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Wednesday 22 October 2014

Mercredi 22 octobre 2014

Speaker
Honourable Dave Levac

Clerk
Deborah Deller

Président
L'honorable Dave Levac

Greffière
Deborah Deller

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LEGISLATIVE ASSEMBLY
OF ONTARIO

Wednesday 22 October 2014

ASSEMBLÉE LÉGISLATIVE
DE L'ONTARIO

Mercredi 22 octobre 2014

The House met at 0900.

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

Prayers.

ORDERS OF THE DAY

CHILD CARE MODERNIZATION
ACT, 2014

LOI DE 2014 SUR LA MODERNISATION
DES SERVICES DE GARDE D'ENFANTS

Mrs. Sandals moved second reading of the following bill:

Bill 10, An Act to enact the Child Care and Early Years Act, 2014, to repeal the Day Nurseries Act, to amend the Early Childhood Educators Act, 2007, the Education Act and the Ministry of Training, Colleges and Universities Act and to make consequential and related amendments to other Acts / Projet de loi 10, Loi édictant la Loi de 2014 sur la garde d'enfants et la petite enfance, abrogeant la Loi sur les garderies, modifiant la Loi de 2007 sur les éducatrices et les éducateurs de la petite enfance, la Loi sur l'éducation et la Loi sur le ministère de la Formation et des Collèges et Universités et apportant des modifications corrélatives et connexes à d'autres lois.

The Speaker (Hon. Dave Levac): Ms. Sandals.

Hon. Liz Sandals: Speaker, before I begin, I'd like to note that I will be sharing my time today with my parliamentary assistant, the member from Glengarry–Prescott–Russell.

I'm very proud today to be—I'm sorry; I'm just trying to sort out if we have some confusion here. I'm very proud to have the opportunity to speak today in support of the government's plan to modernize Ontario's child care and early years system.

In December of last year, our government introduced Bill 143, the Child Care Modernization Act. Unfortunately, the bill's debate in this House was cut short, and it died on the order paper when the Legislative Assembly was dissolved for a general election. But I can state unequivocally that this government remains committed to that groundbreaking bill that will transform Ontario's child care and early years programs and services to ensure that children in this great province have the best possible start in life. That is why I'm proud to rise in this House today to discuss this important piece of legislation.

Bill 10, if passed, will modernize our child care and early years system, and replace the outdated legislation that currently governs child care in this province. It is really outdated. It was first tabled in the 1940s and hasn't been amended since the 1980s.

This new act will make our system more responsive to the needs of parents and children and better reflect the realities of our modern world. It will ensure Ontario's families have access to safe and high-quality care that gives children the head start they need for lifelong success. If passed, it will also strengthen the oversight in the child care sector.

Speaker, this proposed legislation is truly transformative and will change child care and early years programs and services in this province for the better. It will build on the improvements we have already made, and I'm proud to say that full-day kindergarten is now available to every four- and five-year-old attending publicly funded schools in Ontario.

Applause.

Hon. Liz Sandals: Exactly. We need to celebrate the full introduction of full-day kindergarten.

That means that this year, the FDK program will benefit approximately 265,000 children province-wide. In addition, we have a new child care funding formula in place that is based on current demographic and population trends.

We also have an Ontario Early Years Policy Framework. This framework sets out a vision and strategic direction for early years programs and services—that is, for children from birth up to six years of age, in the earliest years of their lives.

Despite these improvements to the child care and early years system, these services are currently governed by a patchwork of rules and regulations which can create confusion for families. In fact, the legislation that currently regulates the child care sector, the Day Nurseries Act, hasn't fundamentally changed since the 1980s. But as we all know, the world around us has certainly changed. These rules and regulations are simply outdated, and we need to better meet the needs of children and families in our modern world. That's why the proposed Child Care Modernization Act is a top priority for our government.

I'm pleased to be in the House today to speak to my fellow members about the Child Care Modernization Act, which I introduced as Bill 10 during our summer session this year. Bill 10, if passed, will repeal and replace the outdated Day Nurseries Act, the legislation that currently governs child care in Ontario, as well as amend a number of other acts. It will amend the Education Act, the Early

Childhood Educators Act, and the Ministry of Training, Colleges and Universities Act.

If passed, the Child Care Modernization Act would support the government in working with partners to establish a system of integrated, responsive, high-quality and accessible child care and early years programs that support parents and families. It would improve safety and foster learning, development, health and well-being of children. It would provide a framework for the provision of child care and early years services and establish a licensing and compliance framework for child care.

It would set out powers related to the funding of child care and early years programs and services, and facilitate and support local planning and implementation of child care and early years services. It would provide access to information to support parents in making informed decisions about child care options, and improve our ability to evaluate the effectiveness of child care and early years programs.

Another important part of this proposed legislation would facilitate and support the local planning and implementation of child care and early years programs and services. It would reflect the leadership role that consolidated municipal service managers and district social services administration boards currently play as local service system managers in the delivery of child care and early years programs.

It would also give consolidated municipal service managers and district social services administration boards the flexibility to respond to local circumstances in a manner that best serves the needs of families in their communities. It would set out duties to co-operate with local partners to support the well-being of children. This allows local partners to best serve the needs of families in their own communities.

0910

In addition, Speaker, a key objective of Bill 10 is to improve oversight in the child care sector. This is because the safety of Ontario's children is of paramount importance. To strengthen oversight, our government would have a range of new enforcement tools to protect the province's children and safeguard their well-being. These new enforcement tools would apply to both licensed and unlicensed providers and include the authority to issue administrative penalties, which could be up to \$100,000 per infraction, and the authority to immediately stop a child care provider from operating in circumstances where children's safety is at risk. It would give us the ability to issue compliance orders and enforce rules in the unlicensed sector and increase the maximum penalties for successful prosecution of offences in the court system from \$2,000 up to a maximum of \$250,000. To put this in context, the only enforcement tool that we have right now under the existing Day Nurseries Act is to take a non-compliant operator to court, and even if we win in court, the maximum fine is \$2,000. This gives us a significant improvement in terms of our ability to enforce the law.

Additional measures to support the safety of children include the prevention of individuals from providing

child care if they have been previously convicted of certain crimes. This also applies to individuals who have been convicted of certain offences under this proposed act and individuals whose membership has been revoked from a regulatory body, such as the College of Early Childhood Educators, over professional misconduct. It would also require certain people who, in the course of their employment, have reasonable grounds to suspect an imminent threat to a child's health or safety when in care to actually report this to the Ministry of Education. Currently, there is no requirement for professionals who may be aware of a problematic situation to actually report it to our inspectors, so this is a new requirement in law.

Speaker, it goes without saying that child care plays a critical role for Ontario's families, communities and the health of our economy. This proposed legislation shows our government is committed to building on our success and safeguarding the well-being of our province's children. Bill 10 includes measures to help parents make informed decisions about child care options by ensuring that parents understand whether a provider is licensed or unlicensed and providing parents with information about whether a provider has contravened the act.

These measures would include prohibiting unlicensed providers from using such terms as "child care centre" or "licensed child care" or "licensed daycare." It would prohibit unlicensed providers from claiming to be licensed explicitly or by implication. It would require unlicensed providers to disclose their unlicensed status to parents and retain proof of such disclosures. It would require licensed providers to post a licence or any other required information or signage in a visible location, and it would prohibit copies from being made of those licences unless required by law. It would require people who are paid for child care services to provide a receipt for payment if requested by the parents.

It would require the Ministry of Education to publish information about contraventions of the proposed act or its regulations, including publishing compliance orders, protection orders, administrative penalties and convictions, and it would prevent any child care provider from stopping a parent from accessing their child or the child care premises, unless the provider believes the parent has no right to access the child or may be dangerous or disruptive. Parents want to know their children are in a safe, nurturing environment, and parents need to know that the government can intervene if their child is at risk.

In addition to expanding the government's powers of oversight, the proposed legislation would also increase access to licensed home-based care. This means additional spaces in home-based settings. Under the proposed act, the number of children permitted in licensed home-based care would be at least one child greater than in unlicensed settings. That means that the number would increase from five, which, as I say, is the current limit, to six in licensed home-based care. This would translate to additional child care spaces in licensed home-based settings. More specifically, this means that if all current licensed home child care providers took on one addi-

tional space, approximately 6,000 new child care spaces would be created. This is another example of how Bill 10 would help the families and children of Ontario.

In addition, we recognize the role that unlicensed child care providers play in offering child care options for families. Under the proposed legislation, licensed home-based providers and unlicensed providers would need to follow the same rules on age restrictions. In the case of unlicensed providers, they would still be allowed to care for a maximum of five children; however, unlicensed providers would have to follow the same rules as licensed providers and count their own children under the age of six toward the maximum number of children permitted in their care. This also means that unlicensed providers can care for no more than two children under the age of two. This restriction is consistent with research on brain development and safety provisions needed to protect young children.

The proposed legislation also prohibits a person from providing unlicensed child care at more than one location. I would also note that Bill 10 includes the regulatory authority to further reduce the number of children unlicensed providers can care for in the future, if it makes sense to do so.

All of these measures are intended as incentives for unlicensed providers to become part of the licensed sector. We want to encourage unlicensed caregivers to join a licensed home care agency, and we want to help increase access to licensed home-based options.

Speaker, this proposed legislation, if passed, would also help parents make informed decisions about their child's care by clarifying what programs require a licence and what programs are exempt. Certain types of care, such as care provided by relatives, in-home nannies and babysitters, would fall largely outside the scope of the proposed legislation. Camps that operate for no more than 13 weeks for children who are junior kindergarten age would be exempt. Private schools serving children who are junior kindergarten age and up, and other recreational programs that are primarily aimed at providing recreation or sports activities, or cultural or language activities—all those other programs for school-age and up children—would be excluded. They are not primarily daycare, and they would therefore not be required to meet the licensed child care provisions.

In addition, certain types of child care that meet specific criteria would not require a licence. This includes unlicensed child care, which we've already talked about a lot, and, subject to regulations, authorized recreation programs for children six years and under. We do recognize that there are all kinds of things like swimming classes or gymnastics classes or various forms of things for little toddlers that are primarily recreation, and there is no need for them to be treated as if they are child care. However, our goal is to place an emphasis on the standards and protections of the licenced system for children under four years of age, as they are the most vulnerable group, and allow some flexibility for older children, where parents can make informed choices about their child's care.

0920

In addition to clarifying when a licence is required, the proposed legislation also sets out criteria for individuals applying for a licence, to support high-quality and viable child care options. The grounds for refusing, not renewing, or revoking a licence would include:

- the applicant is not competent;
- past conduct indicates the applicant will not operate within the law;
- the accommodation does not comply with requirements;
- the applicant has made a false statement;
- there has been no change in circumstances where a licence was previously revoked or refused;
- advice from a service manager, First Nation or local authority indicates that the licence would authorize child care in an area inconsistent with the local service plan; or, finally,
- a failure to comply with a protection order and/or prescribed requirements, or a failure to pay an administrative penalty which has been previously proposed.

Any of these would be grounds for refusing, not renewing, or revoking a licence.

The proposed legislation also includes provisions related to licensing. These provisions would include:

- the ability for child care providers to appeal decisions to the Licence Appeal Tribunal;
- the authority to set out terms and conditions of a licence;
- the requirement to notify an applicant or licensee and parents that a licence has been refused or revoked. That is to say, if we refuse renewal or revoke a licence, we would want to let the parents who are currently in that situation know that the licence is being removed, so that the parents understand that the status of the setting has changed.

The provisions in the act also include the ability to issue a provisional licence so a provider can operate under the condition that violations are being addressed within a set period of time. What often happens during the renewal process for a licence is that an inspector will note that there is a small variation from the licensing requirements. In that case, we would simply issue a provisional licence while the operator comes into compliance with the rules.

We want providers to clearly understand when a child care licence is required, and we want it to be clear when a licence will be granted or renewed and when it can be refused or revoked.

Building on these licensing requirements, another way we can increase oversight in the child care sector is by empowering inspectors. If passed, this legislation would allow for the appointment of inspectors who are employees of the province. The legislation would set out the powers and duties of inspectors, including the authority to enter a location without a warrant in certain circumstances.

One of the issues that has been raised with the current Day Nurseries Act is that if there is a complaint received

and the Ministry of Education inspector goes to that site—typically, a home-based site—if the owner of the home won't let them in the door, there actually isn't anything that the inspector, under the Day Nurseries Act, can do about the fact that they're being refused entry.

Under the new legislation, if passed, inspectors would be able to enter without a warrant if the provider is operating under the authority of a licence, including home child care associated with a licensed home child care agency. That is to say that inspectors can automatically enter the premises when you're licensed or, in the case of unlicensed premises, there are reasonable grounds to believe that the proposed act or regulations are not being complied with, including unlicensed child care in an individual's home, as I've said.

As employees of the province, inspectors would also have other powers and duties. These powers and duties would include the powers to examine records, demand documents, and remove and/or copy records. That's often got to do with the records of how many children were on site, when, under what circumstances and for how long. The powers and duties would include using data storage equipment on the premises to take photos or video recordings and question people on matters relevant to the inspection. The inspector would be able to request criminal reference checks from a licensee or persons who have applied for a licence, their employees, a person who provides home care, and persons where there are reasonable grounds to suspect that an individual is prohibited from providing child care. There would also be a requirement to provide a report to the child care provider.

So whether it is creating new enforcement tools, increasing access to licensed care, increasing oversight or clarifying when a licence is required, this proposed legislation is very necessary. It is necessary to modernize the child care and early years system in Ontario and it is necessary to ensure parents have access to a responsive, high-quality and accessible child care and early years system.

I should also mention Bill 10 contains some minor amendments that are largely technical in nature. These amendments do not diverge from the original scope or intent of the proposed legislation, but one amendment I would like to mention relates to the extension of the Ontario education number to post-secondary institutions. I should also note that this bill already—the Ontario education number is the ID number that is assigned to all elementary and secondary students in Ontario. The previous child care bill and this bill both include the extension of the use of the OEN, the Ontario education number, into licensed child care settings—that is, we would begin to issue the OEN when children first enter licensed child care, which means we can track them through child care on into elementary and secondary. What's new in this version, in Bill 10, is the ability to extend the use of the Ontario education number to post-secondary institutions.

This was previously part of Bill 151, the Strengthening and Improving Government Act, which died on the order paper in the last Parliament. What we have done is,

because we were already dealing with the extension of the OEN into the preschool set, we've also moved in amendments that extend the use of the OEN, the Ontario education number, to the post-secondary set so that we can now be able to track students as they graduate from high school and move on into post-secondary, either college, university or training settings.

