the same price, we should be able to sell gas at a similar price.

Instead, what we've got is the refiners in this province—I shouldn't even say in this province; the refiners in this country—who essentially band together and decide that they're going to set the price, depending on your market, higher than another area.

So I've ask the government a very simple thing: Back in the 1970s, Stephen Lewis was the head of the New Democratic Party of Ontario and Mr. Davis was Premier of Ontario. At the time, we were going through the same thing. You'll remember that awful gas price crisis that was going on at the time, where the price of gas was going through the roof. There were these gas differentials going across the province that were equally as bad, but to a different magnitude. But at the time, Stephen Lewis, the leader of the New Democratic Party, got up in the House and said, "Listen, you have the authority to regulate the price of gas. You may not have to do so, but what you at least should do as Premier is call in the gas companies, the refiners and say, 'Either you get yourselves under control, when it comes to the price of gas and the differentials from one part of the province to the other, or else we're going to do it for you by way of regulation.'"

The industry understood that because the Premier had called people into his office in the Legislature to have this discussion. They didn't want to get regulated, and they went out and fixed the problem. For years, there was always a bit of a differential, but it was not what we're seeing today.

Today, I decided, for the point of this question, to look at the price of gas in Ontario. Today, from what I saw, you'll pay 94 cents in Alliston, you'll pay 93 cents in Windsor, but you're paying $1.10 in Timmins—and I haven't looked at Kapuskasing and every other point north. There's a 15-cent-a-litre difference today in the price of gas in this province when there shouldn't be. You're not going to tell me it costs 15 cents a litre to transport gas that's coming from Alberta to southern Ontario—it has to come through northern Ontario to get to southern Ontario—and we're going to have to pay more for the price of gas.

I said to the government across the way, "Will you, as the Minister of Transportation, call these people in and tell them to get themselves under control or else you're prepared to regulate?" What did I get? The Minister of Transportation said, "Let me talk about all the great things we're doing in northern Ontario," and went on to list some of the things he thought were great. I responded and said, "Listen, you're the guys who took the train out of northern Ontario. You're the guys who jacked up the price of hydro in northern Ontario. You're the guys who cut the buses in northern Ontario. You're the guys who essentially drove Xstrata's Timmins refinery/smelter out of the province of Ontario into Quebec because of the high price of gas." I said, "Is this comedy hour or is this question period?"

On the supplementary, I got to ask the question again, but this time it was referred off to the Minister of Energy—and this is the reason for my late show. I said to the Minister of Energy, "Minister, are you prepared to call in the gas companies, the refiners, and tell them to get themselves under control or else you, as the Minister of Energy, through the Ontario Energy Board, are going to put these people in their place?" What did he answer? "It's a federal responsibility." Excuse me? A federal responsibility?

There are five provinces in Canada that have decided to do various types of regulation on gas prices. Some are better than others. The province of Quebec has probably the more expensive of the systems of regulation. Today, when I looked at the price of gas in the province of Quebec, it was running about $1.03. But here's the interesting part: If you're in Montreal, it's $1.04; if you're in Rouyn-Noranda, in northern Quebec, you're paying $1.03.

If you're in southern Ontario, you're paying 94 cents; if you're in northern Ontario, you're paying $1.10. There's a 15-cent-a-litre difference in the province of Ontario, north to south, where there doesn't have to be one. If you look at the model in New Brunswick, across the province they're paying 95 cents. So clearly there are models of regulation out there that Ontario can learn from that would allow us to set the price of gas so that refiners and gas stations can make a profit, but it wouldn't be on the backs of the consumers of Ontario to have to pay more for the commodity than we presently do.

The Acting Speaker (Mr. Rick Nicholls): The parliamentary assistant to the Minister of Transportation, the member from Cambridge, has up to five minutes to respond.

Mrs. Kathryn McGarry: Let me say that it's a pleasure to be here this evening to be able to provide some clarification to the member opposite on this subject. As the member should be well aware, gas prices are variable. This means that everything from weather to local supply and demand to global market crises can all affect the overall price of gasoline.

While we're talking about the differences in gas prices between northern and southern Ontario, we need to look at a number of factors. Whether it's lower volumes per outlet—which increases the cost per litre of gas—higher wholesale and retail costs, the fact that northern distribution terminals are located farther away from refining centres, or that gasoline often requires transportation by rail or truck rather than pipelines in the north, these factors can all have a very direct effect on local gasoline prices.

