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**Monday 9 June 2008**

**Lundi 9 juin 2008**

Speaker  
Honourable Steve Peters

Président  
L'honorable Steve Peters

Clerk  
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Greffière  
Deborah Deller

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LEGISLATIVE ASSEMBLY  
OF ONTARIO

Monday 9 June 2008

ASSEMBLÉE LÉGISLATIVE  
DE L'ONTARIO

Lundi 9 juin 2008

*The House met at 0900.  
Prayers.*

ORDERS OF THE DAY

ORDER OF BUSINESS

**Hon. Michael Gravelle:** Mr. Speaker, I believe we have unanimous consent to put forward a motion regarding division of time for debate on the motion for third reading of Bill 55: that the time available to 10:45 this morning be divided equally among the recognized parties for debate on the motion for third reading of Bill 55, An Act to enact the Ontario French-language Educational Communications Authority Act, 2008 and make complementary amendments to the Ontario Educational Communications Authority Act, following which the Speaker shall put every question necessary to dispose of the motion for third reading of Bill 55 without further debate or amendment.

**The Speaker (Hon. Steve Peters):** Members have heard the motion by the Minister of Northern Development and Mines for the splitting of the debate. Agreed? Agreed.

*Agreed to.*

ONTARIO FRENCH-LANGUAGE  
EDUCATIONAL COMMUNICATIONS  
AUTHORITY ACT, 2008  
LOI DE 2008 SUR L'OFFICE DES  
TÉLÉCOMMUNICATIONS ÉDUCATIVES  
DE LANGUE FRANÇAISE  
DE L'ONTARIO

Ms. Wynne moved third reading of the following bill:

Bill 55, An Act to enact the Ontario French-language Educational Communications Authority Act, 2008 and make complementary amendments to the Ontario Educational Communications Authority Act / Projet de loi 55, Loi édictant la Loi de 2008 sur l'Office des télécommunications éducatives de langue française de l'Ontario et apportant des modifications complémentaires à la Loi sur l'Office de la télécommunication éducative de l'Ontario.

**The Speaker (Hon. Steve Peters):** Debate?

**Hon. Kathleen O. Wynne:** I'm very pleased to rise to speak to Bill 55 today. French-language education and culture have a huge impact on our province. The very

fact of Franco-Ontario culture is part of our definition as Ontarians, because the French-language community plays such an important role in Ontario's cultural and economic development. That's why I'm pleased that we are moving forward with this legislation, with third reading. If passed, this legislation would support Ontario's French-language students, teachers and parents. This is an educational issue, but it's also a broader cultural issue for Franco-Ontarians and, as I say, for all Ontarians. This proposed legislation, Bill 55, is the last step required to formally give TFO its independence. In fact, TFO has been operating as an independent entity for some time. TFO has its own board of directors, it administers its own budget and it operates separately from TVO at this point.

Given TFO's successful transition to becoming an independent broadcaster, it makes complete sense to finish this process and formalize TFO's status by passing the proposed legislation.

Les élèves francophones ont besoin d'immersion dans leur culture en dehors de la salle de classe ainsi qu'en dedans. Les émissions de TFO permettent aux Franco-Ontariens et Franco-Ontariennes d'apprendre et de se divertir dans leur propre langue lorsqu'ils sont chez eux. Cela aide aussi à renforcer leur identité et leur culture, car la programmation de TFO est conçue ici-même en Ontario. TFO est une histoire de réussite bien ontarienne et TFO demeure la pierre angulaire de la politique d'aménagement linguistique du ministère de l'Éducation. That cornerstone of our aménagement linguistique in our French-education school boards is extremely important to the dissemination of Franco-Ontarian culture. C'est un soutien clé à l'éducation en langue française en Ontario aujourd'hui.

Teachers use TFO's resources extensively in our French-language schools, and TFO also has the support of Ontario's francophone community and French-language education stakeholders. Some 83% of Ontario francophones say that it's essential for all francophones in Ontario to have access to TFO. So if 83% of Ontario francophones are saying that, that goes well beyond our education system. The feedback that TFO receives directly from the public is overwhelmingly positive. In fact, in 2007-08, TFO received 2,500 phone calls and 1,200 e-mails from viewers, and TFO estimates that 90% of the feedback it gets from the community is positive. I think we would agree that that's a good rating for any institution.

Ce qui est intéressant, c'est que les sites Web et la programmation éducative de TFO sont populaires non seulement auprès du personnel enseignant, des élèves et

de leurs parents ici en Ontario; ils ont aussi comme leur public des élèves francophones du monde entier, ainsi que leurs parents et enseignants. Il est évident que TFO fait un excellent travail.

TFO plays a big role in spreading culture in Franco-Ontario and beyond Ontario, throughout the world. It provides positive reinforcement of Franco-Ontario identity and values in all of their diversity. As I said, to my mind, that is an affirmation of Ontario culture as much as it is an affirmation of Franco-Ontario culture. That's why I ask everyone in the Legislature to support this legislation. It will make TFO's self-governing status permanent and it will allow TFO to continue on this very successful path that it has begun. It's important we do this now, because we need TFO to continue to provide resources that meet the unique educational and cultural needs of Ontario's francophone population.

I want to thank you, Madam Speaker, and I thank in advance the members of the Legislature who will support this legislation. I'd like to share my time with the member for Guelph-Wellington, my parliamentary assistant, Liz Sandals.

**The Acting Speaker (Ms. Andrea Horwath):** Further debate?

**Mrs. Sandals:** I too am very pleased to rise in support of Bill 55. As has been mentioned, this proposed legislation is the last step needed to formally make TFO's independence permanent. In fact, TFO has had its own board and has operated independently from TVO for more than a year now, and TFO recently moved into new independent offices in downtown Toronto.

TFO is a voice that unites francophone communities across Ontario, a voice that allows them to express their Franco-Ontario identity within Canada and a voice that tells the rest of the world who we are. It has become a gateway to reach Franco-Ontario youth through its programming and its website. This is particularly important in ridings like mine, where there's a very small francophone community and the cable TV outlet doesn't carry any other French-language service on its standard service: no CBC French, no CTV French. In areas like mine, TFO is really the only access to francophone TV. So it's very important to the francophone community in areas like mine.

**0910**

As my colleague the Minister of Education pointed out, TFO has received much praise from the French-language education sector and from Franco-Ontarians. Just two weeks ago, three of TFO's programs were recognized by the Alliance for Children and Television during its 2008 French-language awards of excellence. This shows that TFO produces French-language educational and cultural programming that is second to none in Canada.

The ministry has also heard from education stakeholders in the Franco-Ontarian community in support of TFO and Bill 55. I would like to share with you some of the comments and submissions we have received from the sector. Mr. Paul Taillefer, president of the Associa-

tion des enseignantes et des enseignants franco-ontariens, has this to say about the benefit of passing the proposed legislation: "We are confident that passing the proposed legislation would allow TFO to better meet the needs of schools and the Franco-Ontarian community and to fulfill its role as a francophone producer and broadcaster in Ontario, in Canada and abroad."

The Centre francophone de Toronto also expressed its support for passing Bill 55 and for an independent TFO. The centre's executive director, Mr. Gilles Pelletier, added that "governance of services by francophones is the ultimate guarantee that French-language services will be offered on an ongoing basis."

Ron Marion, president of the Association des conseils scolaires des écoles publiques de l'Ontario, said "ACEPO greets Bill 55 with open arms as it would create an autonomous and entrepreneurial TFO—a TFO that supports the sustainable development of communities."

We also heard from the Conseil ontarien des directrices et directeurs de l'éducation en langue française. CODELF said, "For years, Ontario's French-language school boards have been dreaming of having access to an educational broadcaster that is run by francophones for francophones."

The Association franco-ontarienne des conseils scolaires catholiques also supports Bill 55 and TFO. AFOCSC's president Robert Tremblay said, "Our TFO is a powerful learning tool for our students. Not only because TFO produces high-quality pedagogical resources ... but also because it provides students with a living window on Ontario's francophonie."

If passed, this legislation would make TFO independent and therefore better able to support our students. That is why I urge my fellow members to support this legislation.

I would just like to add that at committee when we did the public hearings on this bill, all the presenters were in support, there were no amendments to the bill and all parties supported the bill. This seems to be a bill that has been very favourably received. I'm looking forward, I hope, to its passage on third reading debate.

**Mr. Peter Shurman:** I rise today to comment on Bill 55, the Ontario French-language Educational Communications Authority Act, 2008. Why? Because it is back here after committee review. It is absolutely unchanged. It is still one of those bills we simply need to pass, so we will pass it today. But I beg the indulgence of members here, if I add a few new comments on this government's priorities, given that we're spending this time discussing a bill that is, first, already basically implemented, and second, not the kind of thing we couldn't have dispensed with more readily while we put valuable time to use on a economy that isn't going to hold up or a health system that can't seem to get a handle on serious bacterial infection or servicing taxpayers who are funding all of this.

As the opposition critic for francophone affairs, I commend any efforts that are made to promote the French language and culture. That's why I'm on my feet here today. Last week when I asked the Minister of Education

about Ottawa money—federal dollars—also earmarked for educating our kids in the French language, I was disappointed, to say the least, to hear that this excuse for a government is effectively diverting federal heritage language allocation funds only to the public system after years of ensuring that kids in all schools received the federal grant, to see to it that they also had what is their right: a knowledge of the French language. But not anymore. The minister says you can't police private schools. How will we ever police silly moms and dads who choose to smoke in their cars while junior is in his car seat if they can't police who gets other people's money to learn French in schools?

Vindictive, nasty and unfair; three of a long list of words I could use to describe the McGuinty Liberals. I could say, "I digress," but I won't because it is not digression to describe this web of nonsensical activity that feeds into itself, in one way or the other, to provide things for Ontarians that are questionable as to priority, while leaving the important stuff alone, as people go through life thinking, "Maybe it'll all be okay." Would that it were so.

TFO and Bill 55: In my role as critic, I have spent a great deal of time studying and learning about the Francophone culture of our province. I have become more familiar with the 1.4 million Ontarians who have a working knowledge of the French language, almost 11% of Ontario's total population. There are 488,000 whose mother tongue is actually French living in Ontario. Unbelievably, almost, there are some 50,000 Ontarians who are francophones and who do not speak any English whatsoever. I have learned about French pockets—communities like Sudbury and the Niagara region—where significant portions of the population are francophone. I have learned about these members of the francophone community, whose only ties to their culture are through the Internet and the programming provided by TFO. Hence, the incredible interest from the teaching community in this particular bill; more on that later.

I have looked at our education system and have become aware of the work that is being done to encourage bilingualism. Comme citoyen bilingue, il me semble que c'est normal dans un pays comme le Canada, et c'est pourquoi j'ai exprimé ma difficulté avec certaines décisions récentes du gouvernement McGuinty.

The province of Ontario has some 90,000 students, from 350 schools, who are learning the French language. According to the Ministry of Education, nearly half of Ontario's teachers regularly use TFO's programming in the classroom. That is quite appropriate.

TFO has created award-winning educational programs that help parents and teachers alike. TFO provides 225 different teachers' guides and 15,000 educational resources divided by grade and subject matter. In addition, TFO produces 4,000 educational programs for French-language schools, 1,600 of which are provided free of charge. All of these resources are available through their website. TFO staff also consult with parents and teachers, showing them how to use TFO's resources effectively.

The people of Ontario should be incredibly impressed with how much work TFO has put into its educational programming, and we have the tax money to do that, apparently—Ontario tax money. But, when Ottawa hands some over for the same purpose, basically—education—that's for public education only, no longer for private. Why? Because the government can get away with it. Let's hope Ottawa doesn't agree.

It is good use of tax money to educate kids in the second official language. It creates value for Ontarians. The continuing resource base provided by TFO gives true meaning to the term "public service." Our party continues to support Bill 55.

Although we will be supporting this bill, it doesn't mean we don't have several reservations about how the McGuinty government has handled this file. In separating TFO, we have effectively created a new government department, complete with all the costs that go with that. Duplication of services could lead to reduced resources for other areas. It will undoubtedly do so. The government failed to bring in this legislation prior to actually separating TFO from TVO—fait accompli. The government announced this intention in 2006 and split them in May 2007. Why is now the time for legislation, so long after the deed was done? Likely because, as with much of this season's legislation, it keeps Ontarians' focus off the big picture. Not to worry, the gas pumps and the cost of a head of lettuce, a pound of cherries or a taxi ride will refocus people this summer.

Debate on Bill 55 was nearly nonexistent and, when it did take place, it was a waste of time. Not because the idea doesn't make sense, but because it does. Clause-by-clause review at committee lasted three minutes. Deputations were all by French educator-teacher groups. Coverage of this Legislature on both TVO and TFO is almost nonexistent. That has been mentioned repeatedly here. No one seems to care that these television services cost Ontario taxpayers money, lots of money. The services are run for and by Ontarians and they are not out, like commercial broadcasting, to gain ratings or advertising revenues. So cover the darn Legislature and let taxpayers know what we're doing here. It ought to be fun. It would scare the daylights out of them, I suggest.

#### 0920

Since taxpayers fund government-owned and -operated networks, one could reasonably expect that the business of interpreting government to taxpaying citizens would be prime in the program makeup of these services. This legislation legitimizes an entirely new department in the province of Ontario. The legislation calls for the creation of a new board of directors, plus regional councils and advisory committees. Will these appointments be more partisan appointments from a government famous for rewarding its friends with taxpayers' money?

*Laughter.*

**Mr. Peter Shurman:** You liked that.

I underscore that just to get it on the record, and I call for doing the right thing: Put people in positions for their knowledge contribution and expertise—no more, no less.

These are reasonable concerns, given the track record of a tax-and-spend regime now entrenched in all aspects of Ontario's administration. The McGuinty government sat around for a year, knowing this was coming, and what did they do? Nothing. Then the separation came along. Did they act? No. TFO has been a de facto separate entity since May 2007, more than a year. That's two years of no plan, two years of no action. Now there is action, at a cost, and before it has been discussed, debated or passed by the Legislature, which does have jurisdiction over it, after all.

Do I sound a little ticked off today? Why wouldn't I be? What are we discussing here? And once passed this week, today in fact, what positive change will our citizens receive besides a new piece of legislation finally recorded on our law books for posterity? All the while, TFO's legal status has been in limbo because this government hadn't separated them from TVO in legal terms. The bill doesn't do anything new. It basically is a fix.

According to Claudette Paquin, the current CEO of TFO: "TFO is a well-recognized resource for French-language students, teachers and parents, and is greatly appreciated by francophiles across Ontario. This legislation is the last step to officially make TFO into an independent, self-governed educational broadcaster. We hope with all our hearts that the legislation will be passed."

We on this side of the House agree with Ms. Paquin's assessment of TFO. With the support of our party, it will be passed; in fact, it will pass unanimously, I suspect. But it cannot go unsaid that this is the work of an arrogant government that more and more often puts the cart before the horse and thinks that's just fine. After waiting two years for this legislation to be introduced, of course Madame Paquin hopes this bill is passed.

#### *Interjections.*

**Mr. Peter Shurman:** The derision I hear on the other side simply confirms what I'm saying. TFO is an organization whose efforts I support and applaud for what it does. It is also an organization that has been purchasing property, acquiring assets and entering into contracts.

How is it that we have departments splitting off from one another without legislative control before the fact? It kind of explains things, doesn't it? First nations issues: "Don't worry. We're fixing it." C. difficile infections: "Don't worry. We're fixing it." Massive economic shifts, unhealthy to our once-proud province: "Don't worry. We're fixing it." Thank you, Dalton McGuinty. But on the TFO file, can the minister explain who would be responsible in the case of, for example, a legal dispute?

This sort of mismanagement begs the question: Who is actually running things? Is the minister running her department or is the department running the minister? We have learned that with this government in control of taxpayers' money, the inmates are in control of the asylum. I know, I know, I used that line in another debate, but I liked it so much I wanted to use it again.

Clearly, this is a government that has no plan. Both TVO and TFO receive the bulk of their funding from the

people of Ontario. For the most part, the networks provide either educational or highly relevant programming, so why is there this exception—the incredibly poor coverage that the proceedings in this very House receive from both of our public broadcasters? They have a responsibility to provide better coverage to educate the people of Ontario as to what goes on in this chamber.

The regular legislative channel does not produce the proceedings of this House in French. I am actually speaking primarily in English today so that viewers all understand the impact, in my words, not those of a translator. That is appalling, considering how often we hear the McGuinty government claim to support the rights of the francophone community.

For many in the francophone community, TFO represents the best access that they will have to provincially relevant news, and it's wonderful that extra funding for the teaching of French to public and Catholic school-children will continue on Ottawa's dime. Perhaps the private schools can use TFO too, at their own expense, to teach a heritage language, because they'll have to if they want to and if they want to do what the ministry is talking about in terms of French language while it purloins the Ottawa dollars earmarked for this purpose.

On TFO, there is no coverage of the proceedings of this House outside of their daily news program. TVO in English does a little better, but not much better. Question period is on daily from—are you ready?—3:00 a.m. to 4:00 a.m. on TVO. I know how many people will stay up for that.

**Mr. Michael A. Brown:** You can TiVo it.

**Mr. Peter Shurman:** Yes, we'll TiVo it.

TVO and TFO should be used to promote and maintain the cultural diversity of our communities.

In closing, francophone people have a long, rich heritage here in Ontario. They have raised generation after generation of children here. They have worked hard; they have helped to build our province. The Progressive Conservative Party of Ontario has fought and will continue to fight to ensure that their culture is promoted and celebrated here in Ontario. This bill, although late, will help to ensure that the francophone people of this province have continued access to media content in their own language. I believe it is indeed something that we can all support, but I again would remind the government that the power of what we have created goes well beyond what is envisioned. Let us use it wisely.

**M. Gilles Bisson:** C'est avec une certaine fierté et une joie que je suis ici ce matin pour finalement, en troisième lecture, finir le débat sur ce projet de loi pour créer une autonomie pour la chaîne de TFO, quelque chose qui a commencé il y a déjà une couple d'années et qui va finir avec notre propre législation qui donne les droits et les pouvoirs nécessaires pour permettre à TFO d'opérer avec une autonomie à elle-même, et n'être pas seulement une organisation qui est fusionnée avec un organisation bilingue.

Je veux prendre un peu de temps pour parler de la différence entre travailler dans une agence bilingue et

c'est quoi d'avoir une agence qui est autonome elle-même dans sa langue, soit en français, soit en anglais.

J'ai écouté le membre conservateur parler. C'est un peu le même débat qu'on a entendu en deuxième lecture, puis des commentaires qui étaient donnés au comité. On parle d'une perte d'argent. On dit qu'on pourrait mieux dépenser nos sous si on avait une organisation bilingue, et créer une TFO autonome à côté de TVO—ce n'est pas nécessairement méchant, la manière dans laquelle le membre conservateur le dit—

*Interjection.*

**M. Gilles Bisson:** Merci, madame la ministre. C'est bien beau d'avoir cette discussion-ci avec vous aujourd'hui. C'est votre législation. J'aimerais avoir une chance d'en parler et puis de comprendre.

Je veux parler de la question de ce qui arrive avec des organisations bilingues par rapport aux organisations autonomes. Ce qui arrive dans beaucoup d'instances, quand c'est une organisation bilingue, c'est que le groupe francophone se trouve dans une situation minoritaire dans une organisation qui est par majorité anglophone. Ce qui arrive, c'est que chaque fois que tu essaies d'avancer un projet ou faire des décisions quelconques, c'est toujours la bataille de convaincre tes collègues. Ce n'est pas que tes collègues sont méchants, mais ils ne comprennent pas ta situation. Ils n'ont pas vécu ta vie; ils ne marchent pas le même chemin. Donc, c'est toujours à convaincre. C'est difficile d'avancer les dossiers pour être capable de mieux desservir ta communauté.

Un bon exemple, c'est les conseils scolaires. Quand on avait des conseils scolaires, soit séparés ou publics, c'étaient des conseils bilingues. Par exemple, chez nous dans mon coin on avait les francophones comme majoritaires sur le conseil catholique, avec les anglophones en minorité. Quand je parle à mes collègues anglophones qui ont servi sur ces conseils-là, eux autres disent qu'ils ont eu le même problème que les francophones quand ils se trouvaient en minorité. Si tu veux avancer un projet, tu as besoin d'être capable de convaincre tous les autres sur le CA ou sur la commission à prendre ta position. Ce qui arrive, comme j'ai dit, ce n'est pas parce que ce monde-là sont méchants, c'est juste qu'ils ne comprennent pas, et ce qui arrive est que tout devient une bataille.

**0930**

Justement, une des présentations que j'ai eues—je ne me rappelle pas trop le nom—c'était quelqu'un qui avait vécu cette expérience, qui avait travaillé comme conseil élu catholique sur un conseil où les francophones étaient minoritaires, et ce qui arrive, c'est qu'à cette heure ils sont majoritaires. Il a dit qu'avec les avances qu'on a faites avec notre propre conseil francophone majoritaire où nous autres on est autonomes, on était capables d'avancer des dossiers dans 10 ans comme on n'en avait jamais pu avancer dans l'organisation bilingue.

C'est une raison pour laquelle les francophones veulent avoir leur propre gestion dans certaines organisations, parce que c'est clé d'être capable d'avancer ses dossiers, c'est clé d'être capable de faire ce qu'il y a à faire sans toujours avoir des batailles soit avec l'admin-

istration ou alors avec ton CA, afin d'être capable d'avancer des dossiers.

L'autre question aussi : si tu travailles à l'intérieur d'une organisation bilingue, parfois ça veut dire que tu travailles en anglais. Pour vous donner un exemple parfait, et je ne dis pas « organisation méchante » —on a à Kapuskasing le centre de counselling. Le centre de counselling familial, c'est l'organisation qui prend soin de ceux avec des problèmes de santé mentale. C'est une organisation francophone. Ils sont bilingues, oui, dans le sens qu'ils donnent des services en anglais, mais par majorité c'est une organisation francophone. Ce qui arrive dans cet instant, c'est que le langage du travail dans l'institution elle-même est le français. Donc le « staff » se parle en français; les correspondances sont faites en français; le langage du travail est le français.

Si tu regardes par exemple une autre organisation, à Timmins, c'est la Canadian Mental Health Association, une organisation bilingue où on peut desservir les francophones en français, mais la majorité étant anglophones, ce qui arrive, c'est que le langage du travail est l'anglais. Ce n'est pas pour dire qu'ils sont méchants; ça veut seulement dire qu'on va toujours aller là où la majorité se trouve, parce que c'est plus facile. Si tu as plus de personnes qui parlent anglais, on va travailler en anglais; si tu as plus de personnes qui parlent français, tu vas travailler en français.