This amendment would actually provide the Ministry of Training, Colleges and Universities with the authority to link a student's post-secondary data with their kindergarten to grade 12 data. This K to 12 data is already collected by the Ministry of Education, but the post-secondary sector doesn't have access, and vice versa; so this improves the coordination between ministries. It will enable us to follow a child on their journey through school. From birth to adulthood, we can evaluate a student's academic progress through various paths that they may choose to take and through various locations around the province. We'll get a more complete picture of how our education system is doing in terms of preparing our students for the future.

But this transformative legislation goes even further. It builds upon the existing requirements for schools to offer before- and after-school programs for four- and five-year-olds in full-day kindergarten, where there is sufficient demand from the community. If passed, this proposed bill would extend before- and after-school programs for children aged six to 12. To support this, in addition to repealing and replacing the outdated Day Nurseries Act, Bill 10 would also amend the Education Act.

The proposed amendment to the Education Act would place a duty on school boards to ensure that programs are offered for children six to 12 years old—this is before and after school—where there is sufficient parental demand. This would enable boards to offer developmentally responsive before- and after-school programs, either directly or through a third-party provider. It would build on the success of full-day kindergarten and it would help meet the needs of children as they grow and progress through school.

0930

In addition to amending the Education Act, this legislation would also amend the Early Childhood Educators Act. These proposed amendments are based on feedback we received last year as part of a five-year statutory review of the Early Childhood Educators Act, which happened to coincide with the development of the Child Care Modernization Act, so we rolled it all into one bill—the outcome of the review of the Early Childhood Educators Act.

The proposed amendments to the Early Childhood Educators Act include clarifying the requirements for registration as a member of the college of ECEs. This means mandatory membership for all qualified persons working within a defined scope of practice. It provides the college with the authority to accredit ECE programs in post-secondary institutions and other bodies, and to accredit ongoing education progress, strengthening information-sharing and reporting between the college of ECEs,

employers and the ministry to support enforcement and oversight. So these proposed changes to the ECE act would help the College of Early Childhood Educators protect the public interest, and the amendments would enhance the college's ability to support our common goals for child care and the early years system. These are the key areas of the proposed legislation.

Another essential part of this legislation is that it reflects valuable input from our stakeholders. In 2012 we received over 400 submissions during our consultation period from municipalities, child care providers, First Nations, child care advocates and other child care and early years partners, and, of course, from parents. We wanted to hear directly from stakeholders, and they also wanted to be heard. They are the caregivers, the families, the communities and the advocates that play an essential role in the care of Ontario's children. Speaker, we listened to our stakeholders. We continue to value their input, and we've heard what they were asking for. Without their feedback, this bill would be incomplete, and we thank them again for their valuable input.

Without a number of other programs and measures our government has already put in place, our plans for modernizing the child care and early years sector would also be incomplete. Therefore, it's worthwhile mentioning some important changes we have already undertaken to complement the proposed legislation. They are all part of a comprehensive package our government has put together to help give Ontario's children a great head start and safeguard their well-being.

In line with our goals to protect children, I would like to make everyone aware of one particular commitment that we made last year which we have honoured. We pledged to create a searchable registry of verified complaints about unlicensed child care providers. In August, the Ministry of Education launched this online tool, and it is available to anyone through our ministry's website. It provides people with confirmed information about unlicensed providers who have violated the current Day Nurseries Act. This searchable registry has also been paired with a toll-free telephone number. The telephone number allows people to report alleged complaints regarding unlicensed providers and inquire about verified complaints against unlicensed providers which have been noted on the website.

As a supplement to this registry, we are also establishing a dedicated enforcement unit to follow up on complaints and information relating to unlicensed child care providers.

We want to keep Ontario's children safe and hold violators accountable. The registry, toll-free number and our new dedicated enforcement unit are all ways we're improving oversight of the child care and early years systems, and Bill 10 will help us build on this and go even further.

Speaker, I've outlined why we need this legislation, what it will do and how it will help improve child care and early years services in our great province. That's why I encourage all members here today, regardless of party,

to support the Child Care Modernization Act. Ontario's children and families cannot wait any longer.

The Child Care Modernization Act is transformative, and it will build on the proven success of our education, child care and early years systems. It will position Ontario as a future leader in these essential areas, and it will eliminate the problems caused by the current patchwork of rules and regulations.

It's critical that we pass this bill quickly, so I look forward to the support of all members in this House on this very important piece of legislation, and I look forward to continuing the great work we have already done to modernize child care and early years services in Ontario. By passing this important bill, we can deliver on a promise that will benefit everyone in the province and contribute to our future prosperity. Without question, we need a child care and early years system that gives children the best possible start in life, and the Child Care Modernization Act will help us to do that.

Thank you, Speaker, and I will now turn things over to my parliamentary assistant.

The Acting Speaker (Mr. Ted Arnott): The member for Glengarry–Prescott–Russell.

Mr. Grant Crack: It's an honour for me to rise today in the House, and I'm very pleased to be able to speak to Bill 10, which is the Child Care Modernization Act. I'd like to start off by saying that many parents across this province, and their children, will benefit from this very transformative piece of legislation. But it's also important to me because my children—Chloe, who is 27, and Calvin, who is 22—have both provided me with grandchildren. Although I look young, I do have three grandchildren who I'm very, very proud of.

Interjection.

Mr. Grant Crack: I'm told that all the time.

As I said, my daughter, Chloe, has two children: Alexi and Maeve. Alexi is six years old now, and he has benefited from full-day kindergarten as well as before- and after-school programs. I think that this is an incredible initiative on behalf of our government. I look forward, as well, as Maeve, who is two and a half, will be entering full-day kindergarten within the next year and a half to two years. As well, Mason, who is my son Calvin's son, is two years old, too. My grandchildren are very special to me. I wish I had more time to spend with them, Speaker, but I'm very proud to be here to speak to this bill and make sure that it passes through the House very quickly.

This morning, you had the opportunity to listen to the minister, who spoke a great deal about the bill, and I'm very pleased to continue that discussion. If passed, Bill 10 will modernize our child care and early years system. It will replace the outdated legislation that currently governs child care in this province. This proposed legislation, as I said earlier, is transformative. By changing child care and early years programs and services in this province, it will change them for the better. It's part of our multi-year strategy for modernizing child care and early years systems across the province.

Another part of this strategy has been our Ontario Early Years Policy Framework. This has guided and is guiding our collective approach to early years programs and services for children and families. Most recently we released *How Does Learning Happen? Ontario's Pedagogy for the Early Years*. This document was inspired by a shared desire to build a common approach to guide pedagogy and child development. This resource will help guide learning and development in child care and early years settings. It will help ensure coherence across those early years settings, and it will also help to strengthen the quality of our early years programs and services all across Ontario.

0940

We know from extensive research that experiences in a child's earliest years have an extraordinary and long-lasting impact on their learning, their development and their overall well-being. That is why, Speaker, we have an ambitious vision for early years programs and services for children from birth up to six years of age.

Perhaps the boldest and most recent example of our great progress is the province-wide rollout of full-day kindergarten. This was a major milestone for education in this great province. Full-day kindergarten was five years in the making, and we are tremendously proud of this achievement.

In the fall of 2009, the then education minister and now Premier of Ontario, the Honourable Kathleen Wynne, announced plans for this innovative program. There was to be an entire day of early learning that would make Ontario a leader in North America. I can proudly say that this ground-breaking program is now available to every four- and five-year-old in Ontario's publicly funded schools. This represents the biggest transformation our education system has seen in a generation, and with more than \$1.5 billion in capital funding to date, it is also the single most significant investment we've made in education in an entire generation.

The encouraging news is that we know it is already paying dividends. A recent study showed that students who attend the two-year full-day kindergarten program are better prepared for grade 1. It also showed that their personal and social development was accelerated. The evidence is already clear: Full-day kindergarten is giving our children a great head start in life, and it is giving them the confidence and trust to enter and succeed in school. Without a doubt, full-day kindergarten represents the next step on a continuum of learning for Ontario's children. But as we have said, we need to set our sights even higher and even further ahead to maximize a child's potential in their earliest years.

As both the minister and I have outlined, ambitious plans for the modernization of the child care and early years system are already in motion, and they are an essential part of our broader plan for the education system as a whole. This plan is laid out in our renewed vision for education, *Achieving Excellence*.

Last fall we sought advice from experts, thought leaders, educators, parents, students and researchers, as well

as business and the not-for-profit sector. These consultations proved invaluable as we calibrated our long-term aspirations and goals for education in Ontario for children and students from birth to adulthood.

Thus far, our renewed vision for education has received an overwhelmingly positive response, and our top priority is to work with our education partners to realize the vision's four key goals: achieving excellence, ensuring equity, promoting well-being and enhancing public confidence. These goals were based on feedback from our partners across the province, including students, parents, business, community organizations and much more. The vision emphasizes working with non-traditional partners like religious groups and community health agencies, which often have existing resources to help deliver services and learning programs. We will also work with the business sector as well as research and innovation. The relationships we've established through the consultation process will be invaluable. Of course, we've already made progress in a number of key areas, and we are already committed to making our vision a reality.

As I mentioned earlier, this plan for achieving excellence closely mirrors our parallel goals for transforming the child care and early years sector. Our renewed vision for education and our vision for early learning are born from the same guiding principle: to give children the best possible start and to help them reach their full potential so they can achieve lifelong success. This is good public policy for Ontario's children, and it is good for Ontario's future prosperity.

Mr. Speaker, when we look at Ontario's child care and early years system, we can honestly say it has served us well. But the fact remains that it hasn't fundamentally changed since the 1980s, and yet our world has changed dramatically over the last 30 years. I can hardly remember what I was doing when I was 21 years old, 30 years ago.

That is why we need the new Child Care Modernization Act, and that is why we need this important piece of legislation to pass quickly. It will modernize and build a high-quality system that is seamless and more responsive to parents' needs.

This has been our government's commitment all along. In the speech from the throne, we committed to a more comprehensive and integrated child care and early years system. In our 2011 and 2014 election platforms, we pledged to modernize Ontario's child care system, as well as ensuring that schools had before- and after-school programs for children aged six to 12 once full-day kindergarten was fully implemented.

In the summer of 2012, we held public consultations on our proposed vision through the release of the discussion paper *Modernizing Child Care in Ontario*. In January 2013, we released our Ontario Early Years Policy Framework.

Mr. Speaker, Ontario is recognized around the world for our education system. The proposed Child Care Modernization Act is another example of how far we've come. But we are also on the leading edge of ground-

breaking change. While our child care and early years system has served us well for a long time, it is governed by a mix of rules and regulations, and it no longer reflects the realities of our modern world.

We have clearly outlined why we need this legislation. We have explained not only what it will do, but also how it will improve the lives of children right across this great province.

We are encouraging all members of this House to support the Child Care Modernization Act because Ontario's children and families cannot wait any longer. They need a system that is responsive to their needs. They need a system that better reflects the realities of today. They need us to strengthen oversight in the child care sector, and they need better access to safe, modern care that gives children what they need most.

The Child Care Modernization Act is transformative, and it is a logical and necessary step for our education, child care and early years system. With this bill, Ontario will be a leader in these essential areas, and we will solve the problems caused by the current patchwork of rules and regulations governing the sector. That's why it's imperative that we pass this bill as soon as possible.

Mr. Speaker, we are looking to all members of this House for their unwavering support on this important piece of legislation. We look forward to building on our great work to modernize child care and early years services in Ontario. By passing Bill 10, everyone in this House will deliver on a promise that benefits everyone in this province and will contribute to our future prosperity. That is why, in the spirit of true partnership and bipartisan goodwill, I urge all MPPs to stand up and do what is best for our children.

Ontario needs a child care and early years system that gives children the best possible start in life and puts each and every child on a firm path to lifelong success. Mr. Speaker, I can assure you that the Child Care Modernization Act will help us do that.

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

Mr. Garfield Dunlop: It was very interesting to listen to the speeches on Bill 10 from the minister and the parliamentary assistant. I'm going to have a chance to do the one-hour leadoff myself very shortly, on behalf of the Progressive Conservative caucus.

I was given a briefing by the Ministry of Education, back in July, on Bill 10. Of course, they made it sound like it was the most perfect bill that was ever created in the history of Ontario. Now I hear the minister and the parliamentary assistant both saying that this bill should be passed very quickly. I can't agree at all with that. If this was important to the government over the last 12 years, it would have been passed eight or 10 years ago. Certainly, if it was important, it would have been passed before at least the last election.

0950

I'm hearing—and I'm hearing from people across the province, representing thousands of people—about all kinds of problems with the bill. My concern right now is

that I want those people to have proper consultations. I won't be happy—and I've already asked the House leaders, Mr. Speaker. I want an opportunity for this bill to travel in the winter recess, plain and simple. There are a lot of people who know nothing about this bill. The people who are finding out about it know that there will be a major impact financially and we will lose child care spaces in the province of Ontario. It's that simple.

So I'd ask the minister right now to bear with us and make sure that we have good debate on this bill in the House, and that means all members will have an opportunity, but more importantly, that we'll have an all-party bill travel in the winter recess. When we're back here by Family Day, which is only a six- or seven-week delay, I think then we can have a better understanding of what the people of Ontario want and what the impacts of this bill will be, and then we will be making proper amendments based on that.

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

Mr. Peter Tabuns: It was a pleasure to listen to the minister and her parliamentary assistant today talk about this bill. As you're well aware, Speaker, we have raised questions in the House about the need for oversight in the child care sector, about the responsibility of all legislators to be looking out for the interests and safety of children and of their families. For us, the idea that there would be a strengthened regulatory framework, an increase in licensed care—these are very positive things.

You may well be aware of situations in your own riding. I certainly am in mine, where I have dealt with parents who are extraordinarily anxious about the day-care or child care opportunities and situations they have to face. I've had parents say to me, "My child is in unlicensed, unsupervised care. I don't have any choice. If I'm going to work, that's all that's available." But I want a sense that that process is overseen. I've also talked to parents whose children were in unlicensed care and who came across some very serious problems with the treatment of their child and made it very clear to me that in their minds, a lack of government oversight was a critical failing in this province.

Speaker, this bill has got to be examined very closely in committee. There are issues that come out in terms of the ratio of caregivers or early childhood educators to children. There is certainly concern in the child care community about the regulations that came forward changing those ratios within the last 12 months. Speaker, when we go into committee on this bill, and I believe it will go to committee one way or the other, I think we need to look at the broader question of how we look after our children and how we ensure that parents have proper care for them during the day.

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

Ms. Ann Hoggarth: Good morning, Speaker. As an educator, I believe that this bill is imperative. It's very important that when the people from my area leave in the morning, perhaps to come to Toronto or to commute

somewhere else, they know when they get in their cars that their young ones are going to be well looked after. Who possibly could object to their child care providers being licensed?