Now, the NDP is fond of suggesting that regulating Ontario's gas prices will help prevent these kinds of

fluctuations. In fact, provinces that have regulated prices historically tend to have comparable or even higher prices than Ontario. And as I said earlier, their prices are also affected by global factors outside of provincial control, proving that regulation does not necessarily protect consumers from rising prices.

I want to emphasize here that Ontario's competitive gasoline market as a whole is functioning quite well. In Ontario, we're lucky that consumers can benefit from a competitive market, which is not the case in provinces with minimum retail margins. As always, our government continues to regularly monitor gasoline supply and prices on an ongoing basis to ensure that this system is working for all Ontarians.

However, since the third party is giving me the opportunity to respond tonight, I think it's important that I take the time to talk about how our government has continued to be a strong champion for northern Ontario. Thanks to the advocacy of our members, whether it's the member for Sault Ste. Marie, Thunder Bay–Atikokan, Thunder Bay–Superior North or Sudbury, the north continues to be very well represented at Queen's Park.

As a government, we wholeheartedly appreciate how unique the north is as a region. That is why we continue to make record investments in northern Ontario. It is, after all, our government that's created more than 27,500 quality jobs in the north. It's our government that has supported over 7,000 projects through a $1.1-billion investment in the Northern Ontario Heritage Fund Corp. In addition, we've invested $25 billion into provincial highways since 2003. That includes $550 million committed this year alone in northern repair and expansion projects.

I know that there was great excitement in northeastern Ontario in January 2016. The investment that I'll be talking about is in an area I know well. I visit Grundy provincial park every summer to camp with my family in the Key River and French River area.

In January, the transportation minister announced $173 million, which is actually the largest investment by MTO, to continue the four-laning of Highway 69 between Sudbury and Parry Sound, the area between Key River and French River. What they're looking at is an additional 15 kilometres of four-laning. It includes 10 bridges, two interchanges and a number of other investments that they need to make in that particular area that will certainly help the fishermen, the tourists and also those who are trying to commute from the southern to the northern area.

I remember a time when the investments in Ontario weren't what they are now, and the north certainly didn't fare well until 2003, when our government took over to continue the investments. We're trying to create one Ontario. As Premier Kathleen Wynne has said on many occasions, we will continue to invest in northern infrastructure, whether it's in highways, roads, bridges, hospitals, water or waste water systems, through our ambitious $160 billion worth of infrastructure plans. So while the NDP can pontificate and play politics, our government takes strong action to ensure that we have investments in the north.

The Acting Speaker (Mr. Rick Nicholls): There being no further matter to debate, I deem the motion to adjourn to be carried. This House stands adjourned until 9 a.m. tomorrow morning.

The House adjourned at 1812.

LEGISLATIVE ASSEMBLY OF ONTARIO
ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