Il y a une autre partie dans toute cette affaire-là : si on a des organisations bilingues où on se trouve minoritaires, soit anglophones ou francophones, on se trouve dans une minorité non seulement pour des décisions mais aussi pour le langage du travail. Pour les francophones, c'est même plus important, parce que pour les anglophones c'est facile de vivre en anglais en Ontario. Partout, l'anglais est le langage majoritaire, et je n'ai pas de problèmes avec ça, mais la musique, la télévision, notre interaction avec les gouvernements municipal, fédéral ou provincial, la plupart est faite en anglais. Ça veut dire que les francophones, pour avoir un milieu de travail et une vie francophone, pour garder leur langage et pour être capables de s'exprimer et d'écrire mieux en français, perdent de plus en plus cette habileté dans les organisations bilingues.

Quand une organisation est francophone, ça crée une place où il y a du monde qui travaille en français, où le langage est important non seulement pour parler mais aussi pour écrire et lire, pour être capable de faire tout ce qui regarde l'administration. Ça crée une certaine classe—je ne dirais pas une classe, ce n'est pas un beau mot, c'est un peu élitiste—ça crée un noyau où on peut avoir des francophones qui travaillent en français en utilisant le langage quotidien.

C'est pour cette raison que les organisations autonomes francophones sont importantes : (1) ça nous donne l'habileté d'être majoritaires dans nos institutions pour faire nos propres décisions afin de mieux être capables d'avancer nos dossiers et desservir notre communauté, et (2) ça crée l'habileté de travailler en français parce que l'organisation ait une pensée francophone où on puisse

non seulement pencher ses dossiers mais où on peut travailler en français.

Pour TFO c'est très important parce que c'est une organisation qui est clé pour être capable de garder le langage ici en Ontario pour les francophones. À Timmins, à Ottawa, à Hearst, à Kapuskasing, c'est moins un problème, parce qu'on se trouve pas mal majoritaires francophones dans nos endroits. Si moi, je parle le français après trois générations en Ontario, c'est parce que je vis dans un endroit où il y a beaucoup de francophones et où on se parle en français. Mais quand tu es un francophone à Windsor, ou tu es un francophone à London ou à Belleville, ça devient beaucoup plus difficile parce que tu te trouves dans une situation minoritaire et l'occasion d'utiliser ton français et de le parler quotidiennement dans ta vie devient de plus en plus difficile. Donc, on a besoin d'outils pour ces francophones pour qu'ils aient l'opportunité d'utiliser leur français et de le perfectionner.

Je pense qu'une des clés de base, c'est l'éducation. On a, à travers la province, accès à l'éducation française, soit catholique ou publique, et on peut faire ça n'importe où dans la province. Les parents, comme on le sait, choisissent d'y envoyer leurs enfants français. Pourquoi? Parce qu'ils trouvent que c'est important. Un, c'est parce que maman et papa sont francophones et on parle le français à la maison, et on veut que les enfants restent francophones. Donc, non seulement le parlent-ils à la maison, mais ils envoient les enfants à l'école. Ou on a des mariages mixtes où soit le mari, soit la femme est francophone et l'autre est anglais, ou italien, ou n'importe qu'elle autre nationalité, et c'est important de donner un endroit où le jeune ou la jeune est capable de parler le français autrement qu'à la maison, parce que possiblement, c'est plus difficile.

Quand tu élèves des enfants, et papa est francophone et maman ne parle pas le français, papa n'a pas la même interaction avec les enfants que la mère, donc il y a moins de chance pour les jeunes de garder leur français, et l'école devient clé. Si maman est francophone, même si elle travaille, la maman a toujours plus de connexion avec les jeunes, donc, la langue serait peut-être un peu plus facile à transmettre aux enfants si la mère parle le français. Mais encore, elle a besoin de soutien parce que son mari ou son partenaire ne parle pas la langue; donc, l'école devient clé.

L'autre partie, après l'école, non seulement au primaire ou au secondaire, c'est aussi la question des collèges et des universités: on a établi un système de collèges francophones en Ontario. Le Collège Boréal et, à Ottawa—voyons. Le collège francophone.

*Interjection.*

**M. Gilles Bisson:** Mon Dieu. Non, non. Boréal, et à Ottawa c'est—

**M. Phil McNeely:** Cité collégiale.

**M. Gilles Bisson:** Cité collégiale. Merci beaucoup. Est-ce que tu as des blancs de mémoire des fois? C'est impossible à figurer pourquoi j'ai eu ce blanc de

mémoire-là, parce qu'on a assez travaillé avec ces organisations-là.

Mais ce qui arrive, c'est que les jeunes ont la chance de finir le secondaire et aller au collège pour prendre un programme en français, et encore, ce ne sont pas des organisations bilingues; ce sont des organisations franco-phones. Donc, ces collèges ont développé des programmes pour des francophones d'une manière qui fait du bon sens pour la communauté. Là, on a une université francophone, qui est l'Université de Hearst à Timmins, à Hearst et à Kap, et là encore la seule université en français est dans mon comté, et c'est encore important. Pourquoi? Parce qu'on a non seulement l'habileté de développer nos propres programmes selon nos besoins, mais on a aussi le noyau du monde de travail à l'université et au collège qui travaille en français.

Donc, c'est quoi, l'autre clé? C'est TFO. Je vais finir sur ce point-là. TFO amène à la maison, pour ces parents qui se trouvent dans un endroit minoritaire, possiblement un des outils les plus importants pour garder la langue, parce que les enfants peuvent regarder la télévision en français. La programmation pour les jeunes, je dois dire, à TFO est excellente, et ça donne la chance à l'enfant de regarder la télévision et de voir quelque chose en français. Il faut savoir qu'il y a 300 canaux en anglais. Si tu as le câble ou un « satellite dish », comme on dit, il y a plein, plein, plein de postes en anglais. Tu peux même voir des postes en italien ou en d'autres langues, mais il y a seulement soit CBC Radio-Canada ou TFO.

Sur la question de TFO, au moins, c'est un aperçu ontarien. Le problème avec Radio-Canada—c'est excellent comme organisation et c'est du bon monde qui travaille bien fort, mais c'est plutôt un aperçu du Québec. Il faut comprendre qu'en Ontario, les francophones ne se voient pas comme Québécois; on se voit comme Franco-Ontariens. Ce n'est pas dire qu'on est en chicane avec nos amis québécois ou québécoises. Ça ne veut dire rien d'autre que notre identité est totalement différente.

Oui, ma famille, les Bisson, est partie de la France, et elle a été au Québec et est restée là pour 200 ans, 250 ans—plus longtemps que ça, de 1640 jusqu'au début du dernier siècle, environ. Mais ils sont venus en Ontario et la famille a changé son aperçu quand elle est venue vivre ici en Ontario parce que c'est ce qui arrive quand on déménage de notre coin du monde.

Donc, TFO nous donne un aperçu francophone pour ceux qui demeurent en Ontario, et surtout pour ceux qui se trouvent dans une situation minoritaire.

**0940**

Je veux aussi poigner sur un point que je pense est un problème avec TFO et TVO, et c'est la question de la période des questions. Je pense qu'il serait simple, puisqu'on a une chaîne de télévision ontarienne qui appartient au gouvernement de l'Ontario, que TVO en anglais et TFO en français diffuseraient la période des questions et d'autres débats qui sont importants, tels que celui aujourd'hui sur TFO, sur leurs chaînes de télévision TVO et TFO. Je trouve vraiment bizarre que le monde ne soit pas capable de regarder leur propre période des



questions de leur Assemblée sur les canaux de TVO ou TFO à une heure raisonnable. Il doit y avoir quelque chose à faire, si cette chaîne nous appartient, que le gouvernement et la ministre responsable pourraient leur demander de la faire figurer dans leur horaire, pour qu'au moins on puisse avoir cette période des questions. Si la personne n'a pas le câble, ça veut dire qu'elle n'a pas accès à la période des questions. TVO et TFO, des fois c'est la seule télévision publique qu'on a autrement que CBC et possiblement les postes locaux.

Je ne comprends pas pourquoi on ne fait pas un meilleur effort pour développer la programmation pour qu'on puisse avoir des programmes comme Panorama en français et The Agenda en anglais, avec d'autres programmes qui nous donneraient notre période des questions et un aperçu de cette Législature.

Je veux finir en disant que le parti néo-démocrate va voter pour ce projet de loi. On n'a aucune réserve sur notre support. Pour nous, c'est de l'argent bien dépensé. Je ne suis pas d'accord avec mes collègues qui disent que c'est une duplication puis qu'on serait mieux servi d'une institution bilingue. Pour moi, c'est important qu'on ait nos propres organisations qui soient autonomes en leurs décisions, avec notre propre CA, et qu'on ait l'habileté de travailler en français dans ces institutions pour qu'on puisse vraiment desservir la communauté d'une manière qui fait du bon sens.

Avec ça, je suis très fier aujourd'hui de supporter cette législation et je regarde pour le passage de ce projet de loi.

**The Acting Speaker (Ms. Andrea Horwath):** Merci.

Further debate? Seeing no further debate, Ms. Wynne has moved third reading of Bill 55. Is it the pleasure of the House that the motion carry? Carried.

*Third reading agreed to.*

**The Acting Speaker (Ms. Andrea Horwath):** Orders of the day?

**Hon. Kathleen O. Wynne:** Madam Speaker, I seek consent for the House to recess until 10:45 a.m.

**The Acting Speaker (Ms. Andrea Horwath):** Is there unanimous consent? Agreed. This House now stands recessed until 10:45 a.m.

*The House recessed from 0943 to 1045.*

## INTRODUCTION OF VISITORS

**The Speaker (Hon. Steve Peters):** Good morning, members. I take this opportunity on behalf of the member for Thunder Bay–Atikokan to welcome some guests from Agnew H. Johnston Public School in Thunder Bay: Pauline Fontaine, Mike Judge and Alison Lavoie.

On behalf of page Taylor Martin, her mother, Linda; her father, David; her brother Jonathan, who's a former page; and her brother Andrew, who's a former page, are in the west members' gallery. We welcome you to Queen's Park today.

On behalf of page Gregory Nettleton, his mother, Judy Nettleton, is sitting in the public gallery today.

I'd also like to welcome, in the Speaker's gallery, Kathie Cunningham, my office manager from my constituency office, who's visiting Queen's Park. Welcome, Kathie.

On behalf of the Legislative Assembly of Ontario, I'd like to extend a very warm welcome to the Canada Egypt Business Council delegation, led by the Honourable Dr. Hany Helal, Egyptian Minister of Higher Education and State for Scientific Research, and accompanied by His Excellency Ambassador Wafaa El Hadidy, Consul General of Egypt, and Mr. Assem Mohamed Fahmy Ragab, Chairman of Investment Authority of Egypt, who are seated in the Speaker's gallery. Welcome to our guests today.

## UNPARLIAMENTARY LANGUAGE

**The Speaker (Hon. Steve Peters):** I'd just like to make a comment regarding last Thursday. Last Thursday, I called the leader of the official opposition to order and asked him to withdraw certain language on the grounds that it imputed motives to another member. Upon review of the phrase in its entirety, I have found it to be within the bounds of what is acceptable in this place. I perhaps reacted too hastily. For that, I apologize to the Leader of the Opposition. My apologies.

## ORAL QUESTIONS

### SKILLS TRAINING

**Mr. Robert W. Runciman:** Right off the top, Speaker, thank you for that. That was very gracious of you. I think it sends a very positive signal about your role in that chair.

My question is to the Premier. Last week, I asked about the \$5 million doled out to Local 793 of the operating engineers' union in a seven-month period, a grant that represented 20% of the total skills training fund; 50 other applicants received the remaining funds. Can the Premier tell the House today why Local 793's application was so special that it received significantly more tax dollars than any other successful applicant?

**Hon. Dalton McGuinty:** To the Minister of Training, Colleges and Universities.

**Hon. John Milloy:** As I indicated last week, I'm very proud of the investments our government has made in terms of skills training. As I pointed out, about 14% of apprentices in Ontario are trained through union training centers and union-employer training centres. Our government recognized that through the creation of the STIP program, which was \$25 million in equipment and other capital that was made available.

These investments were made available to all union and union-employer training centres. Through two public and competitive calls for proposals, contracts were awarded based both on eligibility criteria and weighted

evaluation criteria. The delegation of authority to approve and award transfer payments was made to the public service. It was delegated to them, with the final sign-off of the deputy minister. It was a clear and transparent process. The allegations—

**The Speaker (Hon. Steve Peters):** Thank you. Supplementary.

**Mr. Robert W. Runciman:** Apparently, members of Local 793 have a different view behind you handing them \$5 million in tax dollars. In their March newsletter, they congratulate their business manager, Mike Gallagher, for his success in lobbying the government and landing \$5 million in tax dollars. The exact words: “The effort has paid off in spades and the return on investment has been phenomenal—something like 5,000%.” Minister, is the investment they’re referring to the \$153,000 they contributed to Working Families?

1050

**Hon. John Milloy:** As I mentioned last week, the allegations that are coming from the leader of the second party are outrageous. If he has proof of this, I wish he’d table it here in the House. The simple fact of the matter is that this was an open and transparent process.

The funds in question went for the following: in Morrisburg, six tractor loader backhoes, four dozers, three packers and two excavators; in Oakville, two boom trucks, a truck-mounted crane, a conventional crane, a conventional crane simulator and a concrete pump; in Morrisburg, a bulldozer and ripper, three skid steers, three mini excavators, two concrete pump simulators, three excavators and ten mechanical hoe simulators.

I’m proud that we’re able to invest in skilled trades in this province. Just because that party, when they were in power, did nothing for skilled trades or apprenticeships doesn’t give them the right to stand up with unwarranted accusations.

**Mr. Robert W. Runciman:** In the June 15, 2007 edition of the *Toronto Star*, Ian Urquhart reported that Working Families was re-forming in preparation for the upcoming provincial election and “expected to get the go-ahead ... next week.” The very next week, June 18, the aforementioned Mr. Gallagher and Mr. Pat Dhillon, a principal of Working Families, met with the former finance minister and Liberal party campaign chair. There was no agenda and no minutes of that apparently secret meeting. One week following that meeting, Local 793 received the first instalment, a \$3.3-million grant.

Connect the dots. The chain of events reeks of wrongdoing. Minister, will you commit to releasing the details and purpose of that meeting? Did you use taxpayer dollars to cement a sweetheart deal with Working Families?

**Hon. John Milloy:** The claims by the Leader of the Opposition are simply untrue. If he has any evidence, I wish he’d bring it forward, or if not, recall them. I am quite frankly surprised that the member opposite does not recall the important work that operating engineers do, especially since when he was Minister of Economic Development and Trade he made a special trip to their

training facilities in Morrisburg for a photo op and to present them with a \$2.3-million cheque.

Let me quote from the press release at the time: “‘Upgrading skills of employees in the heavy equipment industry is vital for this sector. Skilled workers strengthen the competitiveness of businesses and industry in Ontario ...’ said Bob Runciman, Minister of Economic Development and Trade.”

I am happy to bring forth the details of this program to any member of the House, as well as a very handsome photo of Mr. Runciman presenting the cheque to the operating engineers.

**The Speaker (Hon. Steve Peters):** I remind the member of the use of props.

## AUTOMOTIVE INDUSTRY

**Mr. Jerry J. Ouellette:** Before I begin, I’d just like to say to our visiting delegation: ‘as-salāmu-calaykum.

My question is for the Premier. Less than three weeks ago, the CAW and General Motors workers signed an agreement that was found to be null and void 16 days later. During that agreement, the CAW workers made substantial concessions in the vacation area, the wages area and the benefits packages as well.

Premier, the province of Ontario used to have a considerable advantage, whether it was through WSIB or through OHIP. Workers in other jurisdictions are now seeing that and are eliminating those competitive advantages for the province of Ontario. Premier, what is your plan to give the auto sector and the manufacturing sector that competitive advantage to make sure we’re strong in the future?

**Hon. Dalton McGuinty:** To the Minister of Economic Development and Trade.

**Hon. Sandra Pupatello:** I think it’s important to note that a few months ago we were able to table in this House an economic update—that was last December—followed by a budget that was tabled in this House. On both of those occasions, we embedded in those budget documents initiatives that would lower business costs for Ontario. These are the kinds of initiatives that were hailed by business communities, saying “This is exactly what we need.” They pointed out very specific items they were looking for. One of them was the elimination of the capital tax. That was made retroactive to January 1, 2007. An organization about the size of General Motors had a savings of some \$10 million. These are the kinds of initiatives that business has asked for and that in fact they have had.

**The Speaker (Hon. Steve Peters):** Supplementary, the member from Durham.

**Mr. John O’Toole:** I’d like to refer the question back again to the Premier, as this is such an important matter. As the member from Oshawa has pointed out, to be competitive today, you’ve got to have some plan. Now the minister has suggested you have a plan. Well, that’s of very little use to the 2,600 families that now don’t

have jobs, who are part of the larger picture of over 200,000 jobs lost in the manufacturing sector.

The real issue here, if you can think through this plan, Minister, is the ripple effect in the economy. Think of the municipalities who will now lose the tax from that industry. It's not just General Motors. The whole manufacturing sector is in peril, and you seem to be asleep at the switch. In my view, if you look at the ancillary industries, this is a serious problem, and what I don't hear is any consistent plan is to have a recovery in the manufacturing sector of Ontario.

**Hon. Sandra Pupatello:** I would think that if this member chooses to stand up and ask questions of this nature, he would check with some of the experts in the field, like the Automotive Parts Manufacturers' Association. Ask its director or its member executive how they feel about this provincial government and how we've come to the table, trying in these very challenging times to work with this sector to see that they have opportunities. In fact, in our last budget alone, we targeted to the very supply chain that this member references some \$50 million of assistance that is now finding its way to those companies in the supply chain.

These are the kinds of real ways to help an industry that is challenged. I look forward to yet another question where we can table more examples of how this government has come to the table time and time again for a very important sector of the Ontario economy.

**The Speaker (Hon. Steve Peters):** Final supplementary, the member from Whitby—Oshawa.

**Mrs. Christine Elliott:** Premier, you can't just sit there and wring your hands. This is a situation that requires action now. Premier, will you commit today to bringing together business, labour and community leaders to develop a plan to deal with this devastating blow to our economy?

**Hon. Sandra Pupatello:** I think it's important in these challenging times that we do what the people who are looking for assistance from all levels of government do, and that is, work together to find solutions. That means that this government will continue to call on the federal government to join us with our automotive strategy.

Let me just say this. This in fact was written by the one individual who represents all of the CAW workers. In the words of Buzz Hargrove, "The attacks of Runciman and Hampton on Ontario's auto strategy are anything but informed. They are an attempt to make cheap political points at the expense of tens of thousands of hard-working autoworkers in Ontario who quite rightly fear for their future. Myself and my members are deeply offended"—as are we on this side of the House.

#### AUTOMOTIVE INDUSTRY

**Mr. Howard Hampton:** This is a question to the Premier. General Motors signed a collective agreement with auto workers just last month. General Motors promised its workers would have jobs at the Oshawa truck plant until the end of the contract. Now, 2,600

workers are being put out the door. While General Motors puts workers out the door, they're still collecting the \$235-million handout from the McGuinty government.

The Premier has said here in the Legislature and elsewhere in the province that as a result of the \$235-million handout, a new hybrid-powered truck would be built at the Oshawa truck plant. Clearly, General Motors deceived its workers. My question is, did General Motors also deceive the Premier and the McGuinty government?

**Hon. Dalton McGuinty:** We intend to continue, notwithstanding the reluctance of my colleague opposite, to pursue as aggressively as we can new investment in the auto sector in the province of Ontario. The leader of the NDP has never been onside for our approach, notwithstanding the tremendous successes that we have enjoyed. He has never been onside, notwithstanding the fact that in comparison and in contrast to what has happened to the auto sector in Michigan and other states south of the border, we've enjoyed remarkable successes. He remains adamantly opposed to the government rolling up its sleeves, sitting down with the auto workers, sitting down with the auto sector and doing what we can to land new investment here in the province of Ontario. At some point in time, I hope that he will stand up in favour of new investment in the auto sector in the province of Ontario.

1100

**Mr. Howard Hampton:** I heard a lot of words, but no answer. One presumes that the Premier knew what he was talking about when he went outside this Legislature and boasted that a new hybrid truck would be built in Oshawa, when he told this Legislature on May 7 that General Motors would build a new hybrid-powered truck in Oshawa, when he told this Legislature on May 13 that a new hybrid-powered truck would be built here in Oshawa. But it turns out that the Premier didn't know what he was talking about. The Premier has either been duped by a large multinational corporation or his government is incompetent. I ask the Premier, which is it?

**Hon. Dalton McGuinty:** Again, my friend remains adamantly opposed to finding ways to work in a highly competitive global economy to land new auto sector investment in the province of Ontario. He thinks we should write off that sector. Canadian and American consumers on an annual basis, in a bad year, are still buying 15 million cars; in a good year, they buy 18 million or more. The leader of the NDP says that we should get out of the auto business in the province of Ontario. I disagree, and so do the workers and the families that rely on their living—and a prosperous future as well. We have, through countless agreements—whether with Toyota, Honda, GM, Valiant, Ford, the Ford Essex engine plant, Chrysler, Nemaq, Linamar, AGS and Denso, to list a few—landed significant new investments in the auto sector in Ontario.

**Mr. Howard Hampton:** The Premier obviously wants to avoid answering any questions about General Motors. New Democrats believe in making strategic in-

vestments to sustain jobs, but unlike the McGuinty government, we believe we need to get product guarantees or job guarantees before you give \$235 million to General Motors. The Premier may not like it, but Ontarians have a right to know what the Premier agreed to with General Motors. After all, it's their money, and after all, Ford also received \$100 million and Chrysler \$77 million. We need to know, are we going to see more layoffs at those companies?

So I ask the Premier again—

**The Speaker (Hon. Steve Peters):** Question?

**Mr. Howard Hampton:**—will he own up to the fact that the Premier and the McGuinty government bungled their negotiations with General Motors when he gave them \$235 million and now they're laying off thousands of—

**The Speaker (Hon. Steve Peters):** Thank you, Premier?

**Hon. Dalton McGuinty:** The leader of the NDP knows that there was a penalty provision in place. It looks like circumstances will evolve in such a way that a penalty will in fact ensue and we will enforce the contract, should that in fact occur, some time next year.

But let me talk about some of the other things that we have done through that particular investment. It included a \$58-million investment for our new Automotive Centre of Excellence at the University of Ontario Institute of Technology to ensure that the parts and vehicles of tomorrow are researched, designed and built in Ontario. That was part of the package that demonstrates once again that we are looking out at the distant horizon when it comes to securing new investment in new product in the auto sector in the province of Ontario.