In my school, we are fortunate enough to have the Y daycare right in the building. There is always a waiting list, particularly for the little ones, who right now at this time of the year may be three and three quarter years old, and right up to 12 years. It's wonderful. The parents feel very confident that their children will be well looked after. I think this is important for everyone in the province.

The proposed legislation builds on steps that the province has taken to improve the oversight of child care. I know I've watched the news many times when there have been horrific reports about incidents in unlicensed daycare, and we want that to stop. We want the creation of a dedicated enforcement team to investigate complaints against unlicensed providers, and the development of an online, searchable database on validated complaints. I think this is important to everyone, particularly to the little ones in our care.

I thank you very much, and I hope that you will support this bill.

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

Mr. Rick Nicholls: I'm pleased to stand to address and comment on Bill 10, the Child Care Modernization Act. I fully agree with my PC colleague from Simcoe North with regard to how imperative it is for this particular bill to be examined thoroughly, to go to committee and then be sent across the province and garner input, because as I look at this bill it seems to be the flavour of the day for this government to be incorporating many, many different bills into one bill. A colleague of mine, yesterday, was talking about how there may be aspects of a bill that we agree with but other aspects of a bill that we want to challenge. We need to look at and be very careful in how we go about this because, in fact, when we look at this particular bill, it's incorporating probably close to 13 different acts. I've never seen a bill so thick in my stay here at the Ontario Legislature. I'm concerned about that because some things will fall through the cracks. We have to carefully examine just how important it is for us as legislators to ensure that all stakeholders are looked after in this particular aspect.

I look at it and I'm concerned about the fact that, yes, there are some unlicensed daycare centres out there, but in fact this bill is probably going to affect close to 70,000 child care providers in the province and roughly 350,000 people in Ontario. That's a lot of people. My concern is with these child care providers, these daycare centres: What's going to happen to them? They're going to shut them down. They're trying to talk about how important it is for employment, to increase employment and get people back to work, and in fact, with this bill, it's actually shutting down daycare centres and forcing people to close the doors and be out of work. I have a very serious concern. So let's get this thing into committee and

let's get it in front of stakeholders throughout the province.

The Acting Speaker (Mr. Ted Arnott): That concludes our questions and comments. I recognize, again, the Minister of Education to respond.

Hon. Liz Sandals: I very much appreciate the comments of the member for Toronto–Danforth, who has recognized the urgency of improving our oversight of the unlicensed home child care sector. We really have very limited authority to intervene in what can be, in some cases—fortunately, relatively few, but in some cases—very dangerous settings. I want to thank the member for Toronto–Danforth for recognizing that this bill dramatically increases our ability to have oversight of the unlicensed home care sector and ensure that where there are dangerous situations, we actually have the ability to impose administrative penalties or, frankly, shut it down without having to go to court. This is the point: We can totally change the scheme so that we can solve the problem without having to rely on the courts.

I want to thank my colleague from Barrie, who talked about the increase in before- and after-care. We've actually increased the number of licensed child care spaces in Ontario by 130,000 over the last decade. We want to continue that trend of increasing the number of licensed spaces, which are the safe, reliable spaces.

I must say that I'm very distressed by the reaction of the members from the official opposition—the member for Simcoe North and the member for Chatham–Kent–Essex. What they are proposing is that we delay this bill. The member from Chatham–Kent–Essex referred to the bill as “thick.” I would rather refer to it as “comprehensive.” We have gathered together all the strands that have to do with child care legislation and rolled them into one comprehensive bill.

1000

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

Mr. Garfield Dunlop: I'm pleased to be able to rise again and do the beginning of our leadoff on the Child Care Modernization Act. Let me say right off the bat that our party is not opposed to licensing. We're certainly not opposed to oversight, and the safety of our children is paramount. Most of us have children and/or grandchildren, and they are probably the most precious things in our lives. Having those children, our children and grandchildren, attend daycare of any kind, we want it to be the very best.

There's one thing I want to point out, though. It's nice to have these comprehensive omnibus kinds of bills that cover everything, but really, in the end, what's important is that most parents, by far the vast majority of parents, know what's best for their own children. They know what's best for their children and the kind of daycare they leave them at or the kind of school they attend and the kinds of teachers they have. I know literally thousands and thousands of my constituents, and I would trust their judgment against the judgment of some provincial legislation. There are some cases where we add all these

regulations and we add a lot more legislation; however, in the end, it's really the parents who know best, by far the vast majority, because their children are the most precious things in their lives.

With that being said, I do want to thank the ministry, because they did offer me, and I took them up on the fact that we could do the briefing. They were very polite and nice, and they went through all of the different acts that were mentioned here, and I appreciate that, and I have to say that I really appreciate the fact that I'm the critic in education now. It was not a job that I thought a lot of people would want, but in our caucus, having the continuum between the Ministry of Training, Colleges and Universities and the Ministry of Education, I've just found it to be absolutely phenomenal.

I've been able to work already since the middle of June—well, since about June 16 or 18 when I was told I had the job. I can tell you that I have met with literally hundreds and hundreds of stakeholders in all the different areas of the ministry, from the child care modernizations for the toddlers, people representing the toddlers, right through to the people who do their PhDs at our largest and most prestigious universities right here in Ontario.

I find this whole area fascinating. I'm enjoying doing it. It's a huge learning curve for me. This is the only bill that we've got before the House right now that we're actually debating, and I want to make sure, as the critic for education, that I get to voice the concerns of the people who are opposed to the bill, because we are opposition. That's our job. When constituents across Ontario come to us with opposing views to what the government is saying in the bill, our job is to make sure those concerns are heard.

That's why in my two-minute hit—as we call them—to the minister's speech, I mentioned, "Wow, a lot of people know nothing about this bill, absolutely nothing," and it will have a major, major impact on, in particular, the independent child care providers here in Ontario, many, many of whom do a fantastic job looking after the children right here in our province. I want to make sure that they are treated fairly, and if it means more licensing, if it means more oversight, they are there for us.

This is not just about agencies and big brothers; this is about a mom with a couple of kids staying at home and looking after two of her neighbours' children. We want to make sure that they are all treated fairly. I heard both the minister and the parliamentary assistant say, "Oh, this has got to be passed quickly." Well, come on. These bills have been around for, as someone said, 40 or 50 years in some cases. Surely this is not an urgent matter to pass before this House recesses at Christmastime. Surely we can let the people in Sudbury or the people in Kitchener or the people in Ottawa know what's happening so they can have a chance to come down and actually voice their concerns and listen to the committee.

When we come back here on February 17, we will pass and do the amendments to the bill, or the clause-by-clause. Then we can go into third reading, and the minister can probably have her bill passed by the 1st of March

or the middle of March at the latest. I don't think it's too much to ask, for the people of Ontario and the 350,000 children who are in daycare, that they can have a few more weeks to make sure that their parents, their grandparents, their daycare providers get a chance to speak to this.

I will be completely disappointed if they try to push this thing through before Christmas. That will be a huge area of concern for me, because I can tell you that's not what I thought the minister would be about. I think we deserve better than that on her first bill back in this session.

Mr. Speaker, could I ask how long I will be able to talk this morning?

The Acting Speaker (Mr. Ted Arnott): We sit till 10:15, so another 10 minutes or so.

Mr. Garfield Dunlop: Thank you. I've got pages of stuff to read.

Hon. Liz Sandals: You've got more time the next time.

Mr. Garfield Dunlop: Yes, but I wanted to do it while you're in the House.

Mr. Speaker, I have all kinds of letters that have come forward to me, and I can read some of them. I'd like to give you an example of what I'm already hearing. Here's a case from a lady who said:

"Dear Mr. Dunlop,

"I would like to share with you the ways in which Bill 10 will affect me if passed.

"I am a certified elementary school teacher with 10 years professional experience working in the UK and here in Canada. I hold a BA and master's in education and have just had my first child.

"I decided to stay home and care for him myself for a few reasons. The cost of daycare is prohibitive. As teaching work is very difficult to come by in Ottawa I am reduced to supply work (if you can get on the list), working in a private school (very low paying) or working in a daycare centre (even lower paying). After paying for my son to attend daycare, I would be making the equivalent of \$5 per hour. It seems ridiculous that after eight years of university this is what I am worth.

"Therefore starting a home-based daycare business seemed logical to me. I offer an exceptional service, I am very well qualified, police checked, CPR trained and also have professional nanny training and experience from before my teaching career. I currently care for two babies plus my own son and a 5-year-old boy. The parents in my daycare are very happy with the service I provide and are very worried about any changes Bill 10 may cause.

"I have calls and emails weekly from parents trying to place infants. What I don't have is much interest in placing older children. If Bill 10 is passed and I and all the other daycare providers have to ask a parent of a baby to leave, where are all these babies going to go? If I can't make a living not only will the children I care for require a space but so will my son, so that I can work full-time. Bill 10 threatens to destroy my income and negatively impact my current clients. It won't improve safety as par-

ents will be forced to send their children to unscrupulous providers who don't follow the rules anyway.

"Please put a stop to this,

"Sincerely," a young lady from the Ottawa area.

I've got a number of them, and I'll read others as examples, as we go through the one-hour debate.

I've been dealing more recently with the Coalition of Independent Childcare Providers of Ontario. They're based out of Ottawa. They're growing rapidly in municipalities across the province, in opposition to Bill 10. It's one of the reasons I wanted to make sure that these people did have a chance to speak, other than by emails to me—to actually be able to go to a committee hearing in Kitchener or London or wherever it may be and have an opportunity to speak to their concerns on this bill.

This is a bill that is very important, as the minister has said, as the parliamentary assistant has said, and I think it's important that we get it right. I think it was the member from Chatham who said that it's a very thick bill. I don't care about that, as long as the bill makes a lot of sense. I want to make sure that it's sensible for the young people in our province and for those we treasure the most: our children and grandchildren.

I want to talk a little bit about the Coalition of Independent Childcare Providers of Ontario. It was founded to voice the grave concerns that thousands of parents and independent child care providers across Ontario have about Bill 10, the Child Care Modernization Act; specifically, the proposed reductions for the number and ages of children that independent child care providers can care for.

1010

I'm going to call them CICPO. "While CICPO is in full support of improving child care in Ontario, there are two major issues with this bill that must be brought to the attention of Ontario families. The fact is that, should it pass, Ontario families will face a child care crisis of enormous proportions. Right now only 22% of Ontario's children are in licensed care, while family members and independent child care providers care for the remaining 78%. In real numbers, approximately 350,000 children are cared for by independent child care providers in Ontario. CICPO conservatively estimates that 140,000 of the 350,000 current spaces will be lost due to forced reduction of spaces and daycare closures. In fact, some spaces are already lost. We have reports that some providers have already terminated their clients and closed their doors, seeking employment elsewhere in anticipation of the bill passing. The remaining 210,000 spaces will come at a premium, as those parents whose providers work within the proposed new limits will have to face a fee hike of as much as 40%. Promises by the education minister of an additional 6,000 licensed spots are not only theoretical but will do nothing to stem the tide of this crisis. Furthermore, decreasing accessibility will only contribute to an underground market. Care will be in such high demand that parents will be more likely to accept substandard care arrangements."

Mr. Speaker, I've got a real problem with that particular part of it, because we don't want to limit the number of people we have now and then have an even further decline in the number of people who are actually providing that service.

"Secondly, this bill does not address individual licensing of home daycare providers. ICPs are not unlicensed by choice. No individual home care provider can obtain a licence in Ontario, as the government only provides licensing to agencies and centres. Those providers affiliated within an agency are working within their agency's licence, not their own. However, instituting a registry or licensing of all home daycare providers would ensure that all providers have current CPR and first aid and police background checks." I think that's a very important amendment that has to be made to this particular bill. "Every provider would be open to inspection by the Ministry of Education to ensure that they are in compliance with the law and health and safety regulations. Licensing would allow for 100% government oversight rather than relying on the public to report noncompliance."

And here is one other very significant benefit: "ICPs would be able to provide care for the thousands of children currently on subsidized wait lists. As of December 2013, there were almost 17,000 children on the subsidy wait list in Toronto alone. Clearly, the licensed sector does not have the capacity to meet the needs of Ontario families as we speak. Unfortunately too few families and providers are aware of this bill and its repercussions." Again, that's why I want it to go to committee.

"Education Minister Sandals states that the bill will strengthen the safety and quality of child care options for families. With no data to substantiate her argument, the minister has repeatedly alleged that ICP care is unsafe across the board. While CICPO has confirmed the ministry is undertaking no analysis regarding the safety of ICP care, our coalition has. Using a cohort of zero to four years of age, CICPO has gathered information from the Ontario Coroner's Office reports of deaths of children in the care of ICPs and population reports from Stats Canada over the period of 2009 to 2013.

"With the above data, CICPO found that the five-year mortality rate to children in the care of an ICP operating within the current regulations is 0.000017%. As Minister Sandals will not provide equivalent data for children in licensed care in terms of either deaths, injuries or complaints, we are unable to make a comparative analysis to licensed care. However, we can calculate that the overall mortality rate of children in Ontario over the period is 50 times greater than that of ICP care.

"Thus, despite the six tragic deaths that have occurred in the last five years, ICP care provides a safer environment for our children than that experienced by other children in general. These facts and calculations do not make the six deaths that took place over the last five years any less tragic, yet the fact that only one of those deaths was classified as accidental and occurred with an ICP in compliance with the current regulations clearly

indicates that the real issue is not the existing regulations but the lack of oversight that prevents providers from working outside the law. Although Minister Sandals promises this bill will provide the oversight necessary to ensure ICPs caring for more children than the law allows, the promise is an empty one. One cannot shut down what one cannot find.

“As long as this government refuses to facilitate a registry or licensing system for individual daycare providers, there will never be effective oversight. Minister Sandals’s encouragement of ICPs joining licensed agencies to prevent this crisis is disobliging at best, as the fees charged by the agencies would result in ICPs absorbing an average loss of 20%.

“To briefly recap, should Bill 10 pass with the proposal to amend the number and age ratios of children that ICPs can care for, we expect the following: approximately 140,000” —

Interjection.

Mr. Garfield Dunlop: Am I getting near my end? Okay, just give me one second.

Actually, Mr. Speaker, I’ll pick up later on, if it’s all right with you. I’ve got a lot to discuss. Whenever we return to this bill, I’ll be more than happy to continue my comments.

Second reading debate deemed adjourned.

The Acting Speaker (Mr. Ted Arnott): It being 10:15, the House stands in recess until 10:30.

The House recessed from 1015 to 1037.

SHOOTINGS IN OTTAWA

The Speaker (Hon. Dave Levac): The Premier on a point of order.