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Albanese, Laura (LIB)	York South–Weston / York-Sud–Weston	
Anderson, Granville (LIB)	Durham	
Armstrong, Teresa J. (NDP)	London–Fanshawe	
Arnott, Ted (PC)	Wellington–Halton Hills	First Deputy Chair of the Committee of the Whole House / Premier vice-président du comité plénier de l'Assemblée
Bailey, Robert (PC)	Sarnia–Lambton	
Baker, Yvan (LIB)	Etobicoke Centre / Etobicoke-Centre	
Ballard, Chris (LIB)	Newmarket–Aurora	
Barrett, Toby (PC)	Haldimand–Norfolk	
Berardinetti, Lorenzo (LIB)	Scarborough Southwest / Scarborough-Sud-Ouest	
Bisson, Gilles (NDP)	Timmins–James Bay / Timmins–Baie James	
Bradley, Hon. / L'hon. James J. (LIB)	St. Catharines	Chair of Cabinet / Président du Conseil des ministres Minister Without Portfolio / Ministre sans portefeuille Deputy Government House Leader / Leader parlementaire adjoint du gouvernement
Brown, Patrick (PC)	Simcoe North / Simcoe-Nord	Leader, Official Opposition / Chef de l'opposition officielle
Campbell, Sarah (NDP)	Kenora–Rainy River	
Chan, Hon. / L'hon. Michael (LIB)	Markham–Unionville	Minister of Citizenship, Immigration and International Trade / Ministre des Affaires civiques, de l'Immigration et du Commerce international
Chiarelli, Hon. / L'hon. Bob (LIB)	Ottawa West–Nepean / Ottawa-Ouest–Nepean	Minister of Energy / Ministre de l'Énergie
Clark, Steve (PC)	Leeds–Grenville	Deputy Leader, Official Opposition / Chef adjoint de l'opposition officielle
Coe, Lorne (PC)	Whitby–Oshawa	
Colle, Mike (LIB)	Eglinton–Lawrence	
Coteau, Hon. / L'hon. Michael (LIB)	Don Valley East / Don Valley-Est	Minister of Tourism, Culture and Sport / Ministre du Tourisme, de la Culture et du Sport Minister Responsible for Anti-Racism Minister Responsible for the 2015 Pan and Parapan American Games / Ministre responsable des Jeux panaméricains et parapanaméricains de 2015
Crack, Grant (LIB)	Glengarry–Prescott–Russell	
Damerla, Hon. / L'hon. Dipika (LIB)	Mississauga East–Cooksville / Mississauga-Est–Cooksville	Associate Minister of Health and Long-Term Care (Long-Term Care and Wellness) / Ministre associée de la Santé et des Soins de longue durée (Soins de longue durée et Promotion du mieux-être) Minister Without Portfolio / Ministre sans portefeuille
Del Duca, Hon. / L'hon. Steven (LIB)	Vaughan	Minister of Transportation / Ministre des Transports
Delaney, Bob (LIB)	Mississauga–Streetsville	
Dhillon, Vic (LIB)	Brampton West / Brampton-Ouest	
Dickson, Joe (LIB)	Ajax–Pickering	
DiNovo, Cheri (NDP)	Parkdale–High Park	
Dong, Han (LIB)	Trinity–Spadina	
Duguid, Hon. / L'hon. Brad (LIB)	Scarborough Centre / Scarborough-Centre	Minister of Economic Development, Employment and Infrastructure / Ministre du Développement économique, de l'Emploi et de l'Infrastructure
Fedeli, Victor (PC)	Nipissing	
Fife, Catherine (NDP)	Kitchener–Waterloo	
Flynn, Hon. / L'hon. Kevin Daniel (LIB)	Oakville	Minister of Labour / Ministre du Travail
Forster, Cindy (NDP)	Welland	
Fraser, John (LIB)	Ottawa South / Ottawa-Sud	