There is a marked difference, a stunning contrast. The leader of the NDP believes we should do nothing. We believe that we have an obligation to roll up our sleeves, work with both sides and land continuing new investment.

#### SKILLS TRAINING

**Mr. Howard Hampton:** To the Premier: Yes, engineering and design may be done in Oshawa, but the jobs are all going to Mexico, and that's as a direct result of your government's bungling the whole agreement with General Motors.

But it turns out that not only have you bungled the operation with General Motors, but now, you've also bungled your much-boasted-about second-career retraining program.

It appears that 10,000 forest sector workers who were laid off in northern Ontario will not be eligible for second-career retraining. Not only did you let down the workers in Oshawa, Premier, but it seems you have no regard for all those workers in northern Ontario who were laid off. How can you do this sort of thing to workers who are facing a very difficult time?

**Hon. Dalton McGuinty:** We are very proud of our new program. It's the first of its kind in Canada. It

creates two-year, long-term training opportunities for workers who have lost their jobs during the course of the past year.

There is a significant new investment associated with this program. The leader of the NDP says that it is not enough. It's reaching out to 20,000 Ontario workers who have lost their jobs. He loses sight, of course, of the fact that through our existing Employment Ontario program—that's a \$1-billion annual investment—we are caring for 900,000 other Ontario workers.

What we're asking the Ontario worker to do is not easy. There are 20,000 opportunities, but if you're 43 with two children and a mortgage, to go back to school for two years is a significant sacrifice. My hope is that that new program, available for 20,000, will be greatly oversubscribed.

**Mr. Howard Hampton:** Once again, the Premier struggles to avoid answering the question. The fact is that your so-called second-career program only works in terms of people who were laid off after June 1, 2007. The reality for northern Ontario is that most people in the forest sector lost their jobs before June 1, 2007. So workers in Thunder Bay, Chapleau, Dubreuilville, Nipigon, Red Rock, Smooth Rock Falls, Kenora, Dryden, Ignace, Espanola and Nairn Centre all lost their jobs before June 1, 2007.

Premier, tell those workers in northern Ontario why the McGuinty government thinks they're second-class workers and aren't worthy of access to this kind of job retraining.

**Hon. Dalton McGuinty:** to the Minister of Training, Colleges and Universities.

**Hon. John Milloy:** To reiterate what the Premier said, right now we have, through Employment Ontario, access to 900,000 workers for supports throughout Ontario. We're spending \$1 billion a year. Second career, which was announced several years ago, enhances that by offering additional training to workers who want to move that step forward.

As the Premier mentioned, there are right now, through Employment Ontario, access to 900,000. Over the next few months, as we have workers come forward under second career, we're going to be monitoring the ones who come forward, we're going to be monitoring the ones who are not eligible for the program and making any adjustments to the program to make sure that it's enhanced and serves the best needs of Ontario employees.

**Mr. Howard Hampton:** Once again, both the Premier and his minister try to avoid the question. There's only one answer to this. Either you have bungled this job-training strategy or you just don't care about those laid-off workers in northern Ontario.

The fact of the matter is, literally whole communities have had their economies wiped out. Whole communities have watched 500 or 1,000 workers laid off and they have very few options, other than retraining.

I simply ask the McGuinty government again: Is this your message to laid-off workers in northern Ontario? They don't count? They don't matter? They're not

worthy of job retraining? Or have you simply bungled this, just as you bungled the \$235-million cheque to General Motors?

**Hon. John Milloy:** The leader of the NDP is being mischievous with his question. He knows darn well that we invest over a billion dollars a year in terms of retraining opportunities for all workers across this province.

As soon as we learn that there may be a possibility of a downsizing or a possibility of a layoff, within one hour our ministry is in contact with the plant in question, with the union, with the workers, with the community. We've set up rapid re-employment training centres in communities. We've set up adjustment in communities. We've made sure that we work with all affected to make sure that there are opportunities for all workers to receive the support that they need—support in finding a job, support in training opportunities and support moving forward. Second career adds to these supports, but it's in addition to the \$1 billion that we're already spending.

To stand up in this Legislature and suggest that we are not helping workers in communities throughout northern Ontario is wrong and it's mischievous. We are investing—

**The Speaker (Hon. Steve Peters):** Thank you, Minister.

#### C. DIFFICILE

**Ms. Laurie Scott:** My question is to the Premier. Today's Hamilton Spectator reports that when Northern Ireland was hit with 51 *C. difficile* deaths, the health minister set an immediate action plan in motion where an expert panel did a comprehensive three-month review. In a letter to you dated May 15 of this year, our leader, John Tory, asked you to do just what Northern Ireland did; that is, commence an investigation that would report back in 90 days. Why haven't you proceeded with the investigation? Why is the death of over 260 people from *C. difficile* not enough to spur this government into protecting public confidence in our health care system?

1110

**Hon. Dalton McGuinty:** I'm pleased to take the question. I know that the Minister of Health has spoken to this on several occasions, and he has related to the opposition that we have had three independent reviews thus far. There was a coroner's jury that made specific recommendations, there has been an investigation into the Joseph Brant outbreak, and our government has our own medical expert advisory committee that has made recommendations.

But I think it's also important to take into account the views of Dr. Richard Schabas, a former chief medical officer of health in the province of Ontario, who said that the Conservative government turned its back on public safety. When he was asked about an additional public inquiry, he said the following: "I'm not sure a public inquiry is necessarily the logical next step. They often make for good theatre, but they don't get us where we need to go, which is to address this problem in a vigorous

and effective way, and I think largely we already know what the underlying problems are with *C. difficile*." I'm inclined to agree with the expert.

**Ms. Laurie Scott:** Over 260 people have died from *C. difficile* that we know of. That's a crisis, and that should be dealt with. The article from the Hamilton Spectator goes on to say, "Graham Tanner of Britain's National Concern for Healthcare Infections says the first act in dealing with a superbug like *C. diff* is to accept that a severe problem exists," which you do not do. It also says that "a British patient advocate, who has been following the spread of the bacterium around the world, says the Ontario government 'appears to be in denial' over *C. diff*."

Premier, over the last four years, despite repeated warnings that *C. difficile* does exist, you sat back while scores of people have died unnecessarily from this virulent strain of *C. difficile* since 2004. The Ombudsman has referred to you as being "inexcusably lax" on this life-threatening matter. I ask you again: Why won't you launch an investigation and treat *C. difficile* as the serious health threat that it is?

**Hon. Dalton McGuinty:** Again, to use Dr. Schabas's expression, it might "make for good theatre," but what we need to do now is move ahead on the basis of the information that we do in fact have.

In December 2004, the provincial infectious disease advisory committee sent out its best practices document on *C. difficile*—back in 2004. Since then, we've established 137 new infection control positions in hospitals. Handwashing guidelines have been referenced countless times during the past several years. In March 2007, the acting chief medical officer of health—

*Interjection.*

**The Speaker (Hon. Steve Peters):** I've warned the member from Renfrew repeatedly. Any more outbursts and I'll be forced to eject him. Premier.

**Hon. Dalton McGuinty:** Just to list a few of the steps that have been taken even more recently: In March 2007, the chief medical officer of health sent out *C. difficile* fact sheets to all our medical officers of health and our hospitals. They sent out countless *C. difficile* bulletins as well in the same month. In May, they held focus seminars. There have been video conferences. We have updated best practices documents—

**The Speaker (Hon. Steve Peters):** Thank you. New question, the member from Beaches–East York.

#### POVERTY

**Mr. Michael Prue:** My question is to the Premier. After the minister of poverty reduction's private, by-invitation-only, last-minute so-called poverty consultations are over, Ontarians have now learned from her that no public report will be released. Countless taxpayers' dollars are being spent on these sham hearings. The poor have barely been consulted, and now we know that there will be no report released.

This government must be accountable. Why won't the government show that it's serious about reducing poverty

and publish a report before the Legislature returns in September?

**Hon. Dalton McGuinty:** I'm pleased with the work that Minister Matthews is doing on behalf of all Ontarians. We have committed ourselves, notwithstanding some challenging economic circumstances, to find a way to make a real difference in the lives of families, but especially children who are growing up in poverty in Ontario.

There have been a number of consultations held throughout the province. I understand that there will be several held in the greater Toronto area—tonight, in fact—and I would invite the member opposite to hold one on his own.

I just don't think that families affected by poverty are looking for another report. I think they're looking for action, and that what we've committed to do.

**Mr. Michael Prue:** Obviously, the Premier has not listened to the criticism that has been out there—the outcries of Ontarians who were shut out of the meetings. Surely the public has the right to hear what the hand-picked few had to say at those meetings.

We wonder why the minister is afraid to release her findings. Why won't this government prove that it is serious about reducing poverty and make its findings public?

**Hon. Dalton McGuinty:** I understand that there are three public meetings tonight in the city of Toronto. The member opposite is invited to attend whichever one he would like to attend. I am also advised that the minister had been writing on her website after each meeting. He can log on and read the updates that are made available there.

What we are determined to do is to put in place specific indicators that help us better understand poverty, help us better measure poverty, put in place some ambitious targets and then make transparent our successes or, frankly, lack thereof when it comes to achieving those targets. That has never been done before. It has never been embraced by any government before. We look forward to doing that. We think it's the right thing to do. And in a highly competitive global economy, it's absolutely essential that we issue an all-hands-on-deck edict to all Ontarians. We need everybody at their best, and that's what we intend to do.

#### DISASTER RELIEF

**Mr. Bill Mauro:** My question is to the Minister of Community Safety and Correctional Services. On Thursday evening and Friday morning in Thunder Bay and surrounding area there was an incredibly heavy rainfall in a very short period of time. I want to thank you, your staff and the ministry for all their support and constant communication. I appreciate the work of the EMO.

Minister, small organized communities in my riding like Neebing, Oliver Paipooonge, O'Connor, Conmee, Gillies and Fort William First Nation have been severely affected in terms of their infrastructure as a result of the

downpour, which led to localized flooding. As well, unorganized areas like Nolalu have been severely affected, and their local services board is working diligently to fix and repair the damage caused by the rain.

Minister, can you provide this House with a status update of the situation in my affected communities?

**Hon. Rick Bartolucci:** I would like to thank the member for Thunder Bay–Atikokan for this very important question. Last Friday, a sudden rainstorm caused pretty significant flooding in Thunder Bay-area townships and the Fort William First Nation. Emergency Management Ontario successfully coordinated the provincial response and facilitated the flow of information between the province and the municipalities.

EMO field officers were deployed to the area to provide advice and assistance as necessary, and the Office of the Fire Marshal assisted by coordinating local fire services. The Ontario Provincial Police is actively working with affected communities to warn the public of any dangerous road conditions and is taking steps to make communities accessible by road.

The provincial emergency operations centre continues to monitor the situation closely. We are thankful that no serious injuries occurred, and we thank the communities for their incredible interactions during this very serious time.

**Mr. Bill Mauro:** As mentioned, many small townships in unorganized areas have been severely damaged. Our government has recognized that small townships have small tax bases and major infrastructure responsibilities. Through our budget announcements and infrastructure programs, communities like Gillies, Oliver Paipooonge, O'Connor, Conmee and Neebing have received provincial assistance for roads and bridges in their areas.

By Saturday afternoon, I had managed to reach most of my affected mayors, although some, understandably, were very busy. These mayors and residents of unorganized areas will once again be looking to us for assistance. Mayors like John Valenthe in Gillies, Bob Rydholm in Conmee, Ron Nelson in O'Connor, Steve Harrasen in Neebing and Lucy Klusterhuis in Oliver Paipooonge, as well as my residents in unorganized areas, want to know what assistance we will be able to provide as they struggle to meet this latest challenge. Minister, what assistance is available for these communities in my riding of Thunder Bay–Atikokan?

**Hon. Rick Bartolucci:** Speaker, to the Minister of Municipal Affairs and Housing.

**Hon. Jim Watson:** I join my colleague Minister Bartolucci in thanking the member from Thunder Bay–Atikokan for his hands-on work with this very troubling situation in northwest Ontario.

#### 1120

The Ontario disaster relief assistance program, ODRAP, provides assistance when damages are so extensive that they exceed the capacity of a municipality or a community to pay those costs. I understand that the townships of O'Connor and Gillies have, in fact, declared

a state of emergency under the Emergency Management and Civil Protection Act. Affected municipalities have up to 14 days after the emergency to declare a state of emergency.

My ministry will work quickly to work with the member and to help those municipalities in need. Ministry staff will evaluate all requests for assistance by ODRAP, and I'll review their recommendations quickly. I can assure the member that our staff will work with the affected municipalities to help them through the ODRAP process.

### TOURISM

**Mr. Ted Arnott:** My question is for the Premier. At a cost of \$8 million, the Premier recently appointed the member for Vaughan to study the tourism industry in Ontario. But we need action now, not a year from now or two years from now, as per the study's original time frame. Today our tourism industry is heading into what could be one of its worst summers on record. That's why John Tory's plan to eliminate the retail sales tax on accommodation and attractions would stimulate tourism so that families can save money and actually have their holidays in Ontario. My question is this: Will the Premier instruct his \$8-million tourism czar to at least consider this plan, and if not, what immediate relief will he provide the tourism industry this summer?

**Hon. Dalton McGuinty:** I want to commend my colleague opposite for his ongoing commitment to enhancing tourism opportunities in Ontario. I want to let him know that we continue to make some real progress in that regard.

More Ontario families are choosing to vacation in the province than ever before. Our plan to increase tourism within the province in particular is working in helping to grow the economy. Stats Canada figures from April to June 2007—we look forward to seeing where they're going to be for this year—show 21 million visits within the province. That's a 5% increase over the year before. It's the third-highest increase in Canada. Some \$2.3 billion was spent on travel; that was nearly a 4% increase over the year before. Some \$1.4 billion was spent on overnight trips; again, that was nearly a 4% increase over the year before. So, notwithstanding a struggling economy otherwise, tourism continues to grow at a healthy rate in the province.

**Mr. Ted Arnott:** That's just not good enough. Their study so far has done nothing except put tourism in the red—Liberal red, incidentally. It's just the beginning of June and our tourism numbers are already in freefall. Just ask the members from Simcoe North and Parry Sound—Muskoka. Our plan would allow families to keep their summer travel plans in Ontario. The Premier's plan offers nothing but travel plans for the member for Vaughan. I ask the Premier: What will he do today to stop the ripple effect that a weakening tourism industry will have on our economy this summer?

**Hon. Dalton McGuinty:** Again, one of the things of which we are very proud is our advertising campaign:

"There's no place like this." I know that the member opposite will have seen some of those ads, and I'm sure that he's very much supportive of those. We've been using a number of entertainers and Ontario personalities to help promote the quality of the tourism experience in Ontario. Especially given rising gas prices, I know that Ontario families are still determined to seek out some kind of experience, modest though it may be, when it comes to having some kind of a holiday opportunity with the children. We are strongly encouraging them to look just around the corner to the wonderful experiences that are to be found in this province. From the great northwest all the way down to the Niagara region, there are all kinds of great family, quality opportunities to be enjoyed this summer in Ontario.

### RENEWABLE ENERGY

**Mr. Peter Tabuns:** To the Minister of Energy: Minister, your recent changes to the renewable energy standard offer program will curtail the provision of badly needed wind, biomass and solar power in this province. You have a continuing policy to keep OPG out of developing renewable power, although they have considerable expertise. Minister, why are you turning your back on renewable power? Why are you betting the province's future on your nuclear gamble?

**Hon. Gerry Phillips:** Actually, it's quite the contrary, I might say. He perhaps doesn't understand it. Our whole idea is to more than double the use of renewables in Ontario. As a matter of fact, we'd hoped that under this plan, called RESOP, to have over a 10-year period 1,000 megawatts. After 18 months, we've already signed, I think, 1,400 megawatts. It is phenomenally successful—so successful that we are making some adjustments to continue to expand it dramatically.

I would say to the member that in the next few days we will be going out for another 500 megawatts of clean, renewable energy. We are going to be going out for another 500 megawatts of combined heat and power. We are aggressively pursuing—

**The Speaker (Hon. Steve Peters):** Thank you, Minister. Supplementary?

**Mr. Peter Tabuns:** So if you're aggressively pursuing it, why do sustainable energy advocates say that you're cutting back in the north and southwestern Ontario and eastern Ontario? Why are you suspending those payments? Why are you suspending those purchases of renewable power? Why are you not going to the maximum on renewable power and avoiding the \$40-billion nuclear gamble?

**Hon. Gerry Phillips:** Again, I say to the member, and particularly to the public, we are aggressively pursuing and expanding the reuse of renewable resources. Our problem is that we have an excess of applicants wanting to come forward and we are trying our best to accommodate them. The member should recognize that what we're doing in the next few days is another 500 megawatts. The renewable energy program—the RESOP

program—is one of a kind in North America. We're very proud of it; 1,300 megawatts after 18 months. We thought we'd do it in 10 years and we did it in 18 months. We are going to continue wherever we can to accept those applications.

To the member, there may be the odd person who may be complaining because they can't get access, but for the overwhelming majority of people involved in renewable energy, I think they would say that Ontario is leading the way, and we will continue to do that.

#### ELDER ABUSE

**Mrs. Carol Mitchell:** My question is for the minister responsible for seniors. Minister, elder abuse is a very serious issue facing many of our seniors in Ontario, and it is estimated that between 4% and 10% of Ontario seniors experience some form of abuse at some point during their later years. I'm certain that all of my colleagues in this Legislature would agree that simply is not acceptable. Ontario seniors have played a crucial role in building our province and we must protect them from all forms of abuse.

Can the minister responsible for seniors please inform the House what steps our government has taken to prevent elder abuse from occurring?

**Hon. M. Aileen Carroll:** I thank the honourable member for her question. She is quite right, as ever. Elder abuse cannot be tolerated. Ontario seniors have helped to build and maintain a strong Ontario, and they continue to make valuable contributions to our province. Our seniors deserve to live with dignity and they deserve respect and to be in a safe environment. That's why this government is building safer communities for Ontario's seniors by investing in the elder abuse prevention strategy.

I'm more than pleased that the McGuinty government recently provided \$209,000 for the Ontario Network for the Prevention of Elder Abuse to help the prevention network protect seniors from all forms of abuse. This investment will ensure that Ontario's seniors have the help and support they need to live safely and with dignity.

**Mrs. Carol Mitchell:** I am very pleased that the government recognizes the seriousness of elder abuse in Ontario. My riding of Huron-Bruce is home to a very large number of seniors, so this issue is of a great deal of interest to me professionally and personally. The government and its partners must work together to raise awareness of elder abuse and they must continue to support prevention initiatives across our province. After many years spent working and raising a family, seniors deserve to be treated with the utmost respect for all that they have contributed to our society.

Can the minister explain how this elder abuse prevention funding will protect our Ontario seniors?

1130

**Hon. M. Aileen Carroll:** In spite of the catcalls, which I guess indicate some lack of interest or indifference to this matter, people on this side of the House consider elder abuse an incredibly important issue, one

that we are compelled, with any sense of fiduciary duty, to be right out in front on, doing all that we can as a government.

The funding that I made mention of helps Ontario's seniors by supporting 52 community-based elder abuse networks in the province. Each community network partner received \$4,000 to help with the service coordination, front-line staff training and public education. It will also help the networks mobilize community activity to help prevent, and respond effectively to, elderly abuse. This funding indeed builds on the McGuinty government's \$1.65-million strategy to combat elder abuse, and that is the first of its kind in Canada.

#### SCHOOL TRUSTEES

**Mrs. Joyce Savoline:** To the Minister of Education: The public trust has been shattered and you have lost the confidence of Ontario taxpayers. Your disappointing and also delayed reaction to the spending violations within the Toronto Catholic District School Board is amplified by the not one, but two people you have hired at exorbitant rates to investigate this issue.

Minister, your performance on this issue has been really poor at best. When are you finally going to restore the public trust and confidence in the ministry's ability to deal with this issue?

**Hon. Kathleen O. Wynne:** It is a little astonishing to me, the reaction from the member opposite. I have been spoken to a number of times over the weekend by people in the public coming up to me and saying, "Your government has done the right thing"; teachers from the school board coming and saying to me, "You are on the right track. You have done the right thing. Thank you very much."

So in fact, everything that we have done as a government, everything that I have done as the minister—to act on the information that I got from the Toronto Catholic District School Board, from the investigators who went into the school board—has been in the interest of restoring public confidence in that school board and in publicly funded education in general. At the end of the day, what this is about is the fact that we need all of our kids in the absolutely best learning environments possible. That's what our actions are about.

**Mrs. Joyce Savoline:** Minister, that's one in a long list of pat answers that we've heard for many days. You're not fooling the opposition and you're certainly not fooling the people of Ontario. Your inactions have compromised the reputations of trustees who are working, and have acted, within the confines of the law.

Now we see that your former colleagues have been charging their home cable bills to the taxpayers of Ontario. Minister, will you suspend the salaries and benefits of those trustees who have breached the public trust and restore the confidence back into education?

**Hon. Kathleen O. Wynne:** My actions have been taken in order to make sure that at the Toronto Catholic District School Board and school boards across this



province, public dollars are spent in the public interest and for the benefit of our students. That is why we have a supervisor now in the Toronto Catholic District School Board. That is why that supervisor will be making financial decisions on that board.

The fact is that the Toronto Catholic District School Board situation is a cautionary tale. There are boards across the province who are looking at their expenses and looking at their policy guidelines. They must all be transparent. There must be checks and balances in place.

The issue that member opposite raises is one at a school board where there are checks and balances in place. There is money being paid back. Those receipts are vetted. Those must be transparent to the public. That's what my actions have done, shone a light on the issues at boards across—

**The Speaker (Hon. Steve Peters):** New question.

#### CHILD CARE

**Mr. Paul Miller:** My question is to the Minister of Community and Social Services. Grandparents play a crucial parenting role when their own children are unable to do so due to mental health problems, drug abuse or other life issues. Grandparents in some parts of our province—Hamilton, London and Ottawa—have been, or are about to be, cut off the Ontario Works temporary care assistance. This program provides basic financial supports to low-income grandparents to meet their unexpected parenthood duties.

The minister seemed reluctant to act on this issue at our meeting last week. Perhaps she has given it more thought. So I ask again: Why won't this government immediately direct all municipalities to stop cutting grandparents off from temporary care assistance for no good reason?

**Hon. Madeleine Meilleur:** First of all, let me congratulate and thank the grandparents who are taking care of their grandchildren. They are rendering a very needed service, and I want to say thank you to them.

This temporary care assistance is short-term. It says so; it's temporary care assistance. Different municipalities have applied different rules, and I thank the member from the NDP for bringing this to my attention. We need to review it. We cannot apply rules in different areas differently.