Hon. Kathleen O. Wynne: Thank you very much, Mr. Speaker. Good morning, everyone. In light of what is happening in Ottawa at this moment I know that there is fear and uncertainty about what is happening. I want to just say that there were some suggestions that perhaps we should suspend the proceedings of today and suspend question period.

Our belief—and I have spoken with the leaders of the opposition parties—is that people who are using violence to undermine democracy want us to be silenced, and we refuse to be silenced. We will not be silenced.

Having said that, we all have to be very careful. We have to be vigilant. The authorities are very aware of the situation. Our Minister of Community Safety and Correctional Services has been in contact with the authorities. I have asked him to give the Legislature an update; then he will leave the House and he will continue to work with the authorities. But we will carry on with the business of this House and the business of our democratic society.

The Speaker (Hon. Dave Levac): Minister of Community Safety and Correctional Services.

Hon. Yasir Naqvi: Thank you very much, Speaker. Thank you, Premier.

First of all, from all the members of this House, our thoughts and prayers are with the victims in Ottawa. It is

a developing scene. I just wanted to extend our thoughts and prayers for the families of the victims and all those who are involved right now with the developing situation in Ottawa.

The most important priority for our government is the safety and security of all Ontarians, and we obviously are very concerned by the situation at Parliament Hill in Ottawa. I am reassured by the quick response by the police and security in Ottawa. We will continue to monitor the situation very closely.

I am confident that we have the appropriate security measures in place at the Legislature to ensure safety as well. I understand that the Sergeant-at-Arms is aware of the situation and monitoring it closely.

We have amazing police services in this province, and I have full confidence in their ability and that of all of our first responders to keep Ontarians safe. The OPP and the local police services have a strong, coordinated, effective and timely response plan in place, no matter where an incident might occur in the province. The OPP is part of a national counterterrorism security force that also includes local police services, the RCMP and other federal agencies. The OPP is continuously working with its law enforcement partners to identify and assess threats to public safety, including any terrorist threats. From my discussions with the OPP, I am confident that the response to any incident involving terrorist activity would be well coordinated between provincial, federal and municipal authorities. I want to assure all Ontarians that our police, paramedics and firefighters train and prepare for dangerous situations of all scales.

We also encourage all Ontarians to remain vigilant: If they see or suspect any suspicious activity, please contact the local police service so that that police can act accordingly.

Thank you very much, Speaker, and I will beg your leave from question period today to monitor further, on behalf of the government, the situation that’s developing in Ottawa.

The Speaker (Hon. Dave Levac): On the same point of order? The leader of Her Majesty’s loyal opposition.

Mr. Jim Wilson: I just want to thank the Premier and the minister for their words and to ask for unanimous consent to have a moment of silence and prayer for the soldier who was shot guarding our National War Memorial, of all things.

The Speaker (Hon. Dave Levac): The leader of the third party first, and then we’ll come back to your unanimous consent.

Ms. Andrea Horwath: On behalf of New Democrats, I also want to send out our condolences to the people who were injured today in Ottawa. I’m sure we’ll be getting more information throughout the day.

I also want to thank the Premier and the leader of the official opposition, the interim leader, for the very thoughtful way that we dealt with this crisis this morning. It really showed the best of what we can do in this place when issues of this import come before us. I look forward to us carrying on, in the way that we need to, the business

of the Legislature and the business of the people of Ontario, all the while knowing that there are people who are in a crisis situation in Ottawa, knowing that there are very well skilled and trained people from the peace-keeping forces who are going to be helping with the situation, to resolve it and keep people safe. With that, Speaker, I thank you for the news.

The Speaker (Hon. Dave Levac): Now I would like to revert to the unanimous consent for the House to observe a moment of silence for the soldier who was victimized.

Do we agree? Agreed.

Could I ask everyone to rise for a moment of silence.

The House observed a moment's silence.

The Speaker (Hon. Dave Levac): I would like to thank the leader of the third party, her Majesty's loyal opposition leader, the Premier and the Minister of Community Safety and Correctional Services for the co-operative manner in which we dealt with this issue directly. But I also would like to reinforce that I've been briefed and that our staff have been absolutely bang on and deserve our thanks one more time for how they treat our people here in this place. So, Sergeant-at-Arms, I thank you for your work.

Applause.

The Speaker (Hon. Dave Levac): I'm sure that's extended to all of our security and to the rest of the staff here at the Legislature. They do a fabulous job on a day-to-day basis, and I thank them for their response.

It is now time for introduction of guests.

INTRODUCTION OF VISITORS

Mr. Michael Harris: I welcome Leo Steffler this morning to Queen's Park from my riding of Kitchener-Conestoga, the lovely little town of St. Agatha. Leo is also the president of the Ontario Concrete Pipe Association. Welcome to Queen's Park.

Ms. Cindy Forster: I'd like to introduce the Ontario branch Co-op Housing Federation guests who are here today: Diane Miles, Judy Shaw and Brian Eng. I want to encourage members to attend their reception between 5 and 7 in room 228.

Hon. Michael Gravelle: I'm very pleased to introduce some special guest from the post-secondary sector: Dr. Brian Stevenson, president of Lakehead University. He's joined by Dr. MaryLynn West-Moynes, the president of Georgian College. They are accompanied by Richard Longtin from Lakehead University and Lisa Banks from Georgian College. Let's welcome them.

Mr. Ernie Hardeman: I'm pleased to rise today to recognize everyone who is here for the Co-operative Housing Federation day, including Keith Moyer, Michael Moreau and Aaron Denhartog. I look forward to meeting with them this afternoon. I encourage all members to join them at their event this evening in rooms 228 and 230.

Ms. Andrea Horwath: I rise to welcome members of the Police Association of Ontario, many of whom are

here in our building today. It's a lobby day, as many of us know. I think it's an important time to acknowledge the work that police officers do across our province, and the importance of that work, particularly considering what's happening this morning in Ottawa.

Hon. Dipika Damerla: This morning, I'm pleased to welcome representatives from the Ontario Long Term Care Association to Queen's Park. They're up there; I see some of them. OLTCA is Canada's largest long-term-care association and represents the full spectrum of charitable, not-for-profit, private and municipal long-term-care operators. I also ask everybody to join the OLTCA's lunch reception later today.

Mr. Victor Fedeli: I have a number of guests here today—my friends Howard and Belle Kizell from North Bay; I have my old schoolmate Jim McParland and his daughter, Charlotte McParland.

From the North Bay Police Association, in the building we have today Carol Wolfe, Denis Levasseur, Ken Rice, Michael Hunter and Mike Tarini.

Mr. Taras Natyshak: It's my pleasure to welcome to the Legislature today in the Speaker's gallery my good friend Kevin McShan and his father, Keith McShan. We held a press conference this morning in the media gallery to address the important issue of employment opportunities for persons with disabilities in the province of Ontario. I want to welcome Kevin and introduce him to the House.

Hon. Deborah Matthews: I have four guests from the London Police Association: Rick Robson, Ozzie Nethersole, Chris Ross and Jerry Daniel. Welcome and thank you for being here today.

I would like to welcome Hannah Ferguson, who will be joining us a little bit later—she is the niece of my long-suffering executive assistant, Lisa Regan—and the grade 5 class from Saint Andrew Catholic School in the great riding of Halton.

1050

Mr. Wayne Gates: I'm pleased to introduce a family from Niagara-on-the-Lake today: Patricia Couroux, William Couroux, James Couroux and with their grandmother, Aurel James, right here.

Also, welcome to Abdiel Hernandez from Niagara Falls.

Hon. Bill Mauro: I'm pleased to rise and welcome today two members of the Thunder Bay Police Association: Greg Stephenson and Jim Glana. Welcome to Queen's Park.

Ms. Teresa J. Armstrong: I'd like to welcome today representatives from the Jiangsu Provincial People's Congress of China. They are here today to learn a little bit more about the Ontario Legislature. They are Tang Jian, Wang Lin, Yu Wei, Kong Yun, Li Xiangyang and Zhu Zhengyu. Welcome to the Legislature.

The Speaker (Hon. Dave Levac): That's called stealing the Speaker's thunder.

Minister of Community and Social Services.

Hon. Ted McMeekin: Speaker, there are a lot of receptions going on today. The Co-operative Housing Federation of Canada is here, as we know, and I would like to introduce three who have not yet been introduced:

Nicole Waldron, Harvey Cooper and Judith Collins were here. The reception is in room 228/230 this evening. Please join us.

The Speaker (Hon. Dave Levac): I've assigned a new ministry. It's the Minister of Municipal Affairs and Housing. My apologies.

The member from Windsor–Essex.

Mrs. Lisa Gretzky: I would like to introduce and welcome to the Legislature Jason DeJong, Ed Parent, Paul Bridgeman, Pete Mombourquette and Sue Garrett-Bural of the Windsor Police Association, who are here today with their colleagues from across Ontario.

Mr. Arthur Potts: It gives me great pleasure to introduce Fraser Howell, the proud father of Colston Howell, who is one of our pages and who led the page procession today. They were joined earlier by his mother, Ellen Heron Howell; his grandmother Denise Heron; and siblings Tatum and Piper Howell; and his grandmother Helen Polatajko. Thank you and welcome.

Mr. Joe Cimino: I'd also like to welcome Heather Sutherland from Sudbury. She's also here with the Police Association of Ontario. Welcome, Heather.

Ms. Sophie Kiwala: How ironic that in light of today's events in Ottawa, I have the honour of introducing three members of the Kingston Police Force here in the gallery today—we are reminded more than ever of how we value your work: Sean Bambrick, Jason Cahill, Ron Lehenhorst.

Also today in the press gallery, we have Dario Paola. Welcome.

Mr. Lou Rinaldi: I too would like to join the procession and welcome two members of the Port Hope Police Association. They're here with their colleagues today; I had the opportunity to meet with them at 8 o'clock this morning: Sergeant Katie Payton and Sergeant Darren Strongman. Welcome.

Ms. Catherine Fife: It's my pleasure to welcome Ian Sweet, Lori Auguste, Nancy Dargie, Paul Perchaluk and Tim Riperon from Waterloo Regional Police Service.

Hon. Madeleine Meilleur: I would like to introduce police officers from Ottawa who are here and thank them for their good and precious service. I know that their colleagues will be very busy today, but we feel we are so well covered by the Ottawa police. On behalf of my residents. I want to say thank you to them.

Mrs. Julia Munro: I would ask the House to help me welcome Henry Geoffroy, who's here from the South Simcoe Police Association in my riding. Welcome to Queen's Park.

Hon. Glen R. Murray: On a day like today, it seems that children give us hope that there are things to look forward to. I'd like to welcome a very special group of young people from my constituency. Students from Our Lady of Lourdes Catholic School in the gallery opposite.

The Speaker (Hon. Dave Levac): On behalf of our page captain Morgan Walker, from Brant, I would also like to welcome Dr. Kathryn Walker, stepfather Michael Johntson, and grandmother Beverley Gottvald. They're in the members' gallery, and we welcome them here.

If you'll bear with me, I just have a few more.

The former executive assistant to Speaker Stockwell, Maxine Young, and her guest Tim Rowan are here. Welcome.

In the Speaker's gallery today, we have a delegation from the standing committee of the Jiangsu province of the People's Congress of China. Ontario has a long-standing friendship agreement with Jiangsu province, and this delegation visit is an opportune time for us to renew our relationship and forge new avenues of co-operation. Let us welcome them warmly and thank them a second time.

Again in the Speaker's gallery today from the Ontario Legislature Internship Program are the 2014-15 interns: Clare Devereux, Christine Eamer, Emily Hewitt, Justin Khorana-Medeiros, Kristy May, Kristen Neagle, Patrick Sackville, Jakub Sikora, Matthew Stanton and Aaron Van Tassel. Welcome, and good luck.

Behind me in the press gallery today, we have the Queen's University student mentorship program held by the legislative press gallery. We welcome those students from Queen's in their journalism course.

Last but not least, I thank you all for your patience in making sure everyone was introduced and doing what we did this morning. It shows again, as has been referenced, the best of us.

PROVINCIAL AFFAIRS PUBLICATION

The Speaker (Hon. Dave Levac): I would like to direct the members' attention to the books that have been put in your desks today. This is a new publication prepared by the staff of the Legislative Library and Research Services entitled *Provincial Affairs: An Overview for Ontario Legislators of the 41st Parliament*. It contains short briefing papers with background and analysis across 43 different policy areas and directions to further reading and additional resources. An online version of this document will be available on the Intranet very shortly.

It is a publication of some considerable quality, and I'm very proud of the work that our folks have done. So on behalf of the Legislative Library and Research Services, I hope all members will take time to look at it and find it useful in their deliberations.

Your feedback would be appreciated immensely if there are things that you would like us to include or change or add. We plan to make this a regular publication to provide to all members as a service in a very complex world to get you a synopsis of what's going on here at the Legislature. Let me one more time thank the legislative and research staff for doing such a great job. Congratulations.

ORAL QUESTIONS

GOVERNMENT FISCAL POLICIES

Mr. Victor Fedeli: Thank you very much, and good morning, Speaker. My questions are for the Premier. Good morning, Premier.

Our resolve was tested today, but by us being here, Premier, we have passed. Thank you for carrying on.

I know that you and I agree that governments must focus on delivering prosperity, a better quality of life and accountability in government. I believe that you and I both entered politics and public life to deliver on those goals.

But Ontario isn't what it could be or should be. Under your government, Ontario is home to Canada's largest deficit, larger, in fact, than the federal government and all other provinces' combined. Despite that, you continue to say you will balance the budget by 2017 and that budget targets would be imperilled if the province had to sacrifice investments in jobs, growth or families.

Premier, why do you believe that fiscal prudence is inconsistent with strong jobs, strong growth and strong families?

Hon. Kathleen O. Wynne: I actually believe that fiscal prudence and a strong economy are connected. I think that they are absolutely connected, and that's why we have remained committed to our elimination of the deficit by 2017-18. That's what we ran on. That's the plan that we have in place. That's the plan we are executing.

1100

At the same time, we know that making sure that communities have the infrastructure that they need to be able to thrive, understanding that there needs to continue to be investments in people's talent and skills and, quite frankly, partnering with business to make sure that business has the opportunity to flourish—all of those things have to be in place in order for the economy to thrive. Those things are integrally connected in our plan and I believe that is the best course, the best balanced and practical course for the province.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Victor Fedeli: Premier, you continue to protect your deficits: your deficit of ideas, your deficit of vision and your deficit of hope.

We know that you peaked your deficit at \$19.3 billion and incredibly you have 61% of your deficit reduction left until the end. At the rate you're going, Premier, you won't balance for another 15 years.

Premier, it's time to come clean. Your \$9.2-billion deficit grew to \$10.5 billion last year and is forecasted to \$12.5 billion this very year. Frankly, no one believes you're going to balance. Premier, when will you get back to balance and make Ontario first?