Member and Party / Député(e) et parti	Constituency / Circonscription	Other responsibilities / Autres responsabilités
French, Jennifer K. (NDP)	Oshawa	
Gates, Wayne (NDP)	Niagara Falls	
Gélinas, France (NDP)	Nickel Belt	
Gravelle, Hon. / L'hon. Michael (LIB)	Thunder Bay–Superior North / Thunder Bay–Superior-Nord	Minister of Northern Development and Mines / Ministre du Développement du Nord et des Mines
Gretzky, Lisa (NDP)	Windsor West / Windsor-Ouest	
Hardeman, Ernie (PC)	Oxford	
Harris, Michael (PC)	Kitchener–Conestoga	
Hatfield, Percy (NDP)	Windsor–Tecumseh	
Hillier, Randy (PC)	Lanark–Frontenac–Lennox and Addington	
Hoggarth, Ann (LIB)	Barrie	
Horwath, Andrea (NDP)	Hamilton Centre / Hamilton-Centre	Leader, Recognized Party / Chef de parti reconnu Leader, New Democratic Party of Ontario / Chef du Nouveau parti démocratique de l'Ontario
Hoskins, Hon. / L'hon. Eric (LIB)	St. Paul's	Minister of Health and Long-Term Care / Ministre de la Santé et des Soins de longue durée
Hudak, Tim (PC)	Niagara West–Glanbrook / Niagara-Ouest–Glanbrook	
Hunter, Hon. / L'hon. Mitzie (LIB)	Scarborough–Guildwood	Associate Minister of Finance (Ontario Retirement Pension Plan) / Ministre associée des Finances (Régime de retraite de la province de l'Ontario) Minister Without Portfolio / Ministre sans portefeuille
Jaczek, Hon. / L'hon. Helena (LIB)	Oak Ridges–Markham	Minister of Community and Social Services / Ministre des Services sociaux et communautaires
Jones, Sylvia (PC)	Dufferin–Caledon	Deputy Leader, Official Opposition / Chef adjointe de l'opposition officielle
Kiwala, Sophie (LIB)	Kingston and the Islands / Kingston et les Îles	
Kwinter, Monte (LIB)	York Centre / York-Centre	
Lalonde, Marie-France (LIB)	Ottawa–Orléans	
Leal, Hon. / L'hon. Jeff (LIB)	Peterborough	Minister of Agriculture, Food and Rural Affairs / Ministre de l'Agriculture, de l'Alimentation et des Affaires rurales
Levac, Hon. / L'hon. Dave (LIB)	Brant	Speaker / Président de l'Assemblée législative
MacCharles, Hon. / L'hon. Tracy (LIB)	Pickering–Scarborough East / Pickering–Scarborough-Est	Minister of Children and Youth Services / Ministre des Services à l'enfance et à la jeunesse Minister Responsible for Women's Issues / Ministre déléguée à la Condition féminine
MacLaren, Jack (PC)	Carleton–Mississippi Mills	
MacLeod, Lisa (PC)	Nepean–Carleton	
Malhi, Harinder (LIB)	Brampton–Springdale	
Mangat, Amrit (LIB)	Mississauga–Brampton South / Mississauga–Brampton-Sud	
Mantha, Michael (NDP)	Algoma–Manitoulin	
Martins, Cristina (LIB)	Davenport	
Martow, Gila (PC)	Thornhill	
Matthews, Hon. / L'hon. Deborah (LIB)	London North Centre / London-Centre-Nord	Deputy Premier / Vice-première ministre Minister Responsible for the Poverty Reduction Strategy / Ministre responsable de la Stratégie de réduction de la pauvreté President of the Treasury Board / Présidente du Conseil du Trésor
Mauro, Hon. / L'hon. Bill (LIB)	Thunder Bay–Atikokan	Minister of Natural Resources and Forestry / Ministre des Richesses naturelles et des Forêts
McDonell, Jim (PC)	Stormont–Dundas–South Glengarry	
McGarry, Kathryn (LIB)	Cambridge	
McMahon, Eleanor (LIB)	Burlington	
McMeekin, Hon. / L'hon. Ted (LIB)	Ancaster–Dundas–Flamborough–Westdale	Minister of Municipal Affairs and Housing / Ministre des Affaires municipales et du Logement
McNaughton, Monte (PC)	Lambton–Kent–Middlesex	
Meilleur, Hon. / L'hon. Madeleine (LIB)	Ottawa–Vanier	Attorney General / Procureure générale Minister Responsible for Francophone Affairs / Ministre déléguée aux Affaires francophones
Milczyn, Peter Z. (LIB)	Etobicoke–Lakeshore	
Miller, Norm (PC)	Parry Sound–Muskoka	