However, I'll say to the member: This is a temporary care assistance allowance, and we are going to review all this within the review of the poverty reduction strategy.

**Mr. Paul Miller:** I guess the minister's interpretation and my interpretation of legislation are different. Minister, as you and your staff know, there is no legitimate reason to cut off grandparents from temporary care assistance benefits. You say it's temporary. Your program directives clearly state that temporary care assistance is intended to be available for as long as the child needs the care. When will you direct all municipalities to fully implement your ministry's temporary care assistance program and stop undermining grandparents

who are raising their vulnerable grandchildren? These people need help now, not after a big review.

**Hon. Madeleine Meilleur:** I think that the legislation is very clear. It's temporary care assistance, but it was brought up by the member from the NDP that it's being applied differently in Hamilton. However, the member of the opposite party is asking me to reverse a decision that was rendered by a tribunal. I cannot do that. All members in the House know that.

What I'm saying is, this needs to be reviewed within the poverty reduction strategy. We will do it.

Again, I want to thank and show my appreciation to the grandparents who are taking care of their grandchildren.

#### SERVICES FOR THE DEVELOPMENTALLY DISABLED

**Mr. Dave Levac:** My question is for the Minister of Community and Social Services. Minister, we have heard the rumbling, the gnashing of teeth and the wringing of hands from the official opposition about the closure of Ontario's developmental services institutions, where our sons and daughters, our brothers and sisters and relatives with intellectual disabilities have been isolated and excluded from our communities for decades. We are aware of the services of the extremely dedicated professional and caring staff providers. Specific to our most vulnerable citizens, can the minister please explain to us what impact this closure will have on them and their families?

**Hon. Madeleine Meilleur:** First of all, I want to thank the member for Brant for his constant advocacy for the full inclusion of those with disabilities. It is unfortunate that the opposition has decided to play political football with the lives of Ontario's most vulnerable. They say that those with intellectual disabilities are made homeless and live in long-term care, which is incorrect. They are playing politics with the lives of those who have been forgotten for far too long.

The story of this transition is a new era of inclusion and it's a positive one. It is a story of people who have been handicapped by a system that dismissed their abilities. It is a story of people finding new friends, new places to live, new chances to work and a new opportunity for life. This government will continue to support and care for Ontarians with intellectual—

**The Speaker (Hon. Steve Peters):** Thank you. Supplementary?

**Mr. Dave Levac:** I appreciate hearing what the minister has to say about the new delivery of these particular services. I'm also sure that Ontarians all over the province will join those living with intellectual disabilities and their families in celebrating the end of an era of exclusion and embrace more inclusiveness and diversity in our communities, and I hope we get rid of the NIMBY attitude that some have.

**1140**

It seems to me and to others that the members of the opposition are just a little bit confused as to the process

surrounding these closures. They suggest that we are forcing these vulnerable citizens out of their homes and are unconcerned about the well-being of these wonderful people. Is there any possible way that the minister can clear up the opposition's confusion? I know it's a tough question, but I'm sure she can answer it.

**Hon. Madeleine Meilleur:** Yes, it is unfortunate that the opposition has decided to play a football game with these individuals. So far, this government has invested \$279 million in funding to close facilities and to strengthen the foundation of community services. Of this funding, \$70 million went into capital projects to create community-based living accommodation, and the remainder has gone into providing additional community services and developing infrastructure. We are confident that with this careful and thoughtful planning—involving families, ministry staff, health professionals and community partners—facility residents will be successfully placed. This government wants to make sure that these individuals are fully included in our community.

#### ROAD SAFETY

**Mr. Frank Klees:** My question is to the Attorney General. On Thursday of this past week, my colleague Mr. Runciman raised the issue of the leniency of the sentence handed down to the driver responsible for Mr. David Virgoe's death, the result of street racing. The Attorney General is fully aware that the only way he can ensure that justice is done and that the will and intent of this Legislature—as expressed by legislation that was passed here—is exercised by the courts is if he appeals that lenient decision. I'd like to know whether the Attorney General will commit today that he will in fact appeal that lenient decision.

**Hon. Christopher Bentley:** Not surprisingly, I'm not going to comment on the specifics of the member's question. I will say to the member—and we've had discussions about this before, as have all members of the House—that we take street racing very seriously. Whether it is under the Criminal Code or under our new highway traffic legislation, it is simply unacceptable. It not only places the driver at risk, it places all members of the public who are users of the roadway at risk—for no reason whatsoever.

We will continue to prosecute these cases to the full extent of the law, continue to take them very seriously. As I indicated to the member before, on the specifics of that matter, the process is that a report is received from the trial crown so the chief prosecutor can be aware of all of the circumstances, and the decision will be made in due course on the issue of the specifics my colleague asked.

**Mr. Frank Klees:** In responding on Thursday, the minister said the following: "Our government has made it clear, both with provincial legislation and in prosecuting federal legislation, which this is, that we take these matters very seriously. We prosecute them to the full extent

of the law. We take a strong position in favour of public safety on these and all matters at all times."

The minister knows fully that the only way to ensure in this case that this individual is prosecuted to the full extent of the law is if he appeals this case. We fully understand that he wants to review information, but what we also want to know from him is that he will uphold the intent, through the power that he has to appeal, as fully expressed by—

**The Speaker (Hon. Steve Peters):** Thank you. Minister.

**Hon. Christopher Bentley:** I thank the member opposite for reading my quote from the other day—it saves me the necessity of repeating it—because that is precisely the position. And we give all matters that have the potential for an appeal due consideration. I know my friend opposite would want us to receive the report from the trial crown—because the chief prosecutor was not present in court, I know the member opposite would want us to receive all of the information that was tendered not only by the defence but by the crown, including victim impact information, so that we have a full examination of all the facts before making that decision. And that in this case, as in all cases, is what we endeavour to do, and then that decision will be made in full consideration of the principles that I've outlined and my friend has quoted.

#### HEALTH CARE FUNDING

**M<sup>me</sup> France Gélinas:** Ma question est pour le premier ministre. "With horrific cuts in the auto industry devastating Durham region, it's a fine time to kick the mental health supports out from under the area's residents," say the Ontario Public Service Employees Union as well as the Ontario Nursing Association. Can the Premier explain, in the wake of massive cuts to the region's flagship employer, General Motors: How is cutting 200 staff and 80 beds at the local hospital in Durham region good public policy?

**Hon. Dalton McGuinty:** I'm not familiar with the specifics of this particular matter, but I can say that we continue to invest new dollars in health care. We've invested substantial new dollars since we first earned the privilege of serving Ontarians as their government. I gather that some local officials, in their wisdom, are considering making certain kinds of changes. We'll have to wait and see whether that bears out in fact.

I can say that our government has demonstrated its ongoing commitment to health care with more doctors and more nurses and shorter wait times, dramatic new investments which are resulting in an improved quality of care available for all Ontario patients and our families. I look forward to hearing more about the details of this in the supplementary, but I want to assure the member opposite that the main thrust of our health care policy is to enhance it, and that's done in part by new funding.

**M<sup>me</sup> France Gélinas:** Here's what Smokey Thomas, the head of OPSEU, the Ontario Public Service Employees Union, had to say: "This is a gutting of hospital

services for the communities of West Durham and Scarborough. We were promised efficiencies; instead we are seeing critical cuts to core services. This doesn't solve a problem—it merely pushes it off to somewhere else in the health system.”

As Smokey Thomas asks, will the Premier agree to step in right now, reverse these cuts and get the hospital back on course to help the people through tough times?

**Hon. Dalton McGuinty:** Again, I can only speak to this at kind of a higher level because the Minister of Health has the details on this. I can say that with respect to the Rouge Valley Health System in particular, we have provided more operating dollars every year. We have increased the base funding to Rouge Valley Health System by 15.5% since 2003. As a result of our government's commitment to hospitals and patients in Ontario, hospital funding will have increased—this is overall—40.3% between 2003-04 and 2009-10. We think that is a significant new investment.

In the 2008 budget, the government committed to \$80 million over the next three years to further improve mental health and addiction services, including funding to increase treatment for eating disorder services and early intervention for psychoses. We think that we are making some considerable progress. We want to continue to work with our partners who work on the front lines, but I want to assure all of them that our intention is to enhance the quality of the experience in any health care setting for all Ontario families.

#### MEMBERS' ANNIVERSARIES

**The Speaker (Hon. Steve Peters):** Before the members depart, I just want to take this opportunity to congratulate the co-deans of the Legislature, who today are celebrating their 31st anniversary: Jim Bradley, Norm Sterling, congratulations and thank you very much.

#### PETITIONS

##### POPE JOHN PAUL II

**Mr. Frank Klees:** Speaker, with your permission, I want to extend a special welcome to my constituents Audrey and Harry Neary from Aurora.

I have a petition that I would like to present, submitted by Michael Bolton of Sacred Heart secondary school in Newmarket. It reads as follows:

“Petition to the Parliament of Ontario:

“Whereas the legacy of Pope John Paul II reflects his lifelong commitment to international understanding, peace and the defence of equality and human rights;

“Whereas his legacy has an all-embracing meaning that is particularly relevant to Canada's multi-faith and multicultural traditions;

“Whereas, as one of the great spiritual leaders of contemporary times, Pope John Paul II visited Ontario

during his pontificate of more than 25 years and, on his visits, was enthusiastically greeted by Ontario's diverse religious and cultural communities;

“Therefore we, the undersigned, petition the Parliament of Ontario to grant speedy passage into law of the private member's bill by Oak Ridges MPP Frank Klees entitled An Act to proclaim Pope John Paul II Day.”

As a proponent of this bill, I'm pleased to affix my signature, and present it to page Gregory to deliver to the table.

1150

##### LONG-TERM CARE

**M<sup>me</sup> France Gélinas:** I have a petition from the people of the city of greater Sudbury.

“Whereas understaffing in Ontario's nursing homes is a serious problem resulting in inadequate care for residents and unsafe conditions for staff;

“Whereas after the ... government removed the regulations providing minimum care levels in 1995, hours of care dropped below the previous 2.25 hour/day minimum;

“Whereas the recent improvements in hours of care are not adequate, vary widely and are not held to accountable standards;

“Whereas there is currently nothing in legislation to protect residents and staff from renewed cuts to care levels by future governments; and

“Whereas care needs have measurably increased with aging and the movement of people with more complex health needs from hospitals into long-term-care homes;

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

“Immediately enact and fund an average care standard of 3.5 hours per resident per day in the regulations under the new Long-Term Care Homes Act.”

I fully support this petition, will affix my name to it and send it with page Jocelyn.

##### POPE JOHN PAUL II

**Mrs. Laura Albanese:** I have a petition from the residents of York South-Weston.

“To the Legislative Assembly of Ontario:

“Whereas the legacy of Pope John Paul II reflects his lifelong commitment to international understanding, peace and the defence of equality and human rights;

“Whereas his legacy has an all-embracing meaning that is particularly relevant to Canada's multi-faith and multicultural traditions;

“Whereas, as one of the great spiritual leaders of contemporary times, Pope John Paul II visited Ontario during his pontificate of more than 25 years and, on his visits, was enthusiastically greeted by Ontario's diverse religious and cultural communities;

“Therefore we, the undersigned, respectfully petition the Legislative Assembly of Ontario to grant speedy passage into law of the private member's bill”—Bill

25—"entitled An Act to proclaim Pope John Paul II Day."

I agree with this petition and affix my signature to it. I will hand it to page Gregory.

#### BLUEWATER HEALTH

**Mr. Robert Bailey:** I have a petition today signed by over 8,000 residents in Sarnia–Lambton that reads as follows. I'd like to pay special notice to the lady who collected them, Arlene Patterson, who's with me here today.

"Whereas the community of Sarnia–Lambton has lost confidence in the administration of Bluewater Health corporation, due to the reduction of services;

"Whereas community concerns regarding the lack of information, cuts, layoffs, firings, closed board meetings and complaints have met with defensiveness; and the hospital is in a serious dispute with its doctors that has been unresolved for over a year;

"Whereas the community funds the hospital through donations and municipal tax levies and relies on our hospital as a vital public service, and taxation without elected representation is undemocratic;

"We, the undersigned, petition the Minister of Health to send a provincial supervisor to conduct a full investigation into the operation of Bluewater Health, with the intent to make the required changes that will resolve these concerns from physicians, staff and community. We also petition the minister to help to change the bylaws of the hospital corporation, so that the board members are elected by a bona fide community membership at an annual general meeting at the Bluewater Health corporation."

I affix my signature to this as well.

#### ONTARIO SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS

**Mr. Mike Colle:** I have a petition here from the good people at the Westside Animal Hospital.

"To the Legislative Assembly of Ontario:

"Whereas the Ontario Society for the Prevention of Cruelty to Animals Act has not been updated since 1919;

"Whereas Bill 50 would require all veterinarians to report suspected abuse and neglect, protecting veterinarians from liability;

"Whereas it would allow the OSPCA to inspect and investigate places where animals are kept;

"Whereas the bill would prohibit the training of animals to fight;

"Whereas Bill 50 would allow the OSPCA to inspect roadside zoos;

"We, the undersigned, petition the Legislative Assembly of Ontario to pass Bill 50, entitled the Provincial Animal Welfare Act, 2008, to protect our animal friends."

I agree with the people of Westside Animal Hospital. I affix my name and I give the petition to page Chris, who is from the great riding of Etobicoke–Lakeshore.

#### LORD'S PRAYER

**Mr. John O'Toole:** I have a series of petitions here. This particular group comes from Living Water Community Church, which is located in Uxbridge. It reads as follows:

"To the Legislative Assembly of Ontario:

"Whereas the current Liberal government is proposing to eliminate the Lord's Prayer from its" rightful "place at the beginning of daily proceedings in the Ontario Legislature; and

"Whereas the recitation of the Lord's Prayer has opened the Legislature every day since the 19th century; and

"Whereas the Lord's Prayer's message of forgiveness and the avoidance of evil is universal to the human condition; it is a valuable guide and lesson for a chamber that is too often an arena of conflict; and

"Whereas recognizing the diversity of the people of Ontario should be an inclusive process, not one which excludes traditions such as the Lord's Prayer;

"Therefore we, the undersigned, ask the Legislative Assembly ... to preserve the daily recitation of the Lord's Prayer by the Speaker in the Legislature."

I'm pleased to sign it in support and present it to Gregory.

#### HOSPITAL FUNDING

**Mr. Joe Dickson:** "To the Legislative Assembly of Ontario:

"Whereas the Central East Local Health Integration Network ... board of directors has approved the Rouge Valley Health System's deficit elimination plan...; and

"Whereas, despite the significant expansion of the Ajax-Pickering hospital, the largest in its 53-year history, a project that could reach \$100 million, of which 90% is funded by the Ontario government, this plan now calls for the ill-advised transfer of 20 mental health unit beds from Ajax-Pickering hospital to the Centenary health centre...; and

"Whereas one of the factors for the successful treatment of patients in the mental health unit is support from family and friends, and the distance to Centenary health centre would negatively impact on the ... care for residents of Ajax and Pickering; and

"Whereas it is also imperative for Rouge Valley ... to balance its budget, eliminate its deficit and debt and realize the benefits of additional Ontario government funding;

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

"That the Rouge Valley Health System continue to provide the current level of service to our Ajax-Pickering

hospital, which now serves the fastest-growing communities of west Durham; and

“That the Ajax-Pickering hospital retain the badly needed 20-bed mental health unit.”

I shall affix my signature to this and pass this to Charles.

#### LORD’S PRAYER

**Ms. Sylvia Jones:** This petition is to the Legislative Assembly of Ontario.

“Whereas the current government is proposing to remove the Lord’s Prayer from its place at the beginning of daily proceedings in the Ontario Legislature; and

“Whereas the recitation of the Lord’s Prayer has opened the Legislature every day since the 19th century; and

“Whereas the Lord’s Prayer’s message is one of forgiveness, of providing for those in need of their ‘daily bread’ and of preserving us from the evils we may fall into; it is a valuable guide and lesson for a chamber that is too often an arena of conflict; and

“Whereas recognizing the diversity of the people of Ontario should be an inclusive process, not one which excludes traditions such as the Lord’s Prayer;

“Therefore we, the undersigned, ask the Legislative Assembly of Ontario to preserve the daily recitation of the Lord’s Prayer by the Speaker in the Legislature.”

I proudly affix my signature.

#### FIREARMS CONTROL

**Mr. Mike Colle:** I have a petition here.

“To the Legislative Assembly of Ontario:

“Whereas innocent people are being victimized by the growing number of unlawful firearms in our communities; and

“Whereas police officers ... and” other “licensed persons are the only people allowed to possess firearms; and

“Whereas a growing number of unlawful firearms are transported, smuggled and found in motor vehicles; and

“Whereas impounding motor vehicles and suspending driver’s licences of persons possessing unlawful firearms in motor vehicles would aid the police in their efforts to make our streets safer;

“We, the undersigned, petition the Legislative Assembly of Ontario to pass Bill 56, entitled the Unlawful Firearms in Vehicles Act, 2008, into law, so that we can reduce the number of crimes involving firearms in our communities.”

I affix my name to the petition and I give it to page Kelvin from the riding of Eglinton–Lawrence.

#### SCHOOL CLOSURES

**Mrs. Joyce Savoline:** I have a petition here from the parents of the students of Rideau Centennial Elementary School in Portland, Ontario, requesting that the Minister of Education in the province of Ontario review the

accommodation review process of the Upper Canada District School Board under the Boundary 2020 study. The board made their school closure resolutions on May 14, 2008.

I agree with this petition and I affix my name thereto. I give this petition to Jocelyn.

#### HOSPITAL SERVICES

**Mr. Garfield Dunlop:** I have petitions here from the citizens across Ontario, but mainly from the Midland and Penetanguishene area.

“To the Legislative Assembly of Ontario:

“Whereas the government-appointed supervisor of the Huronia District Hospital (HDH) has recommended a merger of HDH with the Penetanguishene General Hospital (PGH);

“Whereas the supervisor recommended changes to the governance of the hospital to eliminate community memberships and the democratic selection and governance of the hospital board and directors based on an ideology and not on the wishes of the community;

“Whereas the supervisor has also recommended the splitting up and divestment of the mental health centre in Penetanguishene, creating uncertainty in the future of mental health beds and services; and

“Whereas hospital mergers and restructuring under the local health integration network can result in a loss in the total number of hospital beds and services provided to a community,

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

“We call on the government of Ontario to

“Protect the current level of beds and services at all sites in Midland and Penetanguishene;

“Protect the community memberships and the democratic governance of the new hospital created by the merger of HDH and PGH.”

I’m pleased to present this and ask Murray from Orillia, the Warminster area, to present it to the table.

#### ONTARIO SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS

**Mr. Kevin Daniel Flynn:** I’ve got a petition to the Legislative Assembly of Ontario. It reads as follows:

“Whereas the Ontario Society for the Prevention of Cruelty to Animals Act has not been updated since 1919;

“Whereas Bill 50 would require all veterinarians to report suspected abuse and neglect, protecting veterinarians from liability;

“Whereas it would allow the OSPCA to inspect and investigate places where animals are kept;

“Whereas the bill would prohibit the training of animals to fight;

“Whereas Bill 50 would allow the OSPCA to inspect roadside zoos;

“We, the undersigned, petition the Legislative Assembly of Ontario to pass Bill 50, entitled the Provincial Animal Welfare Act, 2008, to protect our animal friends.”

I agree with this petition, Speaker, sign it and send it on to you with page Chris.

#### ONTARIO SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS

**Mr. Charles Sousa:** This petition is in support of Bill 50. It reads as follows:

“To the Legislative Assembly of Ontario:

“Whereas the Ontario Society for the Prevention of Cruelty to Animals Act has not been updated since 1919;

“Whereas Bill 50 would require all veterinarians to report suspected abuse and neglect, protecting veterinarians from liability;

“Whereas it would allow the OSPCA to inspect and investigate places where animals are kept;

“Whereas the bill would prohibit the training of animals to fight;

“Whereas Bill 50 would allow the OSPCA to inspect roadside zoos;

“We, the undersigned, petition the Legislative Assembly of Ontario to pass Bill 50, entitled the Provincial Animal Welfare Act, 2008, to protect our animal friends.”

I sign this and I give it to Charles.

#### HOSPITAL FUNDING

**Mr. Mike Colle:** I’ve got another petition from the wilds of western Mississauga to the Legislative Assembly of Ontario.

“Whereas wait times for access to surgical procedures in the western GTA area served by the Mississauga Halton LHIN are growing despite the vigorous capital project activity at the hospitals within the Mississauga Halton LHIN boundaries; and

“Whereas ‘day surgery’ procedures could be performed in an off-site facility, thus greatly decreasing the” pressures “....

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

“That the Ministry of Health and Long-Term Care allocate funds in its 2008-09 capital budget to begin planning and construction of an ambulatory surgery centre located in western Mississauga to serve the Mississauga-Halton area and enable greater access to ‘day surgery’ procedures that comprise about four fifths of all surgical procedures performed.”

I support this petition for western Mississauga and I give it to page Chris from—I forgot. From which riding?

**The Speaker (Hon. Steve Peters):** He’s not supposed to tell you.

**Mr. Mike Colle:** He’s not supposed to tell me. It’s a secret. I forgot.

**The Speaker (Hon. Steve Peters):** Thank you. The time for petitions being expired, this House stands recessed until 1 o’clock. this afternoon.

*The House recessed from 1204 to 1300.*

#### MEMBERS’ STATEMENTS

##### UXBRIDGE COTTAGE HOSPITAL

**Mr. John O’Toole:** I rise in the House today to update members on the situation at Uxbridge Cottage Hospital and particularly the future of their emergency room. Earlier this year, the community was understandably concerned over the possible closure of the emergency room at the cottage hospital.

I attended a public meeting on June 3, and members of the public were told that the summer ER schedule is being filled and that by September, 11 doctors will be working in the ER. This is the plan. Janet Beed, the CEO for Markham Stouffville Hospital, of which the cottage hospital in Uxbridge is one of their sites, was there and gave a very thorough overview of the transitions occurring in health care. Cottage hospital chief of medical staff Dr. Michael Damus said at the meeting that there is an ongoing challenge to attract and keep doctors working in ERs across Ontario.

I’d like to commend Roger Peirson, chair of the Uxbridge physician recruitment committee; Tracy Evans, president of the Uxbridge Cottage Hospital Foundation; and all in the community, who are working hard to keep the ER open and to ensure that Uxbridge has a full range of hospital services. Community support in Uxbridge is extremely strong to retain all service levels in their hospital.