Hon. Kathleen O. Wynne: As we have committed and as we are on track to do, we will eliminate the deficit by 2017-18.

In terms of the party that presented a hopeful option, a hopeful vision of this province, I think that is the vision that we brought to the people of the province. That is the vision that we ensconced in our budget when we introduced it this past May. Then we ran on that budget and we brought that budget back to the Legislature. That is the plan that we are implementing at this point and that is exactly about the optimism of this province.

It's why I will be travelling with a delegation to China to meet with our friends and partners in Jiangsu province, also in Beijing and Shanghai, to talk about how we can increase that relationship and increase our trade relationship. That's part of our economic growth.

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

Mr. Victor Fedeli: Premier, the people of Ontario are suffering under the rigid ideology of this government. We yearn for an approach that is pragmatic—

Interjections.

The Speaker (Hon. Dave Levac): Stop the clock, please. I'm giving you some quiet and it will stay that way.

Finish, please.

Mr. Victor Fedeli: Premier, when you addressed the Canada 2020 conference, you praised your government for "rejecting strict ideology." But rationalizing waste and scandal from the gas plants, as an example, during a stalled economy is purely ideological.

You threaten Ontario's prosperity, our quality of life and our place in the world. Your government is on a dangerous path. Our debt is five times as large as California's and we're piling on \$11 billion in interest every year. Our credit outlook is negative and the credit agencies don't believe in your reduction timelines.

Premier, how are you going to get us back to balance and make Ontario first?

Hon. Kathleen O. Wynne: The same bleak view of the world that the member opposite's party brought to the people of Ontario is the same bleak view that he's espousing again this morning.

In terms of an ideological response to the economic situation, I can't think of a more ideological response than cutting 100,000 jobs and slashing services across government, which is exactly what that party proposed to do.

We are committed to eliminating the deficit by 2017-18. We are investing in the talent and the skills of our people. We are investing in infrastructure that will foster economic growth in the long term and will create jobs and create prosperity in the short term. That's the plan that we ran on, that's the plan that we are implementing, and that is the plan that holds hope for the people of Ontario.

SMALL BUSINESS

Mr. Victor Fedeli: My new questions are for the Premier. I believe that Ontario is the land of opportunity because it has been fostered by a spirit of free enterprise. Premier, this week is Small Business Week and I'm sure you know that small businesses are how we make Ontario first. In towns and cities across our province, small businesses are the private sector job creators.

I know the struggles of these men and women as I'm a lifelong entrepreneur. I opened my first company when I was 16 years old. But, Premier, under this Liberal government, you have driven out small business. There were

2,700 fewer small businesses in Ontario last year than there were the year before.

Speaker, my question is simple: Why are you so keen to drive out small business instead of helping them build themselves up?

Hon. Kathleen O. Wynne: I know that the Minister of Economic Development is going to want to comment on what's actually happening in the province, but what I want the people of Ontario to know is that we are very focused on partnering with those very businesses, creating an opportunity for more of those small businesses to start. That's what innovation is about. When we talk about innovation, when we talk about start-up companies, when we talk about commercializing, we're talking about creating an environment where there's enough capital to invest and where there's the opportunity for those businesses to grow.

It's why it's very important, when we go on trade missions, when we travel internationally, that we open doors and make connections for small businesses that otherwise might not be able to develop those relationships in other countries. That's exactly what we are doing when we go to China, when we take this trade mission.

Fostering an environment for small businesses and medium enterprises to grow: That's exactly what we're doing, Mr. Speaker.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Victor Fedeli: Premier, entrepreneurship is often a hard road. There are going to be lean times. In my early years, I recall taking the chamber of commerce First Dollar of Profit certificate, cracking it open and using that dollar to buy lunch. That's the reality of being in your own business.

Entrepreneurs have an unwavering dream. We dream of creating something that wasn't there before, hiring more people and creating jobs. But here in Ontario, you have created something different. You have created the highest-cost business environment. Now you're going to hit business with a new pension tax, one that businesses say will force them to fire employees and reduce the wages for those employees who are left.

Premier, why don't you listen to the advice of the Canadian Federation of Independent Business and abandon this new pension tax?

Hon. Kathleen O. Wynne: Minister of Economic Development, Employment and Infrastructure.

The Speaker (Hon. Dave Levac): Minister of Economic Development, Employment and Infrastructure.

Hon. Brad Duguid: It's a long name, Mr. Speaker. Thank you, though. I have trouble with it too, sometimes.

I have to correct the member opposite, who is talking down the advances that our small business community has made in this province. I don't know if the member is aware of this, but small business jobs have grown since 2012-13 by over 87,000, so the story you're telling is absolutely, patently false. Jobs are growing in our small business community.

Mr. Garfield Dunlop: Where?

Hon. Brad Duguid: The Premier touched on something very, very important. The member asks where they are. Just yesterday, I was meeting with a small business start-up that's coming to China with the Premier, the minister responsible for trade and myself called Chip-Care. They've developed an incredible technology that's going to make blood testing—actually, it's almost a lab in a box, in a hand-held. They're coming to China with us because they're going to build those devices here, they want to market them in China and they want to attract investment.

Those are the kinds of companies that our initiatives are supporting. Those are the kinds of companies that represent our next-generation economy.

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

Mr. Victor Fedeli: The facts hurt; I understand that the facts hurt. But Premier, small business would love to hear some good news from you. Instead, your own Ministry of Finance tells us that growth was actually less than forecast, and you raided the piggy bank to make your deficit look even smaller. Instead of incentives to grow, you promised a new payroll tax. Instead of making Ontario first, the Canadian Federation of Independent Business ranked Ontario eighth out of the 10 provinces when it comes to tax policies. Instead of growing this valuable sector, as the facts showed, there are 2,700 fewer small businesses today.

Premier, small business owners have the answers. When are you going to stop punishing them and start listening to them?

Hon. Brad Duguid: Let's talk about the Canadian Federation of Independent Business and the high ranking that they've given this province as a result of the work done by my predecessor. Actually, when I was in this post before, our efforts to reduce regulatory burdens across this province by 17%—that focuses very much on small businesses—earned us an A or an A-, the highest in the country when it comes to reducing regulatory burden.

1110

We're working very hard with our small and medium-sized business community. We know that they're the backbone of our economy. That's why we're pleased that they are up 87,000 jobs since 2012-13. We're not going to take the member's advice and talk down those small businesses. They're working hard to grow our economy. We're proud of the work they are doing, we're proud of the growth that they're experiencing in Ontario, and we're going to keep working with them to keep creating jobs and building a strong economy in this province.

PRIVATIZATION OF PUBLIC ASSETS

Ms. Andrea Horwath: My question is for the Premier. Whether it's cancelling gas plants or bailing out MaRS, this Liberal government likes to keep its secrets in cabinet's cone of silence. And yet this Premier says she's different. She insists that she's going to lead the most transparent government in all of Canada. So has the

cabinet actually been briefed on the privatization of Ontario's local hydro utilities, and will cabinet be discussing that today?

Hon. Kathleen O. Wynne: As the leader of the third party knows, we asked Ed Clark, a well-respected expert, to lead a group of people, including Frances Lankin and Janet Ecker, to look at how to optimize the assets that are owned by the people of Ontario. He has indicated publicly the direction that he thinks we should go. Obviously, we have been in close contact with him as he prepares to release his interim report, and we look forward to his advice and the advice of his council.

The Speaker (Hon. Dave Levac): Supplementary.

Ms. Andrea Horwath: Speaker, on Monday, the Premier laughed at Ontarians' concerns that she's privatizing assets. But Ed Clark was crystal clear: The government's plan is to sell the distribution network, "bring in private capital" and "sell down" our interest in public hydro utilities.

Is the Premier going to keep denying that her government is privatizing hydro?

Hon. Kathleen O. Wynne: Mr. Speaker, what I am going to keep emphasizing is that we have to take practical and sensible steps in order to make sure that the assets that are owned by the people of Ontario are working to their highest capacity, in order that we can then take the benefit of those assets and reinvest it in assets that are needed for the future. That is what we put in our plan. That is what we said we were going to do in our budget.

We know that if we don't find the funding to invest in transportation and transportation infrastructure today, then we're not going to have that infrastructure for the future. So it is responsible and practical that we look at these assets, whether it's Hydro One or whether it's the LCBO, to make sure that they are working to the greatest benefit of the people of the province. That's what Ed Clark is doing, and I look forward to his interim report.

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

Ms. Andrea Horwath: Speaker, we have records that show that besides meeting with the Premier, Ed Clark met with Ministers Chiarelli, Duguid, Matthews and Sousa, but the section of the memo that lists the key themes of those meetings has been removed.

When the Premier and the members of her inner circle met with Ed Clark, did they talk about selling off our shared public assets like our public hydro utilities?

Hon. Kathleen O. Wynne: Well, Mr. Speaker, I hope that those conversations were wide-ranging, because if you don't have a wide-ranging conversation, if you don't look at what all the options are, then you're not going to come up with the right answer. To only look at the most narrow, ideologically correct version of possibilities is not going to get you to the right answer. So I hope that those conversations were very broad.

We know, because of what Ed Clark has said publicly, the direction that he is going to be suggesting we go. I am very interested in hearing and reading his interim report,

because I think that he has done exactly what we asked him to do, and that is, look at the assets that are owned by the people of Ontario and figure out how we can make them work better for the people of Ontario.

PRIVATIZATION OF PUBLIC ASSETS

Ms. Andrea Horwath: My next question is also for the Premier. The same records that we have obtained show that Ed Clark hired multiple consulting firms to put together his plan for selling off shared assets like local hydro utilities. My question is a simple one: Who are these consulting firms?

Hon. Kathleen O. Wynne: Again, we have asked an expert in the field of financing to look at the assets that are owned by the people of Ontario that are very valuable. We've asked him to, with his panel, give us some advice on how we could optimize those assets. What we didn't do is make a back-of-the-napkin decision, as was made by a previous government, to sell off an asset like the 407, to no long-term benefit of the people of the province. We've taken a very thoughtful and practical approach because we know that we need to be able to make investments in assets that are needed today and into the future, and we know that we need the funding for that. That's why Ed Clark has done the work that he has done, and I look forward to his interim report.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Andrea Horwath: The government was hiring private consultants to help out with the Liberal fire sale and privatization of Ontario's shared public assets like our public hydro utilities; that's clear. If the Premier is not prepared to be transparent with the people of Ontario about who those consultants are, perhaps she can at least tell the people of Ontario how much they've been paid.

Hon. Kathleen O. Wynne: Speaker, it's very interesting to me—we have committed to invest \$130 billion in roads, bridges, schools, and transit over the next 10 years because we know that that kind of investment is what is necessary. We also know that we have to be responsible as we move forward. We know that we have to make decisions that are responsible for the long term. In order to do that, we have to talk to people who are experts. We have to talk to people who understand the world of financing, who understand the world of investment and who understand the world of infrastructure. That's what we have done. We asked Ed Clark, with his council, to come up with some advice. I hope—again, I will say to the leader of the third party, I hope he has talked to who he needs to talk to in order to get the very best advice so we make the best long-term decisions for the people of this province.

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

Ms. Andrea Horwath: We know that when it comes to producing business cases, the Premier keeps saying that the dog ate her homework. Ontarians deserve to know whether any of these consulting firms produce a business case for the fire sale of their shared public assets. Will

she make the consultants' reports available for the public immediately?

Hon. Kathleen O. Wynne: Again, the interim report and then the final report of the group that Ed Clark has been working with are not yet finalized, but I'm looking forward to those.

I just want to step back and talk about why we are doing this. Our plan to maximize the value of the assets that are owned by the people of Ontario is not a whim on our part. It is actually a very important part of our plan to make investments, and the investments that we want to make are investments that will have long-term benefit. So investing in regional express rail; investing in 15-minute GO service, full-day, two-way GO service; investing in the Brampton Queen Street rapid transit line; investing in the downtown relief line; Hamilton light rail transit; the next phase of the LRT in Ottawa; expansion of highways like number 7, to make sure that communities are able to thrive; that's why we're doing this. That's why this is so important and it's so important that we get it right.

GOVERNMENT ACCOUNTABILITY

Mr. Randy Hillier: Speaker, my question is to the Premier. Since 2011, your government has known the details of the loan agreement with MaRS phase 2, yet has never found the right time to be either open or transparent about it. In 2008, the economic recession hit ARE, and their share value plummeted over 60%. After three years of stalled development, in 2011 your government provided MaRS a \$224-million loan to complete the project as ARE could no longer meet their obligations. No financial institution was willing to back the project with only 10% of the building pre-leased—30% to 40% lower than industry standards. Premier, at the time of the loan, what terms of the contract between ARE and MaRS were amended to protect this risky taxpayer investment?

1120

Hon. Kathleen O. Wynne: Minister of Economic Development, Employment and Infrastructure.

Hon. Brad Duguid: I've made it very clear—and I've said it in the Legislature, I've said it in committee and I've said it outside of this Legislature—that we're doing everything we can to bring forward requests for information and that anything that's not commercially sensitive will absolutely be shared. That's fair; it's what we can do and it's what we should do. We're happy to be as transparent as possible about all of that.

The fact of the matter is, Mr. Speaker, this is the difference between that party and our party. Yes, MaRS is a viable project—MaRS phase 2—that ran into some trouble during the recession. Yes, we were there to support them, to try to do everything we could to see this project through, unlike the PCs, whose position quite clearly was to let that project rot in the ground.

We're talking about a sector with 51,000 high-paying jobs, a sector that contributes \$39 billion to our economy. This is an important sector, Mr. Speaker. We're going to

keep working to create jobs in the sector, even if the Tories—

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

Mr. Randy Hillier: Back to the Premier: Premier, your minister failed to answer. ARE originally took all the risk with phase 2 by supplying both the capital and management of the project. The only contribution from MaRS was providing the land, valued at \$15 million.

Understandably, ARE was in line to receive the lion's share of revenue from the leasing of MaRS 2. Up until 2011, MaRS was only due \$715,000 per year from the total leasing revenue from phase 2. When you provided MaRS a loan, what did you forget to amend in the MaRS-ARE agreement that is now costing us an additional \$65 million, or did you just forget that ARE continued to be in line for 95% of the leasing revenues from phase 2?

Hon. Brad Duguid: I was available and stood for 10 and a half hours in estimates committee and answered all the questions the opposition had for me. I think what's important now is to speak about how important MaRS is to our economy. Let me say something that neither comes from the opposition nor the government. This comes from Life Sciences Ontario, which is made up of the 1,600 companies that work in the bioscience sector. This is what they had to say, and they released this yesterday:

"The government of Ontario's support for MaRS is an example of Ontario's leadership, and with leadership come risks.