Member and Party / Député(e) et parti	Constituency / Circonscription	Other responsibilities / Autres responsabilités
Miller, Paul (NDP)	Hamilton East–Stoney Creek / Hamilton-Est–Stoney Creek	Third Deputy Chair of the Committee of the Whole House / Troisième vice-président du comité plénier de l'Assemblée législative
Moridi, Hon. / L'hon. Reza (LIB)	Richmond Hill	Minister of Research and Innovation / Ministre de la Recherche et de l'Innovation Minister of Training, Colleges and Universities / Ministre de la Formation et des Collèges et Universités
Munro, Julia (PC)	York–Simcoe	
Murray, Hon. / L'hon. Glen R. (LIB)	Toronto Centre / Toronto-Centre	Minister of the Environment and Climate Change / Ministre de l'Environnement et de l'Action en matière de changement climatique
Naidoo-Harris, Indira (LIB)	Halton	
Naqvi, Hon. / L'hon. Yasir (LIB)	Ottawa Centre / Ottawa-Centre	Minister of Community Safety and Correctional Services / Ministre de la Sécurité communautaire et des Services correctionnels Government House Leader / Leader parlementaire du gouvernement
Natyshak, Taras (NDP)	Essex	
Nicholls, Rick (PC)	Chatham-Kent–Essex	Second Deputy Chair of the Committee of the Whole House / Deuxième vice-président du comité plénier de l'Assemblée législative
Orazietti, Hon. / L'hon. David (LIB)	Sault Ste. Marie	Minister of Government and Consumer Services / Ministre des Services gouvernementaux et des Services aux consommateurs
Pettapiece, Randy (PC)	Perth–Wellington	
Potts, Arthur (LIB)	Beaches–East York	
Qaadri, Shafiq (LIB)	Etobicoke North / Etobicoke-Nord	
Rinaldi, Lou (LIB)	Northumberland–Quinte West	
Sandals, Hon. / L'hon. Liz (LIB)	Guelph	Minister of Education / Ministre de l'Éducation
Sattler, Peggy (NDP)	London West / London-Ouest	
Scott, Laurie (PC)	Haliburton–Kawartha Lakes–Brock	Deputy Opposition House Leader / Leader parlementaire adjointe de l'opposition officielle
Sergio, Hon. / L'hon. Mario (LIB)	York West / York-Ouest	Minister Responsible for Seniors Affairs Minister Without Portfolio / Ministre sans portefeuille
Singh, Jagmeet (NDP)	Bramalea–Gore–Malton	Deputy Leader, Recognized Party / Chef adjoint du gouvernement
Smith, Todd (PC)	Prince Edward–Hastings	
Sousa, Hon. / L'hon. Charles (LIB)	Mississauga South / Mississauga-Sud	Minister of Finance / Ministre des Finances
Tabuns, Peter (NDP)	Toronto–Danforth	
Takhar, Harinder S. (LIB)	Mississauga–Erindale	
Taylor, Monique (NDP)	Hamilton Mountain	
Thibeault, Glenn (LIB)	Sudbury	
Thompson, Lisa M. (PC)	Huron–Bruce	
Vanthof, John (NDP)	Timiskaming–Cochrane	
Vernile, Daiene (LIB)	Kitchener Centre / Kitchener-Centre	
Walker, Bill (PC)	Bruce–Grey–Owen Sound	
Wilson, Jim (PC)	Simcoe–Grey	Opposition House Leader / Leader parlementaire de l'opposition officielle
Wong, Soo (LIB)	Scarborough–Agincourt	Deputy Speaker / Vice-présidente
Wynne, Hon. / L'hon. Kathleen O. (LIB)	Don Valley West / Don Valley-Ouest	Minister of Intergovernmental Affairs / Ministre des Affaires intergouvernementales Premier / Première ministre Leader, Liberal Party of Ontario / Chef du Parti libéral de l'Ontario
Yakabuski, John (PC)	Renfrew–Nipissing–Pembroke	
Yurek, Jeff (PC)	Elgin–Middlesex–London	
Zimmer, Hon. / L'hon. David (LIB)	Willowdale	Minister of Aboriginal Affairs / Ministre des Affaires autochtones
Vacant	Scarborough–Rouge River	

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Han Dong, Michael Harris
Sophie Kiwala, Arthur Potts
Todd Smith, Monique Taylor
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Lisa M. Thompson
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Monte Kwinter, Marie-France Lalonde
Amrit Mangat, Cristina Martins
Randy Pettapiece, Shafiq Qaadri
Daiene Vernile
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Vice-Chair / Vice-président: Lorenzo Berardinetti
Lorenzo Berardinetti, Bob Delaney
Randy Hillier, Michael Mantha
Cristina Martins, Indira Naidoo-Harris
Arthur Potts, Shafiq Qaadri
Laurie Scott
Committee Clerk / Greffier: Christopher Tyrell

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Vice-Chair / Vice-président: Steve Clark
Granville Anderson, Robert Bailey
Steve Clark, Vic Dhillon
Sophie Kiwala, Michael Mantha
Eleanor McMahon, Monte McNaughton
Soo Wong
Committee Clerk / Greffier: Trevor Day

Standing Committee on Public Accounts / Comité permanent des comptes publics

Chair / Président: Ernie Hardeman
Vice-Chair / Vice-présidente: Lisa MacLeod
Chris Ballard, John Fraser
Ernie Hardeman, Percy Hatfield
Lisa MacLeod, Harinder Malhi
Peter Z. Milczyn, Julia Munro
Lou Rinaldi
Committee Clerk / Greffière: Valerie Quioc Lim

Standing Committee on Regulations and Private Bills / Comité permanent des règlements et des projets de loi d'intérêt privé

Chair / Présidente: Indira Naidoo-Harris
Vice-Chair / Vice-présidente: Kathryn McGarry
Lorenzo Berardinetti, Bob Delaney
Joe Dickson, Jennifer K. French
Amrit Mangat, Kathryn McGarry
Indira Naidoo-Harris, Bill Walker
Jeff Yurek
Committee Clerk / Greffier: Christopher Tyrell

Standing Committee on Social Policy / Comité permanent de la politique sociale

Chair / Président: Peter Tabuns
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

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