I would urge the government to look more closely at the funding of hospitals in Durham to ensure that they receive their fair share of funding under the HBAM program and to keep pace with the growing needs of a growing community. It’s time that each of us recognize how vulnerable we are without a hospital in the community. Everyone is at a loss on how this government is failing. Smaller hospitals in rural Ontario are at threat many times.

##### CAPITAL FOOD BLITZ

**Mr. Yasir Naqvi:** I’m pleased to rise in the House today to share with members of this Legislature the wonderful activities that are taking place in my riding of Ottawa Centre. For a number of years prior to my election to this honourable chamber, I had the pleasure of working with the Ottawa Food Bank to coordinate the Capital Food Blitz, a door-to-door food collection initiative that is now in its fourth year. Each year, this event is growing, adding more teams and helping to collect more food from very generous Ottawa residents. Previous blitzes have taken place in the community of

Westboro, and this year we had the pleasure of returning to a very supportive neighbourhood while extending the food drive to the community of Glebe.

Last Thursday, armed with brown-paper grocery bags, I joined 80 volunteers to hit the streets in Glebe and Westboro to collect non-perishable food items. I'm pleased to let you know that together we collected 12,000 pounds of food in a span of just three hours. I am proud to inform the Legislature that the blitz raised 42,000 pounds of food in the last four years.

I want to congratulate Liz Wood, events manager at the Ottawa Food Bank, and the many volunteers for all their hard work and dedication to this event. I commend them on their tireless commitment to ensuring the success of this wonderful initiative.

### TOURISM

**Mr. Norm Miller:** As summer approaches, Ontario's tourism industry is facing one of its most challenging seasons in decades. In my riding of Parry Sound–Muskoka, many tourism-related businesses are concerned about what effect factors like the high Canadian dollar, record gas prices and the slowdown in the US economy will have on the upcoming summer season. Students are worried about finding summer jobs to pay for college or university, while small businesses are just wondering if they can make ends meet. A decline in tourism would be felt across Ontario, as the industry employs nearly 200,000 people and is the number one employer of youth and seasonal workers.

Recently, the Tourism Industry Association called for urgent action by all levels of government to help with the looming crisis, but the McGuinty government has failed to put forward any plan to address their concerns. Ontario's tourism industry cannot afford to wait for another report before the government takes action.

By eliminating the retail sales tax on hotels and accommodations, as proposed by John Tory and the PC Party, we can make it easier for families who are travelling to the many tourism destinations that our province has to offer, many of which are located in Parry Sound–Muskoka. In order to help this struggling sector, we need to encourage families to stay in Ontario for their summer vacations. We need to give a boost to our tourism sector now. I call on this government to implement the retail sales tax holiday on accommodations and attractions, as proposed by the PC Party.

### HOSPITAL SERVICES

**Ms. Andrea Horwath:** Proposed changes to hospital services in Hamilton have the community up in arms. Hamilton city councillors in fact are promising to mobilize. A major restructuring is being contemplated, with little real consultation with residents and users of our hospitals.

People in my riding are justifiably worried. They fear the worst. The proposal is extremely controversial. For

example, it would rob the West Mountain and the entire western area of Hamilton of an emergency department.

I have raised warning flags with our local health integration network, the LHIN, with the Minister of Health and with the administration of Hamilton Health Sciences Corp., but I believe there has been a serious lack of earnest dialogue with concerned members of our community. That has to change. It has to change, and it has to change fast.

Hamilton will not tolerate having a major restructuring of hospital services rammed down its throat. I put my concerns in a letter to the LHIN chair on May 5, and remain troubled that no one has bothered to respond to this urgent critical matter.

The McGuinty government, too, is ducking the issue. The hospital CEO feels that hosting a few public information centres and talking to his medical staff is all the consultation that's required, but even health care professionals at the hospital are not sold on the new direction. Ultimately, the hospital is for the community. Hamiltonians—through the LHIN—should make the decisions about services, not the local hospital administrator alone.

I call on the McGuinty government to guarantee a proper process for consultation to ensure it's the community that has the final say in this very important matter.

### MALVERN BICYCLE CLASSIC

**Mr. Bas Balkissoon:** I rise today in the House to tell you about a truly uplifting event I recently attended in my riding of Scarborough–Rouge River.

The Malvern Bicycle Classic is a road race for youths aged 10 to 18 in the Malvern community in Scarborough. This was the first year this race was held, and it was a resounding success. Sponsors generously outfitted 85 neighbourhood children with bikes and helmets, and the kids trained alongside police officers from the local police division in preparation for the races. The participants and spectators were treated to a display by the Toronto Police Service's precision motorcycle team, and the kids got to watch an elite group of 50 competitive racers in action.

The best thing to see was how the community came together for the children, to make this day happen. The city of Toronto, Toronto Police Service and the Ontario Cycling Association all worked together to encourage kids to get outside for a day of fun and some healthy competition.

Many sponsors supported the race, providing not only bikes and helmets but food and drinks, T-shirts and prizes. What I loved about the event was the energy of the kids, who were most obviously having a wonderful time. The Malvern Bicycle Classic is a great example of a neighbourhood coming together to promote healthy activity, good sportsmanship, positive community relations and self-esteem for our youth.

I'd like to especially recognize the work of Rick Gosling, Jim Crosscombe, Rick Meloff and Staff

Sergeant Jim Darbyshire. Congratulations to all the organizers, sponsors and participants on a very successful day.

### TOURISM

**Mr. Garfield Dunlop:** I rise today to comment on the inaction of the McGuinty Liberals to help support the drastically declining tourism industry in Ontario.

Over the weekend, I had the opportunity to participate in a boat and cottage show down at the beautiful Couchiching Beach Park in the city of Orillia. Without question, the biggest issue facing the citizens who attended is the high cost of gasoline and the fact that Dalton McGuinty is doing absolutely nothing to help relieve the impact.

I spoke to families who cannot afford to take any kind of vacation this year. I spoke to men and women who can no longer take their families to even a fast-food outlet because that money is now used to buy gasoline. I spoke to resort operators who will definitely be cutting back on summer staff this year because they simply do not have the business.

The PC caucus has a solution that will at least help stimulate the tourism sector. Three weeks ago, we launched our summer tax relief plan. This plan calls for the immediate elimination of the retail sales tax on tourism-related businesses. The Minister of Tourism calls it a piecemeal plan, but he has done absolutely nothing to gain the respect of the tourism industry.

Hundreds of millions, if not billions, of dollars will be lost in the tourism industry this summer. I call on this government to adopt the Progressive Conservatives' summer tax relief plan. Please indicate to the small-business communities that, for once, you actually care about their existence. Remember, the provincial sales tax savings may in fact be reason enough for many Ontarians to travel in Ontario this summer.

Once again, on behalf of all Ontarians, I urge the government to adopt the PC summer tax relief plan.

1310

### SKILLS TRAINING

**Mr. Mario Sergio:** Last Thursday, in my riding of York West, Premier McGuinty made an announcement at Seneca College regarding a \$355-million investment for the second-career strategy. The strategy will train people who have recently been laid off or have been unemployed since June 1, 2007, to find a new career and not just another job.

The second-career strategy offers training for up to two years, and it can be three years when combined with literacy and basic skills upgrading. Workers can choose between college or private career colleges for careers such as technical mechanical engineer, construction surveyor, building inspector, foreman, lab technician, accounting clerk, paralegal and so on. The second-career strategy will target and be of most benefit to laid-off

workers from the manufacturing and service sector and/or workers who have lower skill levels and want to upgrade to a higher level.

I would like to encourage people to find out more about the program by contacting their local employment office, which will direct them to their nearest assessment centre, or the Employment Ontario website, the Employment Ontario hotline, community colleges and private career colleges. Of course, there will be valuable information at the local constituency office.

I want to thank the Premier and Minister John Milloy for a new innovative program to provide long-term, full-time jobs and new skills for thousands of laid-off workers in our province.

### HOCKEY NIGHT IN CANADA

**Mrs. Carol Mitchell:** Last week, it was announced that the CBC has decided to stop licensing the theme for Hockey Night in Canada. The theme song has been used for almost 40 years, playing at the beginning and end of the NHL broadcasts.

Like many Ontarians, I was surprised and a little saddened by this announcement. In my household, when the theme song came on, it meant the end of the talking and the socializing. It was time to watch hockey.

While it may seem strange to some a theme song could be such a big part of the Canadian consciousness, the fact is that it is uniquely Canadian. It's something that can be heard in households in rural Ontario or a pub in downtown Toronto. It's so recognizable that many people even have it for their cellphone ring tone.

Over the weekend, the show of support for the song has been unbelievable. Radio shows, newspapers and blogs have been posting comments from Canadians who want the CBC to keep the theme song. I think I speak for many of my colleagues when I say that I hope the CBC and the song's composer can work out their differences and keep the theme song on the air.

We need to cherish our unique pieces of Canadian culture, and you really can't get much more Canadian than hockey on a Saturday night.

### FOREIGN-TRAINED DOCTORS

**Mr. Phil McNeely:** I am pleased to speak in the House today about the recent release of this government's report on international medical doctors. This report is a result of the hard work of my colleague from Etobicoke-Lakeshore, in which she presented five key recommendations as to how Ontario can further increase its number of internationally trained doctors. The recommendations include helping make the registration process for international doctors easier and more streamlined, introducing a transitional licence, and more efficient assessments.

This report complements the progress the McGuinty government has already made in the last four years when it comes to international medical doctors. In fact, we've



doubled the number of positions for international medical graduates from 90 spots to 200 spots. For the fourth straight year, more certificates were issued to international medical graduates than to Ontario graduates by the College of Physicians and Surgeons of Ontario.

Along with the report, this government will soon be introducing legislation that will build even further on this progress. This is good news for our hard-working internationally trained doctors as they enter practice in this province. It is also very good news for the Ontario families looking for a family doctor.

This government wants to ensure that Ontarians get the help and care that they need. The insights and recommendations from this report are another way that we are accomplishing that goal. Thank you, Laurel Broten, for your great work.

## ORDERS OF THE DAY

### PAYDAY LOANS ACT, 2008

### LOI DE 2008 CONCERNANT LES PRÊTS SUR SALAIRE

Mr. McMeekin moved third reading of the following bill:

Bill 48, An Act to regulate payday loans and to make consequential amendments to other Acts / Projet de loi 48, Loi visant à régler les prêts sur salaire et à apporter des modifications corrélatives à d'autres lois.

**The Speaker (Hon. Steve Peters):** Further debate? Mr. McMeekin.

**Hon. Ted McMeekin:** It's again a privilege for me to rise in this House to take up third reading of the government's proposed Payday Loans Act, 2008. I should just say at the outset that I will be sharing my lead-off time with my parliamentary assistant, Charles Sousa, who is opposite and is eager to get going, I suspect.

I know you will permit me a moment to thank all members for the passion and professionalism demonstrated throughout the debate that followed second reading of this important proposed legislation. The debate was lively and the arguments were well presented on both sides, as both sides of the House recognize the importance that this legislation has to many Ontarians.

On a personal note, let me just share that, as members know, there was a four-week period or so where I was at home recovering from some surgery. I got to watch a fair bit of TV. I got to watch the best two political teams on television: CNN, which was covering primarily the Democratic debate, and of course the Legislative Assembly, which I watched with a great deal of eagerness.

**Mr. Bruce Crozier:** You've got to get a life.

**Hon. Ted McMeekin:** My friend said I should get out more often, but it was really good to hear so many friends in this place on all sides of the House, who stood to pass on their prayers and good wishes my way. I want to take a minute, if I might be allowed, to say thank you

for that. My spirits really were buoyed, and I think my recovery was expedited as a result of all the caring and sharing that was going on.

At the outset I want to give a word of special thanks regarding second reading and subsequent to Charles Sousa, my parliamentary assistant. Our colleague had already impressed many of us in this place with his role as MPP. As my parliamentary assistant, he delivered again by making over and over again the powerful arguments in support of the need for regulation and stability within the payday lending industry. Well done, Charles. You did good, and I'm proud of you.

**Mr. Peter Kormos:** Be careful, Ted. You've got a whole classroom up there behind you. Don't lose them.

**Hon. Ted McMeekin:** We certainly want to welcome the class up there as well, who are seeing democracy here at its finest.

I want to also take a minute to thank the ministry staff, who so often do so much of the real legwork and all too frequently aren't acknowledged for the wonderful work they do. I want to take a minute to thank them personally and read their names into the record. On the policy front: John Mitsopoulos and his team, which included Frank Denton, Jeff Hurdman, Diane Zimnica and Christina Christophe, who were very instrumental in pulling some of the policy issues together. On the communications side: Jennifer Lang, Scott Williams, Rose Bliss, Nemone Smith and Sherry Chartrand—wonderful people who did a really good job working to bring this day and this possibility forward. Let the record record that for historical purposes. When their grandchildren one day say, "What did you do at Queen's Park?" they'll be able to go back and say, "We put the first piece of payday loan legislation—which has been changed many times since, to be improved—into the books."

### 1320

I'm pleased to say that we've achieved what appears to be broad support for the passage of Bill 48 on both sides of this House. I am so very, very proud that, notwithstanding some of the specific technical differences we may have—and may have when this debate is over—at least we all recognize in this place the need for this legislation. That's really important.

Two weeks ago, I had the pleasure and the privilege of addressing the Standing Committee on General Government. They commenced the depositions and began clause-by-clause analysis of Bill 48. I thank all members of the committee for their diligence, for their hard work and for their passion with respect to this bill.

I restated at that time my belief that this proposed legislation strikes a precise and positive balance where payday lending is concerned. On one hand, there is a demand for better consumer protection in this industry. There's also the need for a fair and stable marketplace that will prevent consumers from going underground to get short-term loans. I'm happy to say that the proposed Payday Loans Act, 2008, does exactly that: striking, as I referenced, that precise and positive balance between the two major concerns involved in this issue.

The members of this House should know that many Ontarians do, indeed, have short-term requirements for payday lending services. They sometimes need money for necessities, something to tide them over before the next payday. Our proposed legislation of the industry is designed to protect them as consumers, but I've also made the case that the proposed legislation is a solid step in the fight against sustained, cyclical poverty in Ontario. It's more than that, but it's a significant step there as well. It's an important step, as all of us within government and all across Ontario know, that will help us focus more intently on the wide-ranging challenges associated with poverty in our beloved province.

To that end, I pledge to work tirelessly to move forward to better protect vulnerable consumers. That's our job as a government and as a House. I'm asking all members to join today in doing the same. From many of the fine submissions arising out of the committee process, you can see the clear need for this legislation and how cyclical debt continues to keep many of our citizens economically marginalized. The facts on the ground in many low-income areas across the province bear daily witness to this need.

As our friends from the United Way of Toronto shared with the committee, their *Losing Ground* report on poverty estimates that in 1995 there were 39 payday lending and cash-chequing outlets in Toronto. By 2007, they counted 317 such storefronts, the majority of which are situated in neighbourhoods targeted for support by the United Way. That's an eightfold increase just in Toronto alone. It's a concern for everyone in communities all across Ontario. It's a deep-felt concern, I know.

It is clear that continuing to allow the unregulated conduct of this necessary financial activity—often in low-income neighbourhoods—will only further the problem of cyclical debt. When you factor in harmful lending practices such as the so-called rollover loans, it was imperative to take action. That is why I am pleased to state again that our proposed legislation will provide for a stable, regulated payday lending industry in which customers will be protected and treated fairly.

Through the fine and dedicated work of my predecessor the Honourable Gerry Phillips, this government had already required the industry to provide clear and prominent disclosure regarding the total cost of borrowing on these loans. That move alone has helped us to better protect many consumers.

The passage of Bill 48 will do even more. We will license the entire industry, prohibit harmful lending practices and provide an extensive consumer protection and enforcement regime. We will also help to educate the public on issues of financial literacy, and we will do this through an education fund paid for by the payday lending industry itself.

Finally, an expert panel will recommend to the government a limit on the maximum total cost of borrowing associated with payday loan agreements. We are committed to getting this job done, and done as quickly as possible.

I want to tell you now what some very important outside observers have said about our proposed legislation.

Judy Vashti Persad of the Toronto and York Region Labour Council said, "We are pleased that the government has recognized the need for legislation to regulate the payday lending industry."

Edward Lantz of ACORN, a wonderful community service organization that helps so many people—and I see some nods in the House from those who have had the privilege, as we have, of knowing of their good work— informs us that "their members are encouraged that there will be a licensing regime introduced, that there will be inspections and that there will be a ban on the hidden fees that have caused so many problems for low- and moderate-income people across Ontario."

Patti Smith of National Money Mart said, "Speaking on behalf of a company that's actively sought government regulation for many years, I am delighted to see [this] legislation. Voluntary adoption of best business practices, as Money Mart has done for years, can only go so far. We need a government-mandated level playing field for all operators so that we can deliver industry-wide protection to consumers."

With all that said, I believe this House is about to do the right thing regarding payday loans. When this legislation passes, we will indeed have the strongest payday lending rules in the entire country. And we're going to get right to work on producing the important limit on the maximum total cost of borrowing. Payday customers will be better informed, payday customers will be better protected, and payday customers will be better able to address the needs of themselves and their families.

The proposed legislation would create a regulatory framework that encourages fair competition and discourages cycles of debt dependency, especially for those Ontarians who can least afford it. I think that has to be good news for all of us here in the House.

Again, I want to thank the committee members for their great work; Mr. Sousa for his active role and incredibly hard work and those long, long hours spent debating what seemed like so many fine points with respect to guiding this legislation down through the line; and you, Madam Speaker, for the time you kindly afforded me to make our case from this side of the House. Thank you very much.

**Mr. Charles Sousa:** Thank you, Minister, for your remarks and kind words. I want to say it has been a real privilege to participate with members from all sides to help bring this bill forward. I am pleased to stand with Minister McMeekin today and speak to some important details of Bill 48, the Payday Loans Act, 2008.

### 1330

If passed, this progressive piece of legislation would strengthen protections for Ontario consumers and their families. The bill would protect those Ontarians who from time to time rely on payday loans to help them through a short-term financial squeeze. It would modernize and regulate Ontario's payday lending industry in a fair and balanced manner.

The minister introduced Bill 48 on March 31, 2008. Before introduction, we consulted broadly with industry and consumer groups and with academic groups to gain valuable insight on the direction Ontario should take in this matter. We also co-operated closely with our provincial counterparts to ensure a harmonized approach where possible—all this to protect consumers who rely on payday loans.

On May 1, 2008, the bill was referred to the Standing Committee on General Government. During those two days of public hearings, we received many fine submissions. We consistently heard delegates' support for creating a stable and fair regulatory framework for the payday lending industry. I want to refer to one of these submissions. Gillian Mason, vice-president of strategic initiative and community partnerships, addressed the committee on behalf of the United Way of Toronto, an agency that does phenomenal work in providing a wide range of social services in this city.

Through its work, the United Way has seen the challenges that economically disadvantaged consumers face in society. It's these Ontarians, our most vulnerable consumers, that this bill is particularly intended to protect. Ms. Mason told us, "We are pleased that your regulatory framework does appear to have teeth. It is sound public policy that lenders who do not follow the rules will risk penalties, prosecution and possibly revocation of their licence. A balanced approach of meaningful enforcement and enhanced consumer education makes sense to us."

Let me take some time to highlight once again the strengths, or "teeth," of Bill 48. We understand that all consumers deserve equal and strong protections from harmful lending practices. As I mentioned during the committee hearings, full disclosure and enforcement are priorities within this proposed act. If passed, Bill 48 would create a licensing regime for payday lenders and payday loan brokers. This would immediately provide all users of payday loans with strengthened protections against dishonest operators in the industry.

Once licensed, lenders who don't follow the rules risk penalties. How are we going to enforce this? A registrar will be appointed under the proposed act to administer the legislation. The registrar would have the authority to conduct inspections of the business premises of a licensee. Subject to an appeal procedure, the registrar would be able to revoke or suspend licences. Also, the consumer protection branch of the Ministry of Government and Consumer Services would administer the administrative monetary penalty provisions. If convicted, a corporation could face a maximum fine of \$250,000. If convicted, an individual could face a maximum fine of \$50,000 or a maximum term of imprisonment of two years less a day, or both. We believe these types of penalties will make licensees think very seriously about breaking the law.

As we discussed during second reading, Bill 48 also proposes banning a variety of harmful practices that currently exist in the payday lending industry, such as rollover loans, concurrent loans, inflated default charges

and discounting loan principles. To demonstrate how these practices get out of control, consider this example. A 23-year-old making \$30,000 per year has to use a payday lender to get through a rough spell and finds him- or herself rolling one loan into another for weeks on end. This, all too often, comes about because the consumer cannot pay off their loan within the original loan term. The consumer rolls over the loan, and the cost of borrowing compounds with each rollover. This results in the consumer having to repay many times more than the original amount advanced. We won't allow this to happen under our proposed legislation.

Under Bill 48, payday loan borrowers would also be protected with a critical cooling-off period. The borrower would have two business days to cancel their payday loan agreement without penalty. The borrower doesn't need a reason to cancel the agreement. In short, the proposed Payday Loans Act, 2008, has been designed to prevent the lender from profiting from the borrower's inability to repay the loan.

I want to go back to another submission made before the committee. Neighbourhood Legal Services for London and Middlesex wrote, "We are pleased to see that under the proposed legislation a 'payday loan' company would be prohibited from making concurrent and back-to-back loans. It also appears the legislation will prevent payday lenders from imposing unreasonable default charges or cancellation fees. Again, we believe these are significant steps that are needed."

Indeed, creating a level playing field for all operators and banning prohibited practices are important steps forward in stabilizing and modernizing the payday lending industry.

I would like to talk now about perhaps the most important element of the bill, which is the Ontario payday lending education fund. The fund would help educate consumers in regard to financial planning and literacy. It would also promote awareness so that consumers better understand their rights and obligations under the proposed legislation.

The United Way, which I commend for playing a leadership role in this area, told us, "This is a good start on consumer education and it appears there may be more things to come. We look forward to learning more about the proposed Ontario payday lending education fund to be financially supported by payments from payday lenders and loan brokers. We agree with you on the need to educate the public, particularly with respect to financial planning, and we share your expectations that this can result in better-informed consumers."

Creating smart consumers is a strategy at the heart of Ontario's Consumer Protection Act, 2002, one of the most sweeping and proactive pieces of consumer legislation in the world. For several years, the McGuinty government has strengthened protections for Ontarians with amendments to the Consumer Protection Act, 2002, because we know that smart, informed consumers are good for business and a strong economy.