"Now is not the time to second-guess the commitment that our government has shown by investing in innovation lest we rather seek to be followers and late adopters in this new global economy, and live with the associated economic fallout.

"This bold, long-term vision is the driving force behind MaRS and has enabled the Discovery District to become an international icon for innovation."

Mr. Speaker, that was the vision of Ernie Eves in the previous government. That's our vision today. We stand by it. We're going to keep creating jobs. We're going to continue to grow a strong biosciences cluster in Ontario.

TRANSIT FUNDING

Ms. Cheri DiNovo: My question is to the Premier. The government promised annual "dedicated funding" for transit and transportation and in fact set up the Trillium Trust fund, which can only be used for infrastructure. But here's the catch: There's no legal guarantee that any money will ever make it to the Trillium Trust or make it to transit and infrastructure.

This is the Premier who insisted she was going to be different, but the Premier's "dedicated" plan doesn't actually dedicate anything. Does the Premier have a different definition of "dedicated" than everyone else?

Hon. Kathleen O. Wynne: Minister of Finance.

Hon. Charles Sousa: It is, as has been stated in the budget, in the fall economic statement, in the creation of

the Trillium Trust to ensure that funds that are associated with the sale of specific assets or any of the initiatives that we put forward go to the trust dedicated to transit. We made that very clear. That's how we'll proceed, Mr. Speaker.

The Speaker (Hon. Dave Levac): Supplementary?

Ms. Cheri DiNovo: Back to the Premier: Without long-term dedicated funding, of which there is none, there is no long-term transit planning. That has left people in my riding and across Ontario packed into overcrowded public transit waiting for an actual solution. There is a loophole in the Premier's "dedicated" transit funding plan so big you could actually drive a bus through that.

Will the Premier close that loophole and actually make dedicated funding dedicated? Would you answer my question this time? Thank you.

Hon. Charles Sousa: Mr. Speaker, the third party has put forward their proposals that include the very issue that they're now denying. They have put in their program—they copied exactly what we put forward in terms of assets. They look at optimizing, maximizing the values and ensuring that any of the assets that are sold are then dedicated to the Trillium Trust that was developed for that purpose. They ran on that premise.

Furthermore, they said they would even do more. Now, they're afraid to talk about the very issues, to look at ways to do just that.

The Trillium Trust was established. Any assets that are sold will go to the trust dedicated to transit. We have a plan for transit. We have a plan for public infrastructure that's going to help grow our economy, and we're going to continue to do just that.

NORTHERN ONTARIO DEVELOPMENT

Mr. Grant Crack: My question this morning is to the Minister of Northern Development and Mines. Under Premier Wynne's leadership, our government has placed strong emphasis on supporting small, rural and northern communities across Ontario. Our government's economic plan is targeted to create jobs and spur economic growth, and we're focused on investing in people, investing in infrastructure and supporting a dynamic and innovative business climate.

Speaker, can the minister inform this House on how our government is investing in our northern Ontario communities to ensure they have the tools they need to be competitive in the global market?

Hon. Michael Gravelle: I want to thank the member for Glengarry–Prescott–Russell for the question. Certainly, one of the programs that I am really proud to chair, in my capacity as Minister of Northern Development and Mines, is the Northern Ontario Heritage Fund, although, recently, actually, I had one where the opposition was actually belittling the important work of the NOHFC, particularly related to our partnerships with the private sector.

The facts absolutely speak for themselves. Speaker, over the last decade, the NOHFC has supported over

6,200 projects, creating or sustaining almost 24,000 jobs in northern Ontario and, may I say, benefiting every single community across the north. The fund has also invested over \$950 million over that time frame, leveraging \$3.5 billion in additional investments for our province.

Our government remains absolutely committed to creating strong partnerships with businesses, communities and people to help foster continuing economic growth, with certainly a very strong emphasis on northern Ontario.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Grant Crack: It's clear that the hard-working minister is a strong advocate for northern Ontario communities through work with the Northern Ontario Heritage Fund. Agriculture is one industry that plays an important role in every community across the province, whether it's small, rural, urban or northern Ontario, including my great riding of Glengarry–Prescott–Russell.

I know that northern Ontario holds a lot of potential when it comes to agriculture. Identifying and acting upon opportunities to support the agricultural industry is critical in building a prosperous Ontario. I think we can all agree that efficient and modern infrastructure is the cornerstone for a strong northern economy.

I'm just going to ask the minister again to please inform the House on what our government is doing to support a strong, sustainable agricultural industry in northern Ontario through the Northern Ontario Heritage Fund.

Hon. Michael Gravelle: Again, thanks for the question. Certainly, one of the exciting things about the economy in Ontario is indeed the agricultural sector. The board was recently in New Liskeard actually, and we were able to announce close to \$2 million there in funding through the Northern Ontario Farm Innovation Alliance to install tile drainage and clear land on over 3,800 acres of land in northern Ontario. May I say, Mr. Speaker, the general manager of that alliance is Stephanie Vanthof, the daughter of the member for Timiskaming–Cochrane—clearly the bright one in the family.

This tile drainage program is remarkable, and I know that many members have spoken about this. This allows farmers to get out on the land weeks, if not a month, earlier than they were expecting. It has dramatically increased the return on investment for those farmers. This is great for all across the north. A number of farmers told me directly, when we were in New Liskeard, that with the addition of tile drainage, they were actually able to double their yield.

This is a great program, a good example of economic development and support through the Ministry of Agriculture for some great economic development in northern Ontario.

1130

FOREST INDUSTRY

Mr. John Yakabuski: My question is for the Minister of Natural Resources and Forestry. Earlier this month,

Environmental Commissioner Gord Miller released his report *Managing New Challenges*, where he recommends closing Algonquin Provincial Park to commercial timber harvesting. In his report, Mr. Miller stated that closing the park to timber harvesting could somehow be done without negatively affecting the local economy.

Everyone in the industry understands that the commissioner is completely flawed in his premise. Furthermore, just last year your ministry released a report affirming the practice of responsible timber harvest in the park.

The people of my riding and across the province need assurances from your government that it will continue to allow Algonquin to be a multi-use park. Minister, will you stand in your place today and pledge to the people of Ontario that you will reject the commissioner's recommendation for Algonquin park?

Hon. Bill Mauro: I want to thank the member for the question. I understand how important issues related to Algonquin park are to him as a member and to his entire constituency.

Having said that, I will also say in the House here today that we very much respect the work of the Environmental Commissioner. He has made commentary on the work that I do within my ministry and on the work that other ministries do as well. So we respect his work, we take his report and we will thoroughly review what he has recommended to us.

I am pleased, I would say, that the EC has recognized my ministry's transparency and openness on a variety of issues, and we're thankful for that. In the supplementary I will respond more directly to the member's question and speak about what we have done very recently through the park management plan and the amendment that came into that plan and the work that will be going on in relation to this park on a go-forward basis.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. John Yakabuski: I hope to hear that. I'm looking forward to it, Minister, because this is not the time for parsed statements or unclear language. Allowing for the continuation of the timber harvest in Algonquin park is vital to the thousands of people in my riding and across eastern Ontario who rely on that for their livelihood.

In addition, it has been demonstrated, time and time again, that Algonquin park has the most stringent and comprehensive management system in the world. The multi-use function of Algonquin park makes it a world leader in responsible resource management, and the millions of tourists who visit the park each year are a testament to that fact.

Minister, I'm asking you again to do the right thing and unequivocally dismiss the commissioner's recommendation. Will you do that today?

Hon. Bill Mauro: I thank the member for the supplementary. Of course, I have no intention, as the Minister of Natural Resources and Forestry, of shutting down forestry within Algonquin park. Having said that, the member will also be aware that that park management plan and the amendment within it did take 96,000 additional hectares, about a year ago, into protection.

The important point for me to make to the member and to his constituency is that in no way, shape or form did that extra environmental protection impact the forestry operations that are going on in Algonquin. In fact, we can confirm for everybody who relies on forestry for their economic sustainability and is affected with logging in the park: It's still whole. There's plenty of work.

As the member from Thunder Bay–Atikokan, I went through the forestry situation in 2005-06. We're seeing a rebound in forestry right now. All the people who are making an economy off the logging in the park are still able to do that. We're proud of that. We think we've landed it. It's a multi-use facility where a park has been for 150 years, and we see it remaining so in the foreseeable future.

PERSONAL SUPPORT WORKERS

Mr. Gilles Bisson: My question is to the Premier. Prior to the last election, you promised that PSWs in this province would be getting a raise, and that's something that most people in this province support.

The problem, however, is that a number of PSWs are not getting that raise. Imagine the surprise, the shock and the sense of betrayal that the workers at the Canadian Red Cross in my riding found out when they got this letter. It reads:

"The wage increase does not apply to every personal support worker.... Our low acuity program and adult day programs are not included in the list of approved functional centres for the wage increase in 2014...."

"Based on the criteria outlined by the government of Ontario, your wage will not be changing this year."

Premier, why did you break your word to these PSWs?

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

Hon. Eric Hoskins: I find it pretty rich, coming from the NDP. This was an initiative—and I have to say, an important one—by our government that was in the platform during the election. It was in our budget as well. We committed, quite frankly, to respecting our PSWs across this province by increasing their wages by \$4 an hour over the next three years.

As I said yesterday, our PSWs, our personal support workers—there are literally thousands of them working hard, as we speak, at this moment, helping people, helping our seniors in our homes, helping others in the community. We made a commitment not only to increase their wages so that they are respected for the hard work that they do every day, but also to engage in a program for sustainability of the sector to make sure that they're not only valued but that they have the supports in place so that they can succeed and provide that important care that they do every day.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Gilles Bisson: The problem is, like most promises made by Liberals, there's a "but" to it. In this particular case, a number of PSWs in my riding are not going to get the raise, and it's the same for other PSWs around this province. So my question to you is a very

direct one: Will you fund all PSWs working in the home care sector? Yes or no?

Hon. Eric Hoskins: Mr. Speaker, we've worked closely with the sector, with the stakeholders and our partners in the sector, to determine a program which will guarantee the sustainability of the sector and increase the wages.

Again, I just have to reiterate that they not only didn't have it in their platform—

Interjections.

The Speaker (Hon. Dave Levac): A reminder for members on this side not to talk while the answer is being given, and a reminder on the opposite side to listen to the answer. Thank you.

Hon. Eric Hoskins: Mr. Speaker, they not only didn't have it in their platform; they voted against our budget that contained this measure and catalyzed an election which allowed us, fortunately, to continue this process.

We've added, in fact, 2,500 PSWs in our long-term-care centres since 2008 and three million additional PSW hours over the last three years. We're committed to this program.

I'm not going to take lessons from the NDP on this. This was the leadership—

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

Hon. Eric Hoskins: —of Ontario and the Liberal Party—

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

SOCIAL ASSISTANCE

Mrs. Cristina Martins: My question is for the Minister of Community and Social Services.

In my riding of Davenport, many of my constituents rely on the support that the social assistance system provides, both through Ontario Works and the Ontario Disability Support Program. These programs offer support for some of the most vulnerable people in our communities, and it is very important to my constituents that we provide this assistance to their neighbours in times of need.

However, I have heard from some constituents who receive social assistance that they find it difficult to afford the costs of living. In my riding of Davenport, the Abrigo Centre and the Davenport-Perth Neighbourhood and Community Health Centre offer a number of important services, such as employment linking programs and crisis services for women. They have also told me that some social assistance recipients have trouble making ends meet.

Minister, can you tell us what your ministry is doing to support our most vulnerable citizens?

Hon. Helena Jaczek: I'd like to thank the member for Davenport for this question.

Of course, continuing to reform social assistance is a very important part of our government's work. We want to improve the social services system and make sure people in need can participate fully in our communities and in the economy.

It is to that end that, over the past two years, our government has increased OW rates by \$50 per month for single adults with no children. This year, we increased our investment in social assistance by continuing to lift the lowest rates and increasing support for individuals with disabilities.

The rate increases announced in the 2014 budget are now in effect, including a 1% increase for families receiving Ontario Works and for individuals with disabilities who rely on ODSP. Those individuals living north of the 50th parallel are getting an additional \$50 per month for the first person in their family and \$25 for each additional family member.

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

Hon. Helena Jaczek: In summary—

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

Mrs. Cristina Martins: Thank you very much, Minister. I'm sure my constituents will be very pleased to know about the rate increases that are coming into effect this fall and the government's commitment to continue to transform the social assistance system.

My constituents often mention their desire to become financially independent and move off the social assistance program. These individuals tell me they don't want or choose to be dependent on social assistance. However, they need support in order to establish the right skills so they can successfully find employment.

Through you, Mr. Speaker: Minister, can you please inform this House of the actions your ministry has taken to assist these recipients of social assistance to fulfill their desire for employment?

Hon. Helena Jaczek: These changes that we're making will promote greater independence by improving outcomes and encouraging work. For example, all social assistance clients will have access to a simple, flexible employment benefit that helps with their costs. Now people can earn up to \$200 a month without affecting their assistance. For earnings above \$200, assistance rates are now reduced by 50 cents for every dollar earned. This allows clients to gain a foothold in the labour force, improve their incomes and move towards greater independence.

1140

Our government has also made significant progress on the employment supports available for people receiving social assistance. These positive changes include: people who leave social assistance can go back to work and keep their drug, dental and vision care benefits if they don't have comparable benefits from their employer; and ODSP recipients who leave the program for a job can return to ODSP quickly if their job does not work out. We believe these are all very important and positive changes.

TRANSPORTATION INFRASTRUCTURE

Mrs. Julia Munro: My question is to the Minister of Transportation. After a decade of missed deadlines, the Highway 404 extension was built on the assumption that

the project would use an asphalt surface instead of a concrete surface; however, the highway extension is in fact a concrete surface. This means that residents whose properties back on to the 404 extension are not sufficiently protected from the noise of the highway as they expected they would be. Concrete surfaces deflect sound—

Interjection.

The Speaker (Hon. Dave Levac): The member from Eglinton–Lawrence.

Mrs. Julia Munro:—whereas asphalt surfaces absorb sound. It sounds like a jet taking off, constantly, 24/7. This is not what these neighbours agreed to.

My constituents want to know what you are going to do about it right now, not in a year's time.

Hon. Steven Del Duca: I want to thank the member opposite for that question regarding the Highway 404 extension. I also want to take a quick moment to thank her for being there on that very special day for York region and for her community when I was in a position to stand alongside the new member from Newmarket–Aurora and the new member from Barrie—and the member who is, in fact, asking me this question today—to be together there with all of our municipal partners from that area to celebrate the 13-kilometre extension of Highway 404.