This bill springboards off the progress we have made. As the Honourable Stan Keyes, president of the Canadian Payday Loan Association, said, “Bill 48 follows legislative changes enacted in 2007 to improve disclosure and transparency for customers. This includes the requirement to prominently display posters that disclose the cost of borrowing for payday loans—something we advocated for—and the use of a standard form disclosing the details of a loan. By adding to those disclosure provisions by prohibiting rollovers and ending abusive charges, the government will ensure that payday loan customers are able to understand and compare rates and be protected from abusive practices. These are fundamental issues and we are pleased to see them dealt with in legislation.”

The bottom line is that the education fund and full disclosure of information would give consumers more knowledge and clarity when they make borrowing decisions.

Finally, this proposed legislation would allow us to set a maximum total-cost-of-borrowing limit that can be charged in payday loan agreements. This proposed act prohibits hidden fees. If a consumer wishes to borrow \$300, all amounts that the consumer is required to pay to a lender to receive the \$300 are considered “cost of borrowing.” It would be an offence to request or receive payment of the cost of borrowing before the end of the loan term. Again, it doesn’t matter if charges are called interest, brokerage fees, administration charges or any other name; they are all part of the cost of borrowing.

**1340**

Ontario will establish an independent expert advisory board to recommend to the minister what an appropriate upper limit would be to the total cost of borrowing for payday loan agreements in the payday lending industry. Board members will be selected from the consumer sector, the financial sector and the academic community. As I said to members during second reading, it is essential to set the limit on the maximum total cost of borrowing for payday loan agreements in regulation based on the solid advice and recommendations of an expert board. It is necessary to establish an effective total cost of borrowing that both protects consumers and provides them with access to credit from legitimate operators, as opposed to the alternative: going underground.

Let me conclude by reiterating what the minister said earlier. The passage of Bill 48 would give us the strongest payday lending rules in Canada. I, too, want to thank the Standing Committee on General Government and those who came before the committee. Their advice on how to improve and advance this important piece of public policy was invaluable and much appreciated. I also congratulate the many members of staff who have worked long and tirelessly on this bill. I take this opportunity to also thank them in advance for the dedication that will be required in drafting regulations.

This government wants to modernize and regulate the payday lending industry and increase public confidence. We want to better protect those Ontarians who, from time to time, rely on payday loans. We want to create a level

playing field in the payday lending industry that protects both consumers and investors. I hope that all members in the Legislature share this view. Fellow colleagues, with your support we look forward to the passage of the Payday Loans Act, 2008.

**The Acting Speaker (Ms. Andrea Horwath):** Questions and comments?

**Mr. Norm Miller:** It’s my pleasure to add some comments on the speech made by the Minister of Government and Consumer Services and the member from Mississauga South on Bill 48, which is An Act to regulate payday loans and to make consequential amendments to other Acts.

I think all parties agree that it’s time that this industry have some rules to protect the borrowers taking advantage of payday loans. Certainly, as the minister pointed out, in the last 15 years we’ve seen a proliferation of the number of these businesses set up in towns and cities around the province of Ontario. It’s those who can least afford to borrow money from these payday loan operations that are being taken advantage of, in many cases, so it’s important that this bill limit the maximum borrowing costs.

I guess the question I would have is: What is the maximum interest rate going to be? What is the maximum total cost of borrowing going to be? As I understand it, it’s going to be some panel that’s going to make a recommendation. But that is obviously pretty important. I think all parties support this bill, and we look forward to the government getting on with it, to getting on with the job.

There are some questions about the new bureaucracy they might be creating with the Ontario Payday Lending Education Fund Corp. and what that means exactly. I think I’d just concentrate on improving the business and general education and hopefully not creating another new bureaucracy, because I think we have enough bureaucracy in the province of Ontario.

**Ms. Cheri DiNovo:** It’s going to be a delight to give the lead address on this bill. I love to speak about loan sharks and I delight in speaking about usurers. It reminds of my former profession as a United Church minister, one that I share with Minister McMeekin across the aisle. So that’s what I’ll be doing. Hopefully I’ll be giving voice to those who were voiceless at the deputations. The ones who did not come before the deputation committee to give their witness were the ones who actually are the victims of the loan sharks and the usurers. So I hope to give them voice.

We heard from those who work with them. We heard from ACORN, Parkdale legal, United Way and Justice Matters. We heard from all of those groups that work with those who did not have a voice. They certainly gave them voice, and I hope to amplify that voice in this House.

Make no mistake about it: What we’re speaking about is an illegal activity that is going on right now in our municipalities, on just about every corner. Why do I call it illegal? Because it is. Under the Criminal Code of Canada, anybody who charges more than 60% interest is

a loan shark, is a usurer, is in contradistinction to the law of the country of Canada. That's what these folk do. They look legitimate, but they're not legitimate.

This bill is a very small first step towards legitimizing something. Our concern in the New Democratic Party is what is legitimated: Would the final regulations that go forward be something that's going to be south of the 60% mark; that is to say, something that is not usury and that is not loan-sharking?

I will take great pleasure, as I did on committee, in speaking at length about this.

**Mr. Mario Sergio:** I'm delighted to join my voice, even if briefly, with respect to the approval, hopefully soon, of Bill 48. I have to laud and praise Minister Ted McMeekin and his PA for Mississauga South for doing the consultative process on this particular piece of legislation. I hear that there is wide support in the House. I think the question is not if this will be approved, if it will pass through this House; it's a question of how soon we can make it happen.

I remember that in 2003-04, when we still had in those days the consumer and business services ministry, we initiated this process, because the government understood at the time that there was a huge need; there was a void. We had a very unregulated market which was taking advantage of consumers in general.

I'm pleased to see today that we are finally there. We are doing third reading and hopefully will approve legislation as soon as possible. I think the market is not only ready, but I think it is important that we move into this area and provide the necessary legislation, with the necessary regulation, to provide protection for our consumers. It doesn't affect a particular area; it affects our general area. I think it's time that we indeed recognized that this is an industry that needs to be regulated by legislation and not let run as it did, without any protection for the last few years.

I've heard both the minister and the member for Mississauga South as to some of the regulations that we look to impose. It's not only the protection that we provide within Bill 48, but also some of the consequences for those irresponsibles who keep on abusing our consumers. I hope that it passes soon.

**Mrs. Christine Elliott:** I'm pleased to add a few comments with respect to Bill 48, the Payday Loans Act. It is time that the government did address this issue. This is a situation that has gotten seriously out of hand in the last couple of years. I can even comment, in my riding of Whitby-Oshawa, on the number of new payday loan operations that are opening up at an ever-increasing rate. So I think it is something that we do need to have regulated for the purpose of protecting the vulnerable clients who use them most often. I think that even the legitimate payday loan operators are in support of this. They want to be regulated so that the bad apples out there don't diminish the work that they're trying to do on a legitimate basis.

We do support this kind of legislation, but as far as the official opposition is concerned, we do have some

concerns with respect to the Ontario payday lending education fund. We are concerned about how effective it's going to be in terms of teaching financial literacy to those people who need some assistance with this. We see so many consumers who are getting caught up in cyclical debt. They have to go from payday loan to payday loan in order to survive and often have to carry that debt into other periods of time, thus building up more and more debt as time goes on.

There is really a great need for greater consumer education in this area. I'm not sure that this fund, as it's set up, is going to be able to do that. I could speak to the fact that the Canadian Bankers Association, for example, has an excellent student program. They will actually come to the high schools and teach finance and commerce courses that they have in high schools to teach our young people about how to budget and set up household funds and to live within their means.

**1350**

**Mr. Peter Kormos:** Teach them about 40-year mortgages.

**Mrs. Christine Elliott:** As the member from Welland mentioned, talking about not getting into 40-year amortizations on mortgage loans and so on, it seems like a good thing at the time, but we need to learn to live within our means.

**The Acting Speaker (Ms. Andrea Horwath):** Response?

**Hon. Ted McMeekin:** I want to thank the member from Parry-Sound Muskoka, the member from Parkdale-High Park, my colleague from York West, and the member for Whitby-Oshawa for her comments.

Let me just say in response that I believe it's not our role to employ or to destroy the payday lending industry; it's our role to regulate the industry and make sure it operates well. We would have preferred, frankly, had the federal government gotten involved and taken its responsibility to define a formula right across the country, but unfortunately that didn't happen. So we're working with our provincial counterparts to try as best we can to avoid the evolution of a patchwork quilt of requirements, and note that a couple of provinces have been moving, like us, in the direction of aggressively protecting consumers.

We have a lot of optimism and confidence in the expert panel getting the kind of input that the general government standing committee got and shaping recommendations around the total cost of borrowing. We continue to believe that an informed and educated consumer is a smart consumer, and any time we can do anything of significance to enhance the consumer literacy of the people of Ontario, that obviously stands us all in better stead.

I agree with the couple of members opposite who say that it's time to get on with it, so let's do it.

**The Acting Speaker (Ms. Andrea Horwath):** Further debate?

**Ms. Lisa MacLeod:** I appreciate joining the debate today on behalf of the official opposition as the critic for government and consumer services.

I want to start off, however, by congratulating my colleague from Carleton–Mississippi Mills for his 31st anniversary in this place. Mr. Sterling and I both represent a very wonderful part of the city of Ottawa, the old Carleton county. I know in many of his terms he actually represented many of the folks that I now represent. On behalf of them, I would like to thank him for the many great years of service he's given, not only to Carleton county but to the new city of Ottawa. So thank you very much, Norm.

*Applause.*

**Ms. Lisa MacLeod:** I don't think he ever expected there would be so many Liberals applauding him over his 31-year career, but that's wonderful. He's a fine fellow.

It comes as no surprise that the official opposition will be supporting this legislation; we said so from the beginning. In fact, our criticisms of the bill were to improve it. I will outline them today, because I still think there is room for improvement on this piece of legislation. Having said that, the Conservative Party, in the form of the official opposition here today, will vote in favour of this legislation. It is because there has been a demonstrated niche, for whatever reason, in this country for payday loans.

I will touch briefly on the fact that I believe that we need greater consumer protections in this province. The last time we saw far-reaching consumer protections in this province was in 2002, when the member for Niagara West–Glanbrook was the minister of consumer protection. In fact, under the former Progressive Conservative government, there was actually a ministry dedicated to protecting consumers. The Liberal government eliminated the consumer and business services ministry and put the consumer protection responsibilities under the Ministry of Government Services.

When you look at some of the issues that we face as part of this legislation—or that we faced even last week under Tony Ruprecht's bill for protection against identity theft—these issues haven't been addressed. Instead, this piece of legislation is couched under “addressing poverty,” but we all in this Legislature know that just putting caps or lending rates in place is not going to actually get at the root cause of poverty. This should have been a consumer protection bill; it should have been a fiscal or an economic bill. It should have dealt with the cycle of debt that people in Ontario get into, and it should have been firmly entrenched in the mandate of this legislation to protect consumers. I think that's where I have an issue. One of my colleagues just minutes ago asked me if this bill dealt at all with credit cards. No, it does not. It also does not deal with Internet payday loans. These are some of the key issues that we need to deal with. They have not been dealt with in this legislation, although I will say we will vote for it because it is a start.

When we were discussing the payday loan industry during second reading, I thought it was helpful to bring forward some research that I had done with the Library of Parliament, because I wanted to know a little bit more about the payday loan industry in this country and how it

developed. It is easy at first blush to say this is usurious, this is criminal activity, but then you have to actually look back at why it developed. Through the Library of Parliament, I read a great dissertation by Andrew Kitching of the Law and Government Division and Sheena Starky of the Economics Division of the Library of Parliament. I think everyone here would agree that Canada's foremost research bureau is the Library of Parliament. I had a great opportunity when I was working on Parliament Hill to get research from them. They do wonderful and thoughtful things.

They did a paper entitled *Payday Loan Companies in Canada: Determining the Public Interest*. The objective and impartial findings of this research team concluded, “The payday loan industry presents an interesting situation for policy makers, where both the public interest and the best course of action are somewhat unclear.” I think we struggled with that during committee hearings. They added an interesting observation in their conclusion: “Criminal prosecution, however, could eliminate the payday loan industry and, in the absence of increased servicing by traditional lenders,” such as the banks, “leave some consumers without access to the credit or convenience they desire.” I think that through the dissertation—I do have this paper available here if any of my colleagues would like to see it—it became very clear that there is a point in this debate where we have to consider access to credit and the convenience that consumers desire. I think that's why this piece of legislation missed the boat when it was decided it was going to be a poverty bill rather than a consumer protection bill, because, again, it doesn't deal with the root problems of poverty, which we all see, regardless of our constituency, in this great province.

That's an important point and it means that the debate on payday loans is actually about choice. It is there by demand. It is there for free, willing and able-thinking people in Ontario. As a credit counselling society once said, “We believe that consumers are better served in a healthy and competitive marketplace instead of a marketplace with fewer providers.” That's why I'm happy that the minister has acknowledged that we're not trying to employ, but we're also not trying to put out of business, payday lenders, because, quite honestly, who we should be trying to put out of business are the dubious lenders out there, the people we have no control over, the people who are not operating in the light of day. We have no idea what they're doing and we certainly don't want to push vulnerable citizens into their hands.

I think that's where my struggle began when I was researching this piece of legislation. I think it's so important that we all support regulating the industry so that we do get those scammers out of the payday loan industry.

Bob Whitelaw, who was one of our deputants during the committee hearings, said there were 750 payday loan operators in Ontario offering small, short-term loans as an advance before an individual receives a paycheque, pension cheque, employment insurance payments or

social assistance payments based on direct deposit. He acknowledged that the industry was growing and that one major company recently announced a strategic change to open a store in every community with a population of 7,500 rather than the current base of 40,000 or more. I think that's why, in communities right across this country, you're seeing more, more and more of these groups of stores.

**1400**

He asks, "Why do Canadians use payday loans rather than traditional credit products, such as lines of credit, overdraft protection and access ... on credit cards?" He makes the point that I think we're all trying to get at: "Simply put, there is no financial institution today that will provide small, convenient short-term loans, that type of product that responds to the increasing consumer acceptance and use of payday loans, except for the payday business."

When you further delve into that—it's something that the Library of Parliament also pointed to—people are using these more and more for convenience. I think that's why, more and more, we have to make sure that there are rules regulating the system so that only the people who are going to play by the rules are in the game. I think that's a very valid point.

As I move forward in terms of talking about some of the ongoing research, Environics clearly indicated in its recent poll that an increasing number of Canadians are living from paycheque to paycheque. I think that also speaks to the fact that we're in a cycle of debt. We're a credit card economy. A credit card economy means that there is a deeper root to that problem than just payday loans. I think it warrants a greater look by the minister and perhaps this finance minister as to why people are living from paycheque to paycheque in this province. Environics confirmed that more than one third of Canadians are living paycheque to paycheque, as they indicate that they are in some financial jeopardy if their pay is held back two or three days. Bob Whitelaw says that that's 33% of Canadians. I think we ought to be concerned by that.

I just would like to talk very briefly about some of the criticisms I do have of the bill, even as it stands. I believe that the bill has gone to a certain length. I think there were places where we could have improved the legislation. I think that, first and foremost, it's educating people about their own financial state. We need to be talking more about fiscal literacy, and I don't believe that it's been adequately addressed in this piece of legislation. Again, I think it strikes the fact that we're not talking about consumer protection here; we're not talking about the fact that there is a broad spectrum of people in this province using payday loans for various reasons and that we need to make sure they are doing what they should be doing.

I'll just go to Chris Robinson, who appeared before committee. He said that the payday lending education fund is "a waste of time and money." I'll continue to read: "The problem of lack of financial capacity or

financial literacy is much broader than payday lending. The social problems that provide ready demand for payday loans, even at very high rates, are much deeper and more fundamental than a lack of understanding of payday lending. If we wish to reduce the harm from payday loans by education, we need to provide consumer financial education to cover all three areas of concern. An understanding of payday loans and avoidance or minimization of them would be a natural consequence for anyone who has the broader education."

My colleague from Whitby—Oshawa had indicated earlier that that is a concern of ours in the piece of legislation. We drew the comparison in the party that the Canadian Bankers Association is teaching younger Ontarians. One of the resolutions that I had actually put forward on this legislation was to encourage students in high schools to start learning more about their own fiscal literacy. Unfortunately, that was defeated by the Liberals.

I think that until we're ready to delve more deeply into the root causes of why people are actually going to payday loans—and that is poverty, but it's also that we've got a new generation of a credit card economy. People, when they want something, go and get it. It's not like the good old days when people used to save their pennies.

I remember, when I was a kid, saving my money for a trip. I used to put it into one of those big water bottles. In fact, that's what I'm starting to do with my own little girl right now. We go home and we have a little fund for her. We're trying to teach her fiscal responsibility, but my gosh, it's not happening anymore. We're going to have to start talking about those sorts of issues, and that's why I will always advocate for fiscal literacy courses at the high school level.

*Interjection.*

**Ms. Lisa MacLeod:** Well, my daughter's three, so I'd better not give her much more of an allowance. I'll be in the broke house before she's 31, before she's here as long as Norm's been in the Legislature.

Further, I just want to go on to another issue that I have with the piece of legislation, which is that caisses populaires and credit unions are still included in this legislation, despite being part of another regulatory framework through the Minister of Finance. So now we're going to doubly regulate credit unions and caisses populaires. I'm not sure how good that's going to be for business. Credit Union Central of Ontario provided me with some notes. I know they have written to the minister and have asked that credit unions and caisses populaires be specifically exempt from Bill 48.

When I put that resolution forward, it was defeated by the Liberals, of course, but I'd like to just point out some of the things they have written:

"Section 3 of the act states, 'This act does not apply to persons, entities or payday loans or classes of persons, entities or payday loans that are prescribed.'

"Currently, credit unions are exempt from the provisions of the Consumer Protection Act, including the provisions of the regulations thereunder dealing with

payday loans. Compliance with that statute is enforced by the Ministry of Government and Consumer Services.

“The credit union system is concerned about the possibility of having two different ministries regulating different but related aspects of its business.

“We are of the view that it would be more efficient from the government’s and taxpayer’s point of view to have DICO and/or FSCO carry out all regulatory functions with respect to the operations of credit unions, rather than to assign this small part of its business to a different ministry.

“If credit unions will not receive an absolute exemption from the operation of the bill, then we are of the view that it would be preferable to add parallel provisions dealing with potential ‘payday lending’ by credit unions to the anticipated draft general regulations under the Credit Unions and Caisses Populaires Act (which haven’t been released yet—but the new act passed in the 2007 budget bill), and amend the bill to deem compliance by credit unions with their own legislative and regulatory requirements with respect to payday lending to be in compliance with the provisions of the bill.”

They conclude: “We feel the government, taxpayers and the credit union system are better off exempting credit unions from Bill 48, and provide parallel provisions to regulate potential payday lending by credit unions under our own regulatory regime.”

I couldn’t agree more, but this government has found, at every opportunity, a way to increase the regulatory burden on businesses right across this province. That disappoints me.

I’d like to go on further. I just want to talk briefly about the regulations, because this bill is going to be dealt with mainly by regulations. In fact, if we talk about the expert panel—the expert panel, I might add, that didn’t include Chris Robinson or Bob Whitelaw, two of the foremost thinkers on payday loans—much of it is designated by regulation. I think that’s what’s concerning. Whether you’re looking at the Ontario payday loan corporation, whether you’re looking at the expert panel, a lot of this is left to the discretion of the minister, and in the interests of accountability, it ought not to be. It ought to have been dealt with in this piece of legislation, which it wasn’t.

In fact, when you look at the Credit Unions and Caisses Populaires Act, that is now going to rely on more regulations at the minister’s discretion. I might add, too, in terms of the 2002 all-encompassing piece of legislation I mentioned that the Progressive Conservative government brought in under the member for Niagara West—Glanbrook, many of the regulations have not been met yet. Whether it’s the bereavement sector or the racing sector or whether it’s used cars, this government has been slow to respond. I think that is a real concern when you’re looking at the legislation before us right now. A lot of what we’re going to see in terms of how this sector will be managed will be dealt with in regulations, will not be debated on the floor of this Legislature. I think that is very concerning to Ontarians.

I mentioned the expert panel and my concerns there. I think the final concern I have is that there is no Internet payday loan protection. I think that was something Bob Whitelaw succinctly pointed out during the debate. He said, “Bill 48 is silent on how to acknowledge and respond, through legislation and compliance, to the growth in Internet payday loan firms. My research, and I’ve shared this with the Senate,” of Canada, I presume, “shows that there are 1,200 or more existing online payday firms.”

**1410**

How can you offer consumer protection in this province against payday loans when anybody with a computer can now go ahead and get one? You’re not regulating that and protecting consumers against Internet payday loans. You’re either going to do this well, or you’re not going to do it right. I think by ignoring the fact that we need it—and it was a resolution of mine, supported by my colleague in the third party, that was defeated yet again by the Liberals. I think that in the true interest of consumer protection, if we are prepared to regulate payday loan operators on the streets of this city of Toronto, the streets of my city of Ottawa and the streets of your city of Hamilton, then we’d better be regulating the folks right across this province and in other countries who are offering the same. In the interest of consumer protection, that is the right thing to do.

Bob Whitelaw continues: “A Web-based application form is all that’s required. Considerable personal and bank account information is filled out online and then the payday loan is transferred into your account, and a few days later the funds are withdrawn to repay the loan. These payday Internet firms do not exist only in Canada, but throughout the United States and internationally. There are issues on personal identification, privacy etc. When I mention these Internet groups to the credit unions and banks, they are less than thrilled to know that their customers and clients are providing a tremendous amount of personal information online.”

I think that when you look at the context of what Bob Whitelaw is saying to the committee, and now through my words into this chamber, he’s got a really valid concern. I think it goes back to the Tony Ruprecht bill of last week talking about identity theft. When you’re putting that much personal information on the Web—

**Mrs. Christine Elliott:** It’s dangerous.

**Ms. Lisa MacLeod:** My colleague says that it’s dangerous, especially for this type of money and this type of product. We had an opportunity, through clause-by-clause, to address that issue. The Liberals chose not to. As a result, I have real concerns that we are not adequately protecting Ontario’s consumers.

I think that also means that we do need to bring forward more sweeping consumer protection changes throughout the province of Ontario. I think we need to deal with identity theft. I don’t think it’s new; I think that this has been a real concern. I look to my colleague Tony Ruprecht in bringing his bill forward four times. He’s a former minister of the crown in the Liberal government,



and he has had to bring this piece of legislation four times.

**Mr. Peter Kormos:** And a good minister, a darned good minister.

**Ms. Lisa MacLeod:** My colleague from Welland says that he was a good minister, so there you have it.

**Mr. Peter Kormos:** And how does his caucus treat him?

**Ms. Lisa MacLeod:** Well, they let him put in a bill. My colleague asks, “Why does his caucus treat him the way they do?” I don’t know. It’s interesting to note that the four times he’s brought in this piece of legislation on identity theft and protecting people’s credit scores, he was in government. Actually, this is the interesting part of that piece of legislation we debated last week: It was first brought in by Joe Cordiano, who’s a former minister of the crown over there. It passed last week, but we’re not going to see any protections there.

We have the minister before us right now, and if he were for the interests of greater consumer protection, he would consider dealing with Internet payday loans, he would deal with Internet fraud, he would deal with credit scores, and he would put forward a piece of legislation like no other in this country to protect Ontario’s consumers. I think that is why we’re all concerned, because we’re not seeing that.

We’re regulating an industry right now where there is a group called the Canadian Payday Loan Association, or CPLA. They have a certain code of conduct and best business practices. I know that many of the members here are very familiar with Stan Keyes, who’s the president. He may not be of the same political persuasion as me, but I certainly respect him as a former federal Minister of Revenue. And he had a lot of colleagues that I know.

**Mr. Peter Kormos:** He didn’t have to be a Liberal.

**Ms. Lisa MacLeod:** He didn’t have to be a Liberal; no one does. Unfortunately, it happens.

*Interjection.*

**Ms. Lisa MacLeod:** I’m not sure about that, but I will say this: They’ve hired this organization, the CPLA—and this is where I think you have to make a distinction, and the struggle that I had is that you’ve lumped everybody in with the same. When you look at a group like the Canadian Payday Loan Association, they have their own ombudsman, who actually investigates what’s going on out in the field. They have a guy named Sidney Peckford. He lives in Ottawa, in my community—I think he was born in Newfoundland—so of course he is quite a guy. He was talking briefly about the code of business practices that they employ and that he is responsible for enforcing, which they adopted back in 2004. It has 18 sections designed to protect consumers.

Essentially, that’s what we’re adopting here today, and I think we could have gone one step further, because it really isn’t the organizations that belong to CPLA that we’re trying to get at. We’re trying to get at the pawn shops; we’re trying to get at the folks who are charging usurious rates and who go unnoticed, who don’t have a

storefront; we’re trying to get at the people who are actually engaging in criminal activity—not the folks who are trying to provide a niche in the marketplace. As we learned from the Library of Parliament, there is a need in this country—not that we agree with it or anything, but there is—and it’s really about providing a service that people believe is needed there.

As of 2004, for example, the Library of Parliament says that “there were an estimated 1,200 payday loan stores in Canada, although the industry is growing rapidly and there is no easy or official means of tallying the participants.

“Moreover, no authoritative information is available on industry revenues or profits.” One study does suggest, however, that companies may use the broker and insurance models to minimize their risk of being charged with exceeding the criminal rates in Canada.

Before I conclude, because I have a few more minutes left on the clock and I know that, because I generally agree and I did get my points of contention out, I do want to go right back to the identity theft bill, which I believe should have been debated in full as a government bill. I don’t think it should have been brought in here as a private member’s piece of legislation, and I can’t believe that we were duped last week. The government came in here to try and dupe us.

**Mr. Peter Kormos:** That’s powerful language.

**Ms. Lisa MacLeod:** Well, they came in here last week to try and tell us that they were doing something on consumer protection, and they chose not to. I might also add that I think there is a determination for change in the community. I think that when you’re looking at a credit card economy and people are taking out credit cards in other people’s names and we’re looking at identity theft, that’s a very serious issue that must be addressed.

In conclusion, I would just like to say that I support this bill. The official opposition will be supportive of this piece of legislation. I did lay out the issues of contention to us, such as fiscal literacy, which we’re not doing enough about in this province and which I will continue to press on. I do believe that the caisses populaires and the credit unions should have been exempt from this piece of legislation just purely because they are already part of a regulatory framework with the finance minister.

I think that too much is in the regulations, and that is a scary thing when we’re dealing with a piece of legislation designed to protect consumers and for these folks over here, designed to eliminate poverty. This bill, in their view, is to eliminate poverty, which I do not think, for one minute, it ever will. I think that it should have been a consumer protection piece of legislation.

I also believe that the expert panel is one that we’ll have to watch—we’ll have to see. The minister is able to reject the recommendations or not. The second thing is that, of course, we know that Mr. Chris Robinson was not included as an interviewee for this particular panel, and he is one of the foremost thinkers on this issue. And, of course, there’s no mention of Internet payday loans. I

don't know how you can have a consumer protection bill when you effectively eliminate one piece of the pie.

There we have it: There's what the official opposition believes. We will support this legislation, but we will continue to make sure that there are greater consumer protections in this province, and we will stand up for them here in this chamber and outside this chamber so that issues like identity theft, Internet payday loan scamming and other key issues that are very important to our constituents will be addressed.

Thank you, Madam Speaker, and I look forward to the debate.

**The Acting Speaker (Ms. Andrea Horwath):** Questions and comments?

**Mr. Peter Kormos:** I, for one, want to thank and applaud the member for Nepean–Carleton for her thorough, thoughtful and astute analysis of this legislation, and the capable way in which she pointed out its shortcomings—shortcomings that could have been addressed had the Liberal majority on the committee bothered to pay attention and listen to the input by Ms. MacLeod on behalf of the Conservatives and Ms. DiNovo on behalf of the New Democratic Party.

1420

Like so many others, I'm shocked that the government has persisted in bringing caisses populaires and credit unions into yet another regulatory regime that wasn't designed for them. These are co-operatives. These are run by boards of volunteers. They're the real backbone of the Ontario financial industry when it comes to small-town Ontario, rural Ontario. So I say to the minister, you'll have an opportunity in one minute to get on your feet and respond to the charge that you've been delinquent in not excluding credit unions and caisses populaires from the regulatory regime designed for payday lenders—your bill legitimizing mobsters and loan sharks.

In a few moments time, we're going to hear from Cheri DiNovo, the member for Parkdale–High Park. She's the NDP critic on this matter. I know that folks who are watching will bear with us for a few more minutes till Cheri DiNovo gets on her feet to discuss this bill. She, of course, has spearheaded the movement for regulation of payday lending here in the province of Ontario. We should be very grateful to her. All of this assembly should be.

If Ms. DiNovo sees fit to let me share some of her time, I may have the opportunity to speak to this bill myself for but a few minutes this afternoon. I would beg your indulgence in staying with us to allow me to talk to you about my views on this piece of legislation.

**Mr. Norman W. Sterling:** I'd like to thank the member for Nepean–Carleton for noting that it was 31 years ago today that I was first elected to the Legislative Assembly. I do want every member of this Legislature to know that although Mr. Bradley was elected the same day, I think I was sworn in before he was.

*Interjection.*

**Mr. Norman W. Sterling:** I don't know. I'm just saying that in jest.

But over the years that I have been here, and in a very historical context, I really believe that it is time for legislation like this to come to the floor of the Legislature. I'm glad to see all three parties supporting this legislation.

I'd like to give due regard to a friend of mine who is a former Liberal member from the now east end of Ottawa, Gilles Morin, who brought forward many private member's bills dealing with this particular subject matter. I do not know whether this bill is the same as that brought forward by Mr. Morin, but the thrust of the effort is the same as Gilles brought forward. So to one of my former colleagues—who probably is not watching, but perhaps I'll send him a copy of this Hansard—I'd like to congratulate him on keeping a focus on the issue for a long period of time. I think he used up two, three or maybe even four of his private member's slots in order to bring this issue to the floor of the Legislature. He was unsuccessful in passing them, but all good things come to an end.

**Mr. Charles Sousa:** I appreciate the comments from the members for Nepean–Carleton and Welland and the member from Carleton–Mississippi Mills. And congratulations on your tenure.

In regard to credit unions, let's address that now. Credit unions are legislated under the Ministry of Finance. They've requested parallel legislation and they've agreed to the terms and conditions as set out by Bill 48. At this point, the bill is there to protect consumers regardless of who's providing the services. Until such time as that's determined, we can possibly transfer it over. The minister has the power of exemption to do just that, but we want to continue to protect consumers in the meantime. So credit unions have that ability for exemption during the transition.

Another great point of interest was the whole notion of the bill being part of the poverty agenda, the education agenda and a fiscal matter. In fact, it is all three. I think it's important for us to address them and put this forward, regardless of where it is that it should be put. I think it's high time that we move forward.

The issue of Internet payday lending: It's a federal matter in terms of legislation. There is no jurisdiction to enable us to act on and enforce that legislation. What we have, however, is a bill that protects consumers regardless of whether it's a storefront or an Internet procedure. We have the ability to enforce it as it stands in terms of practice. I'd just bring that forward for the purposes of Hansard.

**Mr. Jerry J. Ouellette:** I look forward to commenting on Bill 48. I hope I get an opportunity to have the minister or the PA respond to some of it.

First of all, when we talk about the federal government having jurisdiction over it, it's the same as the sex offender registry: The feds have one and we have one. Ours is more powerful than theirs, and we can set a precedent by which the feds will follow our lead.

There are two areas in which I have concern. Hopefully, this will open the door with regard to credit cards

and what takes place with credit cards. The variable rate changes that happen without notification, the increasing of credit without notification of individuals, or the actual interest charges on credit cards—those are very substantial, and hopefully this will address and move forward on that.

But the area that I am hoping the minister or the PA will be able to enlighten us on is the actual impact on tax refund players. There are a number of significant individuals or organizations that will do taxes and offer refunds immediately, and there's the same mindset as with the payday loans individuals, whereby an individual comes in, and the documentation says it becomes somewhat addictive. What's going to happen with those individuals who get an immediate refund, paying high interest rates on tax refunds? Hopefully, some of this legislation will address it. When you read the legislation, it kind of covers it, but doesn't specifically lay out any groundwork that opens that door. I'm hoping I'm not going to hear it's something of a federal responsibility; I think we should be leading by example again, as we have in other cases.

These might be two areas that we can move forward on: credit cards and making sure the consumer is protected, as well as potentially tax refunds and what happens in that situation.

**The Acting Speaker (Ms. Andrea Horwath):** Response?

**Ms. Lisa MacLeod:** I want to congratulate my colleagues for getting involved in the debate. I want to thank my colleagues from Oshawa, Carleton–Mississippi Mills and Welland, and the parliamentary assistant. I appreciate their comments, but I would just like to reiterate the fact that I do think this bill falls short of our fiscal literacy goals in this province.

I think if the minister wanted, at his discretion, to exempt caisses populaires and credit unions, he would have done it in the bill.

I believe that a lot of this is dealt with by regulation, and my colleague from Oshawa makes a good point: Why not be leaders in dealing with Internet payday lending and not wait for the federal government? The federal government, after all, did delegate responsibility to the provinces to deal with payday loans. Regardless of what we may feel, that is the case, and as realists I think that's where we have to be. So as realists in this place, we must acknowledge that there are Internet payday lending firms throughout the world that are preying on our consumers.

Therefore, I believe we would have been far more prudent in dealing with a bill designed for consumer protection, a bill that would have dealt with the cycle of credit card abuse in this province and a bill that would have acknowledged that fiscal literacy rates in this province need to be improved, and we should be doing much more than the Ontario Payday Lending Corp. That doesn't mean that I even believe the Ontario Payday Lending Corp. will actually reach the people who need it the most.

As I am out of time, I thank all members for their spirited debate, and I reiterate that the Conservative Party will be supporting this piece of legislation. We believe it's long overdue, but there could have been a few more improvements.

**The Acting Speaker (Ms. Andrea Horwath):** Further debate?

**Ms. Cheri DiNovo:** I thank my colleague from Nepean–Carleton. She made some excellent points. Really, those who I want to address are the people who are watching at home.

I am going to share my time with the member from Welland. I actually owe the member from Welland a congratulatory nod, because the member from Welland brought in a payday lending bill before the one I brought in, before the one that Minister McMeekin brought in. His, however, was like mine: It had some teeth to it. It had a hard cap, and the hard cap we shared was the hard cap that Quebec has as law, which is 35%. I'll talk about that in a little while, because truly, in this particular bill, the devil is in the details. We're waiting on the regulation. The regulation really will be the bill because what this bill needs is a hard cap, and until and unless it has a hard cap, there really isn't any step forward. This is simply the door opening; nobody has yet walked through.

**1430**

For those who are listening and watching at home, what we are speaking about here is a very straightforward financial product. I described it as loan sharking and usury, and that's what it is. That is what it is. The federal Criminal Code has defined usury in this country, and that is 60% interest or more. Those who are watching at home are saying, "Sixty per cent interest?" You'd have to be financially illiterate if you were middle class, had some means and had a credit card that charged you more than 30% interest. In fact, you could now go to your bank and get prime plus, which is round 4%. So if you have means in this country, you can get the cheapest financial loan possible. Here's the injustice: If you don't have means, if you are the poorest people in the province of Ontario, you will pay the highest rate of interest. If you go to a payday lender—that is, a usurer or a loan shark—you will pay more than 60%. Hence it is illegal, as defined by the Criminal Code. The fact is, the illegality of this product is not enforced. That's what we're dealing with. We're dealing with one little step toward enforcing what should have been enforced from the beginning. You know, this is proven in the courts over and over.

One of the wonderful deputants who came and spoke—and spoke, really, in the interests of those who are victimized by payday lenders—was Justice Matters. This paralegal organization makes their living by defending the victims of payday lenders, and they defend them on the basis of the Criminal Code. They take the payday lenders, including the big ones—Money Mart and the others—to court. In fact, there is a class action suit against Money Mart as we speak. They take them to court and they win every time. They win the interest they paid, the fees—all illegal—that they paid. But of course,

the problem here is that the victims of payday lenders, the victims of this illegal, unregulated trade, usually don't know the law, and they usually don't have the time and the money to hire a lawyer to press for what is justifiably theirs. That's the situation we start from.

If you're interested in how much interest the payday lenders charge, let me tell you about a Star editorial a little while back. You suspect the hand of the Atkinson foundation behind the best of the Toronto Star. It did a whole series on payday lenders and a whole series on their victims. Here's one: Kim Elliott. She first borrowed \$250 from a payday lender after her partner lost his job. She had no idea that the couple would entangle themselves in an escalating series of loans that would ultimately cost them \$20,000 in interest and fees in less than three years. Carol Goar wrote a very insightful column, the title of which was, "1,000% Interest 1,000% Wrong."

When you go to a payday lender, you will pay between 300% and 1,000% interest. Now, I ask those who are watching at home if they think that's fair. It's certainly illegal; it's certainly unjust; certainly it screams out for regulation. It actually screams out for the RCMP to kick their foot through the door and arrest them. That's what it screams out for. Why, one might ask, has this not happened? Why has the Criminal Code not been enforced in this particular instance for this particular industry that has sprung up? As my colleague said, and she said it well, of course this whole industry is overshadowed by the greater problem of poverty. The reason people are driven to payday lenders is because they have run out of options. It's because they don't have options.

One of the deputants produced a series of polls done which were very suspect. It was a polling company bought and paid for by the payday lending association. A better source of information on who uses payday lenders is Statistics Canada. They said, and this was about a year ago, that families with \$500 or less in the bank were 2.6 times more likely to have used payday loans than those with between \$2,000 and \$8,000. Short-term loans require no credit check and typically dole out amounts of about \$100 to \$1,500. Families who have been refused a credit card are more than three times as likely to have had a payday loan than those who had been granted a card, the report said. Almost half of the families that used them had spending that outstripped their incomes. And really, we're talking about 3% of Canadians who use payday lenders, so we are talking about those who don't have options.

I've told this story before in the House, but I remember going out campaigning at a Toronto community housing development where the average income was government cheques, and they were OW or ODSF; they were welfare cheques. Just before the cheques came out, a local payday lender put a door hanger on every single door. The door hanger said: "Free coffee and free doughnuts if you come down to our store. And by the way, you don't need a credit check, and we will give you, instantly, a cheque for what you need." I ask you, is that not usury? Is that not loan sharking?

You heard, "We want to deal with the more prestigious of the payday lenders," if you can apply that term to usurers and loan sharks—the larger ones, I presume, the ones like Money Mart, which we see more often on the corner than the other ones that are maybe one-offs or two-offs. But all of them do the same thing. They all of them charge between 300% and 1,000% interest—de facto interest, cost of borrowing, because of course they never call it interest; they call it default charges and rollover charges and everything else.

By the way, talking about rollovers, yes, this bill does say something about rollovers, but only within the same payday lender. What we have discovered with those who are forced to use payday lenders—and remember: They're not using them to buy an Hermès handbag; they're not using them to buy Dior shoes; they're using them to buy food for their children and pay their rent. That's what people go to payday lenders for. We discovered that if they can't get the loan from one payday lender, guess what they do? They walk down the street to the next payday lender. So even if you bring in something that prevents a rollover loan with one payday lender, it just means that you've rolled over the client to the next payday lender. That's all it means. That simply does nothing to prevent—licensing does nothing. That's a pretty little piece of paper that you hang on your wall that says, "I'm going to rip you off and the government says it's okay to do so." That's all a licence does.

What we really and desperately need, and what I've been given assurances that we will get by the time this House sits in September or October, is a hard cap on the total cost of borrowing. The question is, what will that hard cap be? I modelled my bill, with a 35% cap, on Quebec legislation. That is the strongest legislation in the country. I heard Minister McMeekin, who is a nice man, an honourable man, say that we will have the strongest payday legislation in the country. If it is, then it will have to be at least as strong as Quebec's, which is a 35% cap. That's the strongest in the country.

It was certainly interesting to be in the committee and to hear the deputants. I had serious concerns going into that committee; in fact, such serious concerns that I mirrored on behalf of our stakeholders that I did what I could to try to stall the bill going forward. I tried to slow it down. I tried to "speak out" the bill; in fact I think I spoke for 80 minutes out of about a four-hour session, and we took many 20-minute recesses. "Why?" you might ask. A few things. Number one: Some of our stakeholders were very concerned about this legislation. They were concerned that this might pre-empt the Criminal Code in a devious and nefarious way; that is to say, all of those paralegals and others who defend the victims of payday lenders, usurers and loan sharks? They are the ones that should be trusted, with any monies that come from this usurious industry, to be able to educate their own. So we're asking that if this education component goes forward into practice, it not be administered by the payday lending association but it be administered by those who are victims of payday lending.

Another aspect: I said to my husband, "If you ever wonder about where the power lies in the province of Ontario where fiscal products are concerned, you should have been in that committee room because," as I said at the outset, "in that committee room you did not see one victim of payday lenders, but you certainly did see a lot of payday lenders and bankers in that room." One could ask, "Why did the victims not come forward?"

There are a few very good reasons why the victims of usurers and loan sharks—the same thing as payday lenders—don't come forward. One is shame. Most people are ashamed that they are driven to payday lenders. Another very practical reason is that most people who are driven to payday lenders don't have computers. They're not checking on the Internet all the time to find out when government committees meet, and they don't read the *Globe*. They don't follow the goings-on of this Legislative Assembly. Many of them are working, sometimes one, sometimes two, sometimes more than two jobs.

I see them in my community. I see them drift in and shuffle out of payday lenders, heads bowed and covered. They're embarrassed. They are embarrassed about what they're doing. They know that there's something shameful about it. Unfortunately, what they don't know—and this is where the educational component is so important—is that the shame is not theirs; the shame should abide with those who are loan-sharking, who are usurious, with the payday lenders themselves. They are the ones that should be ashamed, not those who are desperate, who are walking in the door.

I can tell you that where they're set up in my community, it's almost always in the poorest of neighbourhoods. It's almost always where those with mental health and addiction problems are close to hand. Now I ask you, what kind of legitimate industry would give a payday loan to somebody with an OW or ODSP cheque who's clearly not of right mind? And I see many going in and out.

We actually did a little survey. There's a payday lender just outside of a drop-in centre, where everyone in the drop-in centre is on ODSP or OW. Almost everyone in the drop-in centre has a mental health issue, an addiction issue, or both. Those are the people who take their cheques right across the street—it's very handy; there are very few banks around in the poorer neighbourhoods—and cash their cheque. That's who uses payday lenders. And they should be ashamed, they should be very ashamed—not the people who use them, but the people who abuse them, should be ashamed.

The other aspect of payday lending, and what came to light in that room, is the presence of the banks, the presence of power behind the payday lending association and their many usurious, loan-sharking outlets. Who is invested in payday lending, one might ask? It's very clear—and ACORN has done some wonderful work on this—that the banks are invested in payday lenders. One has to ask: a usurious business that operates against the Criminal Code of Canada—why don't they shut them down? Why aren't the police called? The police aren't

called because—guess what?—the head of the Canadian Payday Loan Association is a former Liberal revenue minister. That's why the police aren't called.

Those invested in a payday lending institute and association and all of their outlets—Royal Bank, Toronto Dominion Bank, Scotiabank all have shares in payday lending. It's their dirty little secret. For many out there listening, who probably don't know that they're invested in payday lending, I would say: Check. If you have mutual funds, check them; make sure. If you have bank funds, make sure that your bank isn't one of the banks that is invested in payday-lending that. That's why the police aren't breaking in the door of Money Mart and arresting the operators. That's why they're not doing it, because there's vested power behind those doors.

It's tempting to do an analogy to payday lending; that is, if the Hells Angels set up shop on your corner and sold crack cocaine but called it an analgesic, everyone would be wondering, "Why is such an illegal operation happening out in the open, right on our corner?" It's an analogous situation. The only difference is, I guess the Hells Angels didn't contribute in the right places. They don't have power behind them—yet. Because it's very analogous. It is equally illegal and it's equally addictive.

#### 1450

If you go in with your \$300 paycheque and you get \$150 out and it's due in two weeks, what are you going to pay it back with? You're still only going to have another \$300 paycheque in two weeks, and now you're going to owe \$150 on it. You're still in debt and your children still haven't eaten and you still haven't paid the rent. That's the cycle.

That's another amendment, in fact, that we recommended: that the term of the payday lending be longer than two weeks, because if it's only two weeks, you're constantly on this treadmill of ever-increasing debt, in a sense, no matter what the interest rate is, but certainly if the interest rate is 300% to 1,000%. We recommend it be at least 62 days, because at least with a month, you have a chance—just a chance—to get your head above water, just a chance to pay back some of what you borrowed. That was an amendment, of course, that got voted down.

Obviously, the amendment to put a hard cap right into this bill got voted down because the government felt more study was necessary. This is a government that loves to study; they love to consult. They love to study and consult. It's acting that frightens them. It's actually doing something that terrifies them.

But here, when you don't act, people suffer. Every day that there isn't a hard cap, every day that there isn't a regulation on payday lenders, somebody out there is suffering.

Two wonderful films I recommend are *Maxed Out* and *Debt Trap*—excellent films.