That's a \$100-million investment in crucial transportation infrastructure that that member stood at the announcement for, the official opening—and the Minister of Training, Colleges and Universities, and Research and Innovation was there that day as well. We all witnessed the member who is asking this very question being there with us to celebrate that opening. So I'm a bit confused about these questions, because I know in lots of communities across Ontario, a \$100-million investment in crucial public transportation infrastructure would indeed be celebrated.

The Speaker (Hon. Dave Levac): Supplementary?

Mrs. Julia Munro: I find it fascinating that the minister doesn't want to deal with the actual issue because, of course, people have been waiting. As I said, this has been decades that people have been waiting. There was no question about that.

What they didn't know was that the wrong assumptions had been made in the analysis of the kind of road that was to be built. What they didn't know, until there was traffic on the road, was what had in fact taken place.

Now we have a concrete road which, at the very least, needs to be addressed. The assumption that the road was built on was that it would be asphalt.

Minister my question is simple: Do you think that a chain-link fence is going to do it? We don't.

Hon. Steven Del Duca: I appreciate that follow-up question, of course, on this same topic around this \$100-million investment that our government has made to extend Highway 404 by 13 crucial kilometres in that part of York region. I have had the chance, since that day that I referenced in my initial answer, when that member opposite stood beside me and my colleagues to celebrate the official opening for this 13-kilometre extension, to

speak with Mayor Hackson from East Gwillimbury. We've had a great conversation. The mayor is aware of the fact, as I believe the municipality is, that the Ministry of Transportation is undertaking a follow-up noise study for that particular area. We'll have those results over the next number of weeks.

I think it's also important to note that the new Highway 404 four-lane extension is taking 22,000 vehicles a day off local roads, making the community safer, while reducing travel times for commuters and commercial vehicles. It is no wonder that the member asking that question was so happy on the day of the opening to stand alongside us and celebrate this investment.

SCHOOL CLOSURES

Mr. Wayne Gates: My question is to the Premier. The Premier met with the parents and the community of Niagara-on-the-Lake and promised to listen to their concerns and demands about keeping Parliament Oak Public School open. Two of those students are here today.

They told her how much Parliament Oak school means to the children, the families and the community. It is the heart of the old town, and it should be part of its future too. Instead, the community is having to raise \$100,000 for legal expenses to try to save the school, because this government will not grant them an appeal of the accommodation review process that led to the decision to close the school. Why won't the Premier help the people of Niagara-on-the-Lake save their school?

Hon. Kathleen O. Wynne: I know the Minister of Education is going to want to speak to this. I want to just welcome your constituents to the House today, and I just want to reassure them that it is very important to us that school boards have the opportunity to make decisions about their communities.

I don't think that it is in the best interests of education in this province that every local decision be made at Queen's Park. I think it's very important that elected school trustees work with the community to make decisions about the best delivery of programs to the students in their constituencies. I know the Minister of Education will want to speak to this specific situation.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Wayne Gates: The Premier will be in Niagara-on-the-Lake on Thursday and Friday. She needs to explain to the community why she will not stand up for their school and why the government has divided communities across the province with a policy of closing schools.

Over the summer, the lord mayor of Niagara-on-the-Lake, Dave Eke, met with the mayors and the councillors from across the province. It's not just a Niagara-on-the-Lake issue. They were looking to join forces and oppose this government's policy of closing schools in smaller rural communities.

Why is the government forcing communities across the province to defend their local schools instead of doing its job to protect them and make sure we uphold

high-quality education for the students who are here today?

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

Hon. Liz Sandals: I do need to confirm what the Premier just said, which is that it's local school boards that make decisions about which schools kids go to, what the school boundaries are, and whether or not a school is open or closed.

The community did ask the ministry to review the school accommodation process that went before the school closure. The authority that we have to review is to look at whether the prescribed procedure was followed. The prescribed procedure was followed, and I have no authority to override the decision of the local school board, which is the way it should be.

It's very important that, as we have local elections coming up on this next Monday, which includes local elections for trustees, people all across the province understand how important it is, because there are many decisions that are made by local trustees—

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

FULL-DAY KINDERGARTEN

Mr. Arthur Potts: My question is to the last speaker, the very erudite guardian of knowledge acquisition for the province, the Minister of Education. Minister, I know that improving educational outcomes is a top priority of our government, and after speaking to constituents, I know, and I've heard, that our investments in early childhood education are very important to them. Full-day kindergarten is the most significant transformation in our education system in over a generation. Students in full-day kindergarten are now better prepared to enter grade 1 and will be more successful in school. Specifically, a recent study compared students enrolled in full-day kindergarten and those in half-day programs, and it showed that overall, these students were better prepared when they went into grade 1.

Minister, can you please tell this House what you are doing to ensure that all students have access to full-day kindergarten?

Hon. Liz Sandals: Thank you very much to the member from Beaches–East York for his question. He is absolutely right: FDK implementation is an important milestone. We're very proud of our full-day kindergarten program, which is the biggest transformation of our education system in a generation.

1150

The member opposite who was just heckling may be very interested to know that to date, we have spent \$1.5 billion on implementing full-day kindergarten, plus \$1 billion in capital improvements to schools to allow for the implementation of full-day kindergarten.

This positions Ontario as a North American leader in the provision of education for our littlest students. It positions Ontario as a leader in education.

I do want to confirm what the member has said. We have a study conducted by Queen's and McMaster which shows us that the students in FDK—

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

Mr. Arthur Potts: I'm very excited to hear of these dollars that have been well spent in our schools, which I understand will benefit 265,000 children who are enrolled in full-day kindergarten at 3,600 schools across Ontario. This is a great initiative that will not only benefit these children but also the families and the teachers across the province.

Minister, can you please elaborate on some of these other benefits that full-day kindergarten brings to Ontario?

Hon. Liz Sandals: We want to give kids the absolutely best start in life. Not only are the kids benefiting from the full-day kindergarten program, so are families and teachers across the province.

Ontario families who enrol a child in full-day kindergarten save up to \$6,500 per child on child care costs. With the funding that I mentioned previously, we've built about 3,500 new kindergarten classrooms. We've got 3,800 additional teaching positions and 10,000 ECEs who are working with little children in full-day kindergarten.

The studies from Queen's and McMaster have shown that students with two years of FDK have been found to have significant improvement in social competence development, language and cognitive development, communication skills and general knowledge development. This is a great program to give our children the best start at future success.

AIR QUALITY

Mr. Ernie Hardeman: My question is to the Minister of the Environment. Minister, for months, we've been trying to get air quality data for the Beachville area from your ministry. People who live there want to know the test results since the last public report was issued in 2003, but all your ministry has given us is six months of data. Now we're being told that we need to file an FOI request, which will cost \$600, in order to get the information.

Minister, are you honestly telling me that the people of Beachville need to pay your government \$600 to find out if the air they are breathing is safe?

Hon. Glen R. Murray: I think the member for Oxford and I have been working very closely on this file. I'm glad he has reintroduced the subject today.

I was under the impression that the ministry was cooperating fully with the member opposite and the community. I am disappointed to hear that there are some outstanding concerns, but I will certainly take them to heart as I have before. I will look into them, and I promise him an answer as promptly as possible—within a week, I hope.

Mr. Ernie Hardeman: Thank you very much for that answer, Minister. I appreciate that, and I appreciate that

your ministry may not have been as forthcoming with information as they might have been.

The problem is, I did receive a letter with your signature on it, and this is where this question comes from. Your government claims to be open and transparent, but the people are being refused information about the quality of the air they're breathing because that whole span of time is missing.

It isn't classified business information, which the letter suggested, and it's not protected.

The Operations Manual for Air Quality Monitoring in Ontario, produced by your ministry in March 2008, says very clearly that monitoring data as well as quarterly and annual reports are to be made publicly available.

All the people of Beachville want is to know that the air that they have been breathing is safe. They've started the FOI process. Minister, will you do the right thing and refund the FOI fees and release the air quality monitoring data from 2003 forward?

Hon. Glen R. Murray: One of the matters that does concern me is that we have the application of regulation 419, whether you're in Sarnia, where we have concerns, or in Oxford.

This is very top of mind to me. I'm working very closely with the deputy. The Premier has asked us to up our game, both in being more transparent and more responsive. I will be the first to say that while I think there are great efforts being made by the ministry, they are not at the standard of responsiveness that we want.

I would caution the member opposite. You are from a party, my dear friend, which suggested we could do with 100,000 less public servants. I would argue that the Ministry of the Environment is not an overly funded ministry, and resources are scarce. I will take that to be a spend question, not a cut question, and would ask, as we move forward in budget deliberations, that you have some empathy for my ministry, sir.

SERVICES FOR THE DISABLED

Mr. Taras Natyshak: My question is to the Minister of Community and Social Services. Minister, one of the most important aspects of a person's life really is the fact that they have a job, a job that is meaningful and fairly compensated.

In Ontario today, we have a 70% unemployment rate for people who have a disability. For every 100 people we take off of ODSP and put into the workplace in meaningful and competitively paid jobs, we're saving the economy about a million dollars.

A 70% unemployment rate for people with disabilities in the province of Ontario is, frankly, unacceptable. What action will this government take to lower this unacceptable level of unemployment?

Hon. Helena Jaczek: I want to point out to the member that in our 2013 budget, our government established the Partnership Council on Employment Opportunities for People with Disabilities, composed of government and corporate leaders, to champion the hiring of people

with disabilities. In fact, this initiative is led by the Minister of Economic Development, Employment and Infrastructure, so I will be referring the supplementary to him.

However, in general, I'm very encouraged by the interest that this member, the member from Essex, is showing in this very important topic. It seems that we share a very similar concern. So I'm really puzzled why the member did not support our budget in 2014 because, very specifically, we are investing \$810 million over three years to help those with disabilities, and in that funding, there is a very important employment and modernization fund to address the issue that he is speaking to.

The Speaker (Hon. Dave Levac): Supplementary?

Mr. Taras Natyshak: I repeat: A decent job with decent pay is what we all aspire to. It's what we want for ourselves, it's what we dream of when we grow up, and it's what we expect for our children as well.

The Ontario Disability Employment Network has long been an effective advocate for people with disabilities who want the very same thing we all do. They believe much more can be done.

A 70% unemployment rate for people with disabilities is simply unacceptable. Why is this government missing in action when it comes to creating good jobs for those people in our province with disabilities?

Hon. Helena Jaczek: Minister of Economic Development, Employment and Infrastructure.

Hon. Brad Duguid: I followed everything in the member's question with interest until his final statement, which I think went in a totally different direction.

The fact is, Mr. Speaker, we're a leader internationally when it comes to building accessibility into Ontario. That's good for people with disabilities. It's also good for our economy. I think that's something that the member and I can agree on. We have an incredible wealth of talent that currently is facing barriers to employment. We fully recognize that; it's a priority for us.

Studies have shown that you're looking at \$7 billion to \$10 billion over time that's being lost to our gross domestic product as a result of this lack of accessibility. So we're as determined as you are. In fact, we have a groundbreaking piece of legislation here in the province of Ontario. We're working with people with disabilities and we're working with leaders in that community to remove those barriers. It's a priority for us from a social perspective, but it's also a priority for us from an economic perspective.

VISITORS

Mr. John Fraser: Mr. Speaker, I beg your indulgence. They're a little late for question period, but I'd like to introduce three members of the Ottawa Police Service: Brian Samuel, Daniel Brennan and Jim Elves. They're here on behalf of the Police Association of Ontario. I'd like to welcome them to Queen's Park and to thank them and all their colleagues for all they do to protect us in the city of Ottawa, especially given the circumstances that we find in our community today.

The Speaker (Hon. Dave Levac): There are no deferred votes. This House stands recessed until 3 p.m.

The House recessed from 1200 to 1500.

INTRODUCTION OF VISITORS

Mr. Victor Fedeli: We have three guests from the city of North Bay who are here for my private member's bill. They are Patricia Cliche, chair of the North Bay and Area Community Drug Strategy Committee; Detective Constable Brad Reaume of the North Bay Police Service; and Detective Constable Tom Robertson of the North Bay Police Service.

Ms. Laurie Scott: I would also like to welcome to the Legislature today Brendan Johnston of the Lindsay Police Association, and Jeff Chartier and Mark Ballantine of the Peterborough Police Association. I'll be meeting with them shortly. Thank you.

MEMBERS' STATEMENTS

BELGRAVE FOWL SUPPER

Ms. Lisa M. Thompson: It's my pleasure to rise today to applaud over 540 volunteers, family and friends who helped organize the 66th annual turkey supper in Belgrave this past month. Belgrave is my home hamlet, if you will.

I was lucky enough to be home, along with over 1,000 others from our broader community, to share a delicious Thanksgiving meal. I can tell you, with over 1,000 pounds of turkey, 1,600 pounds of potatoes, 224 turnips and 1,080 pies, there was surely no shortage of excellent food. In fact, there were even second helpings of dessert.

Seeing people come together for a tradition like this, unlike any other, is truly humbling. It so clearly emulates what it is to be a community, and I'm honoured to be part of that.

To give you a sense of this community, Belgrave is a hamlet of approximately 200 people. It says a lot that in 2014 they can attract a larger community of over 1,000 people to give thanks and celebrate the bounty of the harvest. This community support is truly valued because it is the one key fundraising event of the year for the Belgrave Community Centre.

As a member of this House, I have the honour of meeting and interacting with so many volunteers in organizations across my riding and province. Seeing the passion, selflessness and generosity of these individuals, day in and day out, is truly remarkable.

Volunteers are the cornerstones of our community, and we would not have amazing events like the Belgrade Fowl Supper if it weren't for them. I thank them.

SHOOTINGS IN OTTAWA

Ms. Cheri DiNovo: I know that our leaders are coming in a few minutes to speak, but I just wanted to

give—because I know we're all thinking the same thing—a real, great vote of thanks to our incredible Sergeant-at-Arms and to all of our security staff here. I know that we're feeling their presence, and many members are saying thank you to them in their own ways. We should probably do that more often than today. I just wanted us to say thank you to them and give them a round of applause, actually. Thank you, Sarge.

I also wanted to mention that I'm a United Church minister, as many folks know. Today on Twitter I was absolutely moved by the incredible outflowing from all of our faith organizations—all faiths across this country—calling for calm, calling for peace and calling for love.

DIWALI

Ms. Harinder Malhi: I've had the opportunity over the past few weeks to attend a number of celebrations of Diwali, also known as the festival of lights, which is celebrated by the Sikh, Hindu and Jain communities.

Diwali ushers in new beginnings, and it is a time to celebrate with family and friends. Diwali is celebrated in many ways—through prayer and worship, the lighting of candles and a grand feast—but most of all, it is a time to be with loved ones and to be thankful for what we have.

It was wonderful to see all the families that came together in our community to celebrate. I would like to specifically thank the Premier for joining us in attending the 34th annual Diwali Gala organized by the Canadian Museum of Hindu Civilization. It was fantastic to have her in Brampton.

I've also had the opportunity to attend the South Asian Focus and the Indo-Canada Arts Council Diwali Festival of Lights. It was a great event and I was fortunate to be part of it.

Speaker, we also had the opportunity to celebrate Diwali here at Queen's Park. It was a success and a wonderful time to share this festive occasion with my fellow colleagues and their guests.

I want to wish everyone a very safe and happy Diwali.

THE SHABBAT PROJECT

Mrs. Gila Martow: I am proud to rise today to recognize the work of the organizers of the Shabbat Project, a unique, international grassroots Jewish identity movement that unites all Jews to observe one full Shabbat together.

As the sun sets this Friday evening, Jewish people around the world will come together to observe Shabbat, the Jewish Sabbath, a day of rest. Jews from all walks of life and all corners of the world will unite to celebrate Shabbat in accordance with Jewish law.

The Shabbat Project was introduced in South Africa in 2013. Following its success, the International Shabbat Project was born. It now has 1,500 partners in 340 cities around the world.

One of the unique aspects of the initiative is that all factional identities—all denominations, affiliations,

ideologies and, yes, even political differences—are put to the side. The tagline of the Shabbat Project is “Keeping it together.”

This Thursday, I am privileged to take part in one of the GTA community events. I, along with 3,000 women across the GTA, many from my own riding of Thornhill, will be participating in a Challah Bake. Challah is a ritual bread eaten on the Sabbath evening. I look forward to sharing in this most commendable experience.

I thank the many volunteers and grassroots community organizers for their tireless efforts in preparation for this Shabbat. Shabbat shalom.

SHOOTINGS IN OTTAWA

Miss Monique Taylor: Today, as the House will know, the Ombudsman released his report on his investigation into unlicensed child care in Ontario, an investigation I called for in January of last year. I had intended to use my statement today to comment on that significant and important report. However, due to the events in Ottawa this morning, those comments will be made at a later time.

I would like to use this statement to express my condolences and support for those directly affected by the situation in our nation’s capital. As Remembrance Day approaches, today we are reminded of the dangers faced by our armed forces, and in this case, right here in our own country.

I understand that the soldier who died this morning was a reservist from my hometown of Hamilton. I am shocked by this event, and I extend my sincere condolences to his friends, family and colleagues.

Also today, members of the Police Association of Ontario are visiting Queen’s Park, and I had the pleasure of meeting with some of them from the Hamilton Police Service. We often take their presence for granted, and it is at a time like this that we truly appreciate the job they do and remember that their job is to put themselves in danger’s way, to serve and protect us. They deserve our sincere gratitude.

As elected representatives, we think, with concern, of our colleagues in Ottawa. We stand with them to uphold our democratic traditions and to ensure the important work we do on behalf of the people who sent us here continues.

JEAN PAUL ST. PIERRE

Mr. Grant Crack: It’s with a heavy heart that I rise today to honour a good friend, a wonderful husband and family man, and an honourable local leader.

In the early morning hours of Saturday, October 18, Jean Paul St. Pierre passed away peacefully at his home in Russell, Ontario. My heart and the hearts of everyone who crossed paths with JP, as most of us called him, were deeply saddened upon hearing the news.

Our thoughts and prayers immediately turned to his wife, Jocelyn, and his family. It’s near impossible to

comprehend the feeling of loss for them during this difficult time.

Johnny, as I heard her call him on many occasions, was a true gentleman in every sense of the word. As mayor of Russell township, as warden of the United Counties of Prescott and Russell, and as chair of the Eastern Ontario Wardens’ Caucus, he led with compassion, respect and understanding. These qualities, which he brought to his public life, were mirrored in his personal life as well. He was always warm and kind, always willing to listen or help, and his doors were always open.

1510

C’était un homme de très grande bonté, chaleureux et exemplaire.

I would be remiss, Speaker, if I didn’t mention that he was passionate about the game of golf. He was one of the top golfers in Glengarry–Prescott–Russell, and I will always regret that I never did have the opportunity to join him on the golf course.

Alongside the residents of Russell township and the united counties of Prescott–Russell, I want to offer my sincere condolences to Jocelyn and her family. We’ve lost a wonderful person, a strong leader and a true gentleman.

Nous avons perdu un homme très grand, un vrai leader et, pour plusieurs, un ami.

Rest in peace my friend Mr. Mayor.

HALTON FRESH FOOD BOX

Ms. Indira Naidoo-Harris: Mr. Speaker, I rise today to tell you about a special program in Halton, but before I start, I just want to let you know that our thoughts and prayers are with our friends, neighbours, family and colleagues in Ottawa during this very difficult and challenging time. This is a time for all of us to come together, and we have in this House. I want to once again emphasize that our thoughts are with our colleagues and friends in Ottawa.

I rise today to tell you about a very special program in Halton. For 10 years, a small team of volunteers have been gathering once a week in schools, gyms, churches and halls in my riding and surrounding areas to pack boxes. These aren’t ordinary boxes; these are containers chock full of the freshest vegetables Halton has to offer. It’s all part of a terrific initiative called the Halton Fresh Food Box program.

I recently dropped into a 10-year anniversary celebration for this great program. For a decade, this wonderful initiative has been providing needy Halton families with tasty, delectable, locally grown, fresh veggies. The idea is to get young families and those in need of assistance—like seniors, newcomers and the less fortunate—access to the best produce grown in our backyards.

The program is funded in part by the Ontario Trillium Foundation. The Halton Fresh Food Box program makes it easier for residents in our community to put healthy, nutritious and delicious food on the table. That’s import-

ant because when the food on our plates is from our own backyards, it not only tastes better, but it keeps our communities, families and our local economies healthy.

OKTOBERFEST

Mr. Michael Harris: Just last week in Kitchener-Waterloo, the 36th annual Oktoberfest concluded after nine long days of the Bavarian festival, which is the largest Bavarian festival in North America—of course, next to the largest Bavarian festival in Munich, Germany. Over the course of the nine days, tens of thousands of people experienced what it's like to truly be German in Kitchener-Waterloo, with a strong tradition of German culture in the region of Waterloo.

Some \$22 million dollars is generated through its economic impacts throughout the nine days of the festival, raising millions of dollars for not-for-profit charitable organizations within the community. This couldn't have happened without the resolve and dedication of the hundreds of volunteers who work year-round to ensure that Oktoberfest is one of the best and brightest festivals in Ontario.

I had the pleasure of attending opening ceremonies bright and early on Friday morning. I was honoured to be joined by our interim leader, Jim Wilson, who participated in this year's keg-tapping festivities.

Again, I'd like to thank the volunteers for 36 years of success. Prost!

FULL-DAY KINDERGARTEN

Mr. Lou Rinaldi: It's my pleasure to stand before the House today and share my experiences as a guest at the full-day kindergarten classes at St. Anthony Catholic Elementary School in Port Hope. I'd like to thank Principal Egan, Ms. Rakkas, and Mrs. McAllister, who were delightful hosts, for providing me with the opportunity to meet their classes of clever and energetic kindergarten students.

St. Anthony is one of 32 schools in my riding that offer full-day kindergarten. In the words of Principal Egan, this program supports the philosophy of developing the whole person by establishing a strong foundation for the early years by providing young children with a play-based learning experience. This enables them to make a smooth transition to grade 1 and to improve their prospects of success in their lives beyond school.

In more school good news, tomorrow afternoon I will have the pleasure of welcoming to the Legislature Ms. Morrison's grade 4 and 5 students from V.P. Carswell Elementary School in Trenton and Mr. Milligan's grade 10 civics class from Campbellford high school. It's always a pleasure to introduce young minds to new experiences and adventures.

The Speaker (Hon. Dave Levac): I thank all members for their statements. I appreciate them. Now, I think

I'm going to turn to the member from Leeds–Grenville on a point of order.

VISITORS

Mr. Steve Clark: Thanks very much, Speaker. In all the commotion today at the end of question period, who do I see but a couple of my constituents. I just want to thank them for coming today, Jim McParland and his daughter Charlotte. Charlotte is on a reading week from Trent. Thank you for being here today. Welcome to Queen's Park.

PRIVATE MEMBERS' PUBLIC BUSINESS

The Speaker (Hon. Dave Levac): I beg to inform the House that, pursuant to standing order 98(c), a change has been made in the order of precedence on the ballot list for private members' public business such that Ms. Elliott assumes ballot item number 29 and Ms. Jones assumes ballot item number 20.

SPECIAL REPORT, OMBUDSMAN

The Speaker (Hon. Dave Levac): I also beg to inform the House that I have laid upon the table a report from the Ombudsman of Ontario regarding the Ministry of Education's responses to complaints and concerns relating to unlicensed daycare providers.

INTRODUCTION OF BILLS

SAFEGUARDING OUR COMMUNITIES ACT (FENTANYL PATCH FOR PATCH RETURN POLICY), 2014 LOI DE 2014 POUR PROTÉGER NOS COLLECTIVITÉS (POLITIQUE D'ÉCHANGE DE TIMBRES DE FENTANYL)

Mr. Fedeli moved first reading of the following bill:

Bill 33, An Act to reduce the abuse of fentanyl patches / Projet de loi 33, Loi visant à réduire l'abus de timbres de fentanyl.

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

First reading agreed to.

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

Mr. Victor Fedeli: This bill would implement a fentanyl patch return policy pioneered in my riding of Nipissing in communities across Ontario to help them deal with what is becoming a growing concern from a health, social and criminal standpoint. Fentanyl patches go for about \$400 on the market. This bill would give health care practitioners across Ontario greater control

over fentanyl patches, which currently are being sold illicitly for large sums of money to addicts. This would require that you bring your used patches back in order to get a new one, and stop the spread of these patches.

SHOOTINGS IN OTTAWA

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

Hon. Yasir Naqvi: Speaker, I believe you will find that we have unanimous consent to pay tribute to the fallen member of the Canadian Armed Forces in the tragic events that occurred in Ottawa earlier today, with a representative from each caucus speaking for up to five minutes.

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

Premier.

Hon. Kathleen O. Wynne: I want to rise today to speak to the events in Ottawa that have touched all of us in Ontario and across the country. I know I speak for all elected officials when I say that our thoughts and our prayers are with all of those in Ottawa, and our prayers are for their safety and security.

On behalf of the government of Ontario, I would like to offer my condolences to the family, friends and colleagues of the soldier who was killed. We will—we have, already, lowered flags at Queen's Park to mark this tragic event.

I also want to thank the RCMP, the OPP, local Ottawa police services, paramedics and all of the security officials for their quick response and their continued vigilance. We are confident in their ability, and that all of us are being kept safe by our safe responders, and will continue to be so.

1520

We will continue to monitor the events closely and will provide updates as they become available. I know that the Minister of Community Safety and Correctional Services has briefed members of the opposition.

Today's events are tragic for the province and for our country. The soldier will be forever in our hearts.

As I said this morning, we must not be silenced. Today's events must strengthen our resolve to remain strong and united in the face of those who would use violence to undermine democracy and to weaken our society. We cannot be intimidated by those who would seek to spread fear and mistrust. We will not give up on our belief in a fair, democratic society for all people. As Ontarians, this is a time when we must come together, find the strength in each other to support each other and to make sure that we provide to each other the safety that we know is possible.

I want to thank everyone who has provided that security up until this point and will do so going forward. As I say, I express my sincere condolences to the family, friends and colleagues of the soldier who was victimized today.

Mr. Jim Wilson: I thank the Premier and, later, the leader of the third party for their words.

We know that the soldier shot in Ottawa today during today's senseless and despicable violence has lost his life. We won't know his name until the next of kin are informed, but I know we all want to pay our respects. He died on duty while standing guard at the National War Memorial, a symbol of the price paid in lives for our freedom and our democracy.

Our hearts—all of us—go out to his family and friends, who surely took pride in his service as a reservist from Hamilton, in the Argyll and Sutherland Highlanders of Canada. Today's events are shocking and sad for all of us, but certainly infinitely more for those who personally knew and loved the man who died. There are no words that can offer comfort, but we will honour his memory today and beyond. The democracy he represented and the service of our armed forces will always be upheld. We will not allow violence to undermine or silence it.

The unpredictable dangers for those who generously serve as our country's protectors, whether at home or abroad, must never be forgotten. Few of us expect our lives to be at risk when we wake up in the morning and prepare for our day. The danger for our armed-forces personnel begins the moment they don the uniform of public protection and service, in a true act of bravery.

We will never forget the sacrifice and tragedy of this soldier's death, and will remain ever-vigilant and resolute in the protection of our democracy. Our hearts and our prayers also go out to those who are injured, and we thank all those brave people who did respond and are working now to keep us safe right across Ontario and the country.

Ms. Andrea Horwath: The New Democrats, of course, are also shocked and saddened by the tragic events of this morning in Ottawa. Our hearts go out to the family of the soldier from a regiment at the armouries in my riding, on James Street North in the city of Hamilton: the Argyll and Sutherland Highlanders.

Certainly our hearts go out, as well, to all of the colleagues, the brothers and sisters, that that soldier served with in his reserve regiment. The commanding officer, Lieutenant-Colonel Hatfield, I'm sure, is having a difficult time today, as well as the others who use those armouries—that historic building in our community—for the reserve work that is done there.

I have to say that the closeness of this situation to myself and my community was something that I wasn't aware of when we gave our initial remarks this morning. Having said that, the nature of a situation like this touches everyone, not the least of which is everyone in this House, and I know that many of us have friends and relatives and, frankly, staff who work on Parliament Hill day in and day out. Many of you have family who are in the area of where this incident took place today. I think the occurrence today reminds us all that we are all one big family of Canadians who need to stand together, who need to reject this kind of violence and this kind of activity and who need to say that as we look towards the

future, we remember that we all have to have each other's back. It's something that I used to tell my son as he was growing up: "You have to have your own back, but make sure you have the back of your friends as well."

I think that today we need to remind ourselves, as we look to the people who responded on the front lines to what occurred and what was unfolding and continues to be a crisis, frankly, in our nation's capital, that we have to remain grateful for the bravery and the dedication of those first responders and our military personnel who are protecting our fellow citizens today and who do so every single day.

Today is definitely a day for Canadians in every province, regardless of political stripe, to stand in solidarity to reaffirm that our democratic institutions will never, ever waver in the face of threat. Whether it's the kind of threat that happened today or the kind of threat that may happen at any time in the future, we don't know, but I think it's our responsibility and our duty and our pride as Canadians to stand together against this kind of threat and to remain ever thoughtful