*Maxed Out* talks about college students who get credit cards. It doesn't even go into the payday lending sphere. Credit cards are dangled in front of college students who can't afford to pay, especially in the States, where their student loans are even higher than here, and we have

some of the highest in Canada right now; our students graduate with \$28,000 to \$35,000 in debt. Imagine giving someone like that a credit card. It's dangling something tempting and something addictive in front of them.

What happens? Typically, kids get into debt and can't pay it off. They have linked, in *Maxed Out*, suicides to young people who have been so in debt, who have gotten themselves so underwater, that they just can't get out. This is not just theoretical suffering; this is real and actual suffering.

In that film, a university professor is asked to come in and to look at the whole of the credit industry, particularly the credit card companies. She's asked to consult with them about how they can render their losses less, how they can have fewer poor loans and credit cards. She says, "Well, here's what you do. If you just eliminate the 15% at the bottom, the high-risk cases, you will eliminate 50% of your bad debt." One of the CEOs in this particular shot puts his hand up and says, "We'll also eliminate 50% of our profit," because it's the "churn 'em and burn 'em" that makes the money for the credit card companies, and it's certainly the churn 'em and burn 'em that makes the money for the payday lending associations.

Debt Trap is another interesting look at the Canadian equivalent. One young woman they talk to there has \$100,000 worth of debt just for student loans alone, doing her doctorate. They started to collect, and then she started into the vicious cycle that so many do. She couldn't pay off her student loan. She was a single mother with a little girl. She goes to a payday lender. Then of course they have her, because once in the door, once on that cycle, round and round and round she goes, and bankruptcy becomes the only option—bankruptcy.

Those who defend the victims, those paralegals out there and others who are taking the money lenders to court on behalf of the victims to get their money back for them, are very concerned that the regulations that come in, even by the time that the House sits again in the fall, if they are not 60% or below, will, de facto, decriminalize usury and will make usury legal. Now, that's pretty obvious, I would think, to members of this House. It's pretty clear-cut to anybody watching this that right now we have Criminal Code protection that says that 60% and above is usury. Even though all of these companies are operating in that grey area and nobody's regulating them, even though no RCMP is arresting any of the owners of any of the payday lenders as we speak, still there is that protection so that if you have a savvy lawyer, if you do get a class-action suit together, you can go after them. But if you bring in a hard cap that's over 60%, then, de facto, you have legalized usury; de facto, we're worse off than we are right now with no regulation whatsoever. This is a real fear for those who are preyed upon by payday lenders.

So I hold that out because I've received assurances that we will have better than Manitoba, that we will have an expert committee upon which a victims' advocate will sit, and I've received assurances that this will be done in due course and not in long course, which means: by the

time the House rises. I hope that that word is justified, that we see that. I also hope that when the hard cap does come in, it does not legalize usury but that it actually comes in below the 60% mark, because that's so critical.

A word also about enforcement: The minister set out the what-ifs—what if you don't comply? There are fines, but here's the problem with fines: If they are fly-by-night, if they are going out of business, if it's hard to track even the payday lenders down, how do you collect on behalf of the victims there? What Manitoba has done—and may I recommend this: Another amendment that we brought in that was shot down is to have a surety of some sort. If you're going to get your licence, if you're going to go into the business of being a payday lender and making micro-loans—and remember, we in the New Democratic Party have nothing against micro-loans; there should be outlets offering them—you should do it at a reasonable rate of interest, that's all, and we think 35% or under is reasonable. We think that's reasonable.

To those listening at home: If you're looking at your credit card statement and you're seeing "35%," you should get yourself another credit card. If you're looking at a 35% mortgage, you should get yourself another mortgage.

That's not unreasonable; we think you can make a profit at 35%. So we think that those firms that get licences should have surety. There should be some way of compensating the victims if they break the law, if they break the regulations—if they pass the regulations—or even if they break what is already stated in Bill 48. There should be some way of guaranteeing it. It's not a lot to ask that a firm that gets a licence also get surety. We ask it in all sorts of other industries; why not in this one, where the victims are so hard-pressed?

Professor Robinson was talking about the makeup of the expert panel, and he was one who absolutely is against payday lenders. Please. This is an ethical stance; an absolutely ethical stance. How could you be in favour of payday lenders as constituted now? They're usurers by definition of the Criminal Code of Canada. How could you be in favour of them? It's not about going underground. They don't have to go underground. They're aboveground, breaking the law. They absolutely meet every definition of a loan shark, except perhaps for the violence. The violence is to their souls, the souls of their victims, not to their bodies. It's to their souls. But it's still violence nonetheless. When you charge somebody 300% to 1,000% interest, you are doing that person violence. That's loan-sharking.

He applied to sit on the expert panel to determine the rates, "but the Public Appointments Secretariat has not judged me suitable for an interview." This is a man who's a professor of finance, Atkinson School of Administrative Studies, York University; a widely published expert on personal finance; wrote two reports on payday loans for Industry Canada in 2004 and 2005 and one report for the Association of Community Organizations for Reform Now—ACORN. "He appeared in 2007–08 as independent expert witness for the Manitoba Public

Interest Law Centre in the payday loan rate cap hearings in front of the Manitoba Public Utilities Board. The board adopted his recommendations almost entirely.”

**1500**

But he's not good enough for the expert committee. Neither is Bob Whitelaw, and I already outlined his background.

So again, one can't help but be a little suspicious about the experts on the expert committee. I wonder if Stan Keyes, former revenue minister for the Liberal Party and head of the Canadian Payday Loan Association, will be one of them. I hope not. I hope that this committee is struck with advocates of the victims and with true experts, impartial experts, experts like Bob Whitelaw or Professor Robinson who've seen both sides of this issue.

Bob Whitelaw is a classic expert—the first president of the Canadian Payday Loan Association. He had an epiphanous experience, a road-to-Damascus experience, and now helps to consult so that they will not continue their usurious practices. He now works with the credit union companies to try to develop a product that will—whoa—offer a loan at 28% interest. Sounds outrageous, doesn't it? But that's good news in this industry. Good news is 28%.

I'm going to leave some time for my colleague from Welland. But just to wrap up, sometimes one stands in this Legislature and is really in a state of awe at all the backbenchers who look so studiously at their desks, like bad students. It's like when we didn't do our homework at school and the teacher is standing at the front looking for somebody to answer, and they never meet their eye. You don't meet the teacher's eye, right?

As a United Church minister, I can tell guilt when I see it. It's the backbencher who won't meet your eye when you're talking about something like loan-sharking and usury, who knows that what you're saying is right, who knows that charging 300% to 1,000% interest to the poorest people in our communities is wrong. They know it's wrong. They also should know that it's illegal. Don't believe me; check your Criminal Code. They should know it's illegal and they should know it's ethically and morally wrong.

The only question that remains is: Why not do something about it? Unfortunately, Bill 48 doesn't do anything substantial about it. We in the New Democratic Party will support it because we support an inch forward. We would like a mile forward, we would like a yard forward, but we'll support an inch forward, as long as it's forward. This bill takes an inch forward. But really, we're running on trust on this side of the House.

There's another ethical stance: running on trust—trust that everyone, including ministers in this cabinet, can see how wrong it is to legalize usury so that any rate over 60% is morally and ethically wrong.

The regulations must come in as speedily and hastily as possible. They must. They have to. Why? Because, as we speak, hundreds are proliferating across the province. We have almost half of all of the payday lenders of Canada in this province.

As American jurisdictions bring in hard caps that are much lower than ours, one by one, like dominoes across the States, guess where their payday lenders, loan sharks and usurers will go. They'll come here, and they are. Many studies have shown that they are poised on the border just waiting, because it's legal to be a usurer here. It's legal, but it isn't anymore in most of the jurisdictions that I've outlined in the States.

So I appeal, really, to that core ethic, to that core humanity that I hope everyone in this House shares, that knows when something is morally bankrupt. And that's what this industry is. It is; it absolutely is.

What should we do about it? We've received assurances—I'm going to say it again—that a hard cap will come in; that the hard cap on interest rates will be better than Manitoba's; that the expert committee will have the voices of the victims on it; that this will happen in a timely fashion: It will happen by the time the House meets again in the fall.

We ask for this. We demand this—not on our behalf. I'm sure no one in this House has ever walked into a payday lender. They certainly don't need to, with the 24% pay raise we all got a while back. But I can tell you that in my riding and in your riding and in all ridings—

**Mr. Michael A. Brown:** Let's see your receipts.

**Ms. Cheri DiNovo:** Anytime you want. I'll show you the receipts—absolutely. Every month I give it away to a charity; no problem. I'm being heckled over here by one of the Liberal backbenchers, a former Speaker, about whether I donate my pay raise to charity, which I do, and I'm always happy to talk about that and always happy to talk about where it goes. It's a discussion for another day.

What I appeal for now, on behalf of everyone in this House, is that we act, that we don't consult anymore, that we don't study anymore something that has been studied and consulted to death across the world, but that we act; that we act as quickly as humanly possible, because every day that we don't, a life hangs in the balance—not your lives, perhaps, but the lives of your constituents for sure.

Let me just wrap up with a story about someone from one of our wonderful drop-in centres in Parkdale called the Parkdale Activity-Recreation Centre who used a payday lender. This is a place that feeds thousands of people a month, and usually, if you walk in there during the day, you'll see 100 people eating for free. They run supportive housing, and almost all of their clients have mental health or addiction issues or both. One hundred per cent of their clients are on government assistance of some sort. Payday lenders set up right outside their door, right across the street, and when they get their cheques, a lot of their members walk across the street not knowing that they're going to be paying 300% to 1,000% interest and not knowing that they're walking into an illegal outlet, so defined by the government of Canada's Criminal Code.

One of these members, a brilliant young man who suffers from schizophrenia, walked in there with his cheque. He couldn't read the regulations, but they lent

him the money anyway. He had a cheque of \$520 or thereabouts—but that's okay for our payday lenders—an Ontario Works cheque. He walked in there, not yet on ODSP—that's another story for another day, the difficulty in getting on ODSP—and they gave him \$150.

I don't need to tell you the rest of that story. We don't need to ask what happened to this person; we don't need to know that he lost his room the next month and that he slept rough, as they call it in Parkdale and other parts, because he couldn't pay his rent and because he couldn't feed himself. Thank God for PARC, which fed him for free.

That's the result of the current state of payday lending; that's the status quo. I simply ask, is that what we can live with in this place? Will that let us sleep well at night, Liberal backbenchers, all of us? Is that what we could live with, or are we impelled out of everything that's decent, everything that's ethical in us, to act and to act fast?

Finally, just to recap, what do we need? A hard cap; to recap, we need a hard cap. We need at least 60% or under. We need to do this fast, not slowly. We need to bring this in in time for the House sitting again in the fall. We need—and we've had assurances about all of this—there to be members on that expert committee who speak for the victims. Finally, we simply need to do the right thing.

**Mr. Peter Kormos:** Very briefly—and I suspect that this bill is going to go to a vote in short order—I want to thank ACORN for their tenacious agitating, organizing and mobilizing of people around this issue and, of course, Cheri DiNovo, our member for Parkdale–High Park, who has pursued this matter with vigour and passion from the get-go, from her first election here in that by-election during the last government.

The bill demonstrates this government's perspective towards poverty. This government doesn't want to abolish or eliminate poverty; it wants to manage it. It wants to sanitize it and put a little bow on it. When you're regulating payday lending, that's all that you're doing: You're dressing up poverty a little bit. We should be passing legislation banning payday lenders, abolishing them and making sure that every resident of this province has reasonable access to a financial institution—and specifically, that means credit unions and caisses populaires, those that are provincially regulated, so that they don't have to resort to payday lending.

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When you really look at the underpinnings, Ms. DiNovo is oh so generous. The \$300-a-week paycheque, sometimes less—because when you're sleeping rough, you're out at 4:30 and 5 in the morning at those daily contract agencies, picking up work, more often than not, for below minimum wage. At the end of the day, you hold in your hand a couple of \$20 bills and some quarters and nickels, and trust me, when you're making below minimum wage, you don't toss the pennies and coins into the street. People are forced onto unliveable levels of income, and they're forced onto Ontario Works and

ODSP benefits. To call them benefits is perhaps a serious misnomer, isn't it?

So really, payday lending and ripping off people who are poor is all about poverty. Does this government want to abolish poverty? No, it doesn't. It wants to manage it. It wants to control it. It wants to suppress the potential that poverty has to create rebellion in and of itself. In that respect, the agenda here with payday lending regulation is a thoroughly objectionable one.

The banks—the dirty little secret of the banking industry, as Ms. DiNovo calls it—are lined up like the thieves in the night that they are, buying a share interest in payday lending operations, circumventing federal regulation. Those oh-so-profitable banks, showing record profits year after year, continuing to rip off every depositor and every small borrower that they can—it's not even fair to call it nickel-and-diming their customers, because they don't nickel-and-dime you anymore, with the bank fees, the ATM fees and the \$17.50 fee if you haven't reported access to your account in the last two years. I find it remarkable that a bank's got your money in their account, they're using it, yet if you haven't gone to that account to take money out, letting the bank have full use of it, those thieving SOBs get away with charging you \$17.50 for letting them use your money.

Those are the real criminals. I'd empty the Don jail out tomorrow if you'd guarantee me that it was bankers and payday lending operators that were going to fill those cells. Our streets would be far safer. We could empty the Don jail tomorrow, and the community would be far safer if we filled those cells with bankers and payday lender operators. And fewer people would be victimized. Think about it.

If you really wanted consumer protection in this province, the government would be telling payday lenders, "You've got to have a big rip-off sign at the front door and at every kiosk." Instead of saying, "May I help you?" the clerk in the payday lending operation would have to say, "Good afternoon, sir. I'm here to rip you off. I'm here to take your money and give you nothing in return. I'm here to turn you into a payday lending junkie."

That's what it's all about. It's just like the liquor companies who insist that they don't encourage drinking by young people. The beer manufacturers in this province—and God bless them—don't make money off the drinker who drinks a case a year. Seagram's doesn't make money off the rye drinker who drinks—I remember some of our parents used to have a bottle of rye that sat in the cupboard and came out at Christmastime. There was a little shot by the folks and then it went back in that cupboard. Liquor companies don't like those kind of consumers any more than payday lenders like the kind of consumer who pays the loan off in short order. You don't make any money off the customer who pays the loan off, just like this government's casinos don't make any money off the busload of senior citizens who show up once a year with a hundred bucks in their pocket. That's not the kind of gambler they want. The casinos want addicted gamblers, people who show up and lose money, day after day. The



liquor industry wants people who will binge drink and young people to be more actively drinking, as part of their advertised lifestyle. Payday lenders want victims who aren't going to pay the loan off. If this government was serious about consumer protection, there'd be big signs: "You are being ripped off," bigger than Money Mart and then Money Mart—this tall.

You see, the problem is that if they put those signs on payday lenders they'd have to put them up at the Niagara Falls casino, wouldn't they? They'd have to put them up at the slot machines at any number of racetracks, and they'd have to put them up in Windsor.

**Mr. Kim Craiton:** Hey, hey, hey.

**Mr. Peter Kormos:** I'm sorry, Mr. Craiton, please. You may be a fan of the casino economy. I recall very clearly the debate around casinos and casino gambling in this province and I tell you, the casino industry doesn't want people to show up once a year with 100 bucks in their pocket. They want them to show up every day with 50 bucks in their pocket. The payday lender doesn't want people to show up once in a lifetime because they need to carry themselves over through a little gap; they want them there every week.

Ultimately, it is the banks that have to be held accountable, because they've engineered and created an environment wherein payday lending flourishes. This government has to be held to account because of their refusal to raise minimum wage, to effect affordable daycare for every kid in this province, to increase ODSP by at least as much as they've increased their own salaries. If ODSP benefits were increased by as much as MPPs increased their own salaries over the course of the last four or five years, ODSP recipients would be ecstatic. They'd be giddy and far less inclined to become victims of payday lending operations.

The Conservative critic, who's done a stellar job, paid tribute earlier this afternoon to the Liberal member for Davenport, Mr. Ruprecht. She spoke of him with respect and affection and talked about—well, she did, and I'm sure he would want to acknowledge that himself and he wouldn't mind me doing it for him. But here is a long-time Liberal member, one of the top 10 in seniority in this Legislature, whose own colleagues won't even let him pass valid, meaningful, real consumer protection regulations and legislation when it comes to identity theft and consumer fraud of that ilk. That speaks volumes about the McGuinty Liberals.

They are cultivating an environment where the victims continue to be victims and where the wealthy continue to get wealthier. They're cultivating an environment where the gap between the richest and the poorest grows and grows and grows. They're cultivating an environment where the working middle class in this province is being forced into homelessness, unemployment and poverty. If you do, indeed, want to take a look at this from perhaps a cynical perspective, this payday lending regulation is part and parcel of that whole agenda. This is not a day the Liberals should be proud of, let me tell you that much.

**The Acting Speaker (Ms. Andrea Horwath):** Questions and comments?

**Ms. Lisa MacLeod:** I want to congratulate my colleagues from Toronto—Parkdale—High Park. I should know this because I supported her in a by-election.

**Mr. Peter Kormos:** So did I.

**Ms. Lisa MacLeod:** You sure did, and I congratulate my colleague from Welland as well. They make some valid points.

Sometimes we don't exactly come to an issue from the same perspective, but I think that the point is very clear. This piece of legislation, if you look full circle, does not address the root causes of poverty. From my perspective, I don't think that this legislation does enough for consumer protection. Specifically, fiscal literacy was not sufficiently addressed in this piece of legislation and Internet payday loans were not addressed in this piece of legislation. The regulatory framework is onerous; it is one that has added to the caisses populaires and credit unions of this province, making it more difficult for them to do the business they are expected to do by their clients.

We are also looking at an expert panel of which we do not know the composition. We know that some of the experts who are outspoken advocates didn't even receive interviews from the province, whether their experience comes from the payday lending industry or from the consumer advocate industry.

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The final concern that we have is that clearly the root cause of poverty in this province isn't because of payday loans. We will support it. I'm hopeful that the New Democrats too will support it, because it is in fact a matter of housekeeping. The federal government has delegated responsibility to us in this Legislature to put together a regulatory framework. They didn't get it all right, they got a bit of it right, so we're going to say this is a good step forward. I expect the minister will come forward with a consumer protection package to deal with identity theft, Internet payday loans and greater consumer reporting credentials.

**Hon. Ted McMeekin:** I'll be brief. I just want to say at the outset that I appreciate the comments that were made opposite. We're listening carefully. We note in passing that in socialist Manitoba, which had an expert panel to look at rates as well, the rate they came in with in legislation cumulatively is in excess of 600%. I really am optimistic, as an honourable member, to do better than that. So we're looking at that.

The other issue that I think needs to be addressed is, why not the Quebec model? We didn't go there because of some of the very reasons the honourable member for Parkdale—High Park referenced: the unsavoury characters in any society, the criminal elements and the loan sharks who now feed on people who can't access a regulated, responsible payday lending industry. I don't know whether they're Hells Angels or Nazis or whatever; I know there have been all kinds of references, and that's neither here nor there. But I can tell you, it wasn't our goal to drive people into the hands of those sorts of unsavoury characters.

I've said before and I'll repeat it again: We want to develop a responsible payday lending regimen, one that

acknowledges, as the member for Nepean–Carleton has done, that they just aren't poor, vulnerable people who use this service. The stats show that about a quarter might fall into that category, but there are people who from time to time need this service, and we want to make sure it's regulated and handled in a responsible fashion.

**The Acting Speaker (Ms. Andrea Horwath):** Questions and comments? The member for Parkdale–High Park for a response.

**Ms. Cheri DiNovo:** Just to respond to the minister, it's interesting that in Manitoba, despite their legislation, the payday lending associations are taking the government to court, so that again shows you the nature of the beast.

When I talk about loan sharks and when I talk about usurers, I'm talking about the payday lending association. I'm talking about those that operate already in that illegal yet grey, unregulated area right now in your city, in my city, on every second corner; those people who are charging right now between 300% and 1,000% interest. That's what we live with right here, right now. That's the situation. So we don't have to talk about somebody doing something nefarious; they're doing it. Nefarious is the order of the day. It's on your corner, it's operating, nobody is arresting anybody, and yet it is illegal by the definition of the Criminal Code of Canada, which says that anything over 60% interest is usury. So that is the situation.

What we're asking for in the New Democratic Party is very simple. It's not utopia. We're asking for a hard cap on interest rates, a hard cap under 60%; under the current

Criminal Code definition, because otherwise it's worse than what we have right now. And we're asking for consumer advocates on the expert panel. That's what we're asking for. And we're asking for speedy action, which is to say we don't want to be having this conversation in a year. We want to see in the fall, when the House sits again, some action—60% or under. That will change the lives of victims, because at the end of the day that's what we're talking about, an industry that has thousands of victims in Ontario.

So with that, I'll let it rest and I'll live in hope.

**The Acting Speaker (Ms. Andrea Horwath):** Further debate? There being no further debate, does the minister wish to make a final reply?

**Hon. Ted McMeekin:** No, Madam Speaker.

**The Acting Speaker (Ms. Andrea Horwath):** Thank you.

Mr. McMeekin has moved third reading of Bill 48. Is it the pleasure of the House that the motion carry? Carried.

*Third reading agreed to.*

**The Acting Speaker (Ms. Andrea Horwath):** Be it resolved that the bill do now pass and be entitled as in the motion.

**Hon. Leona Dombrowsky:** Madam Speaker, I move adjournment of the House.

**The Acting Speaker (Ms. Andrea Horwath):** Is it the pleasure of the House that the motion carry? Carried.

The House now stands adjourned until 9 o'clock tomorrow morning.

*The House adjourned at 1526.*

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Van Bommel, Maria (L)	Lambton–Kent–Middlesex	
<b>Watson, Hon. / L'hon. Jim (L)</b>	Ottawa West–Nepean / Ottawa-Ouest–Nepean	Minister of Municipal Affairs and Housing / ministre des Affaires municipales et du Logement
<b>Wilkinson, Hon. / L'hon. John (L)</b>	Perth–Wellington	Minister of Research and Innovation / ministre de la Recherche et de l'Innovation
<b>Wilson, Jim (PC)</b>	Simcoe–Grey	Second Deputy Chair of the committee of the whole House / Deuxième Vice-Président du Comité plénier de l'Assemblée législative
Witmer, Elizabeth (PC)	Kitchener–Waterloo	Opposition House leader / leader parlementaire de l'opposition
<b>Wynne, Hon. / L'hon. Kathleen O. (L)</b>	Don Valley West / Don Valley-Ouest	Minister of Education / ministre de l'Éducation
Yakabuski, John (PC)	Renfrew–Nipissing–Pembroke	
Zimmer, David (L)	Willowdale	

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Règlements et projets de loi d'intérêt privé**

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Khalil Ramal, Laurie Scott, Peter Shurman  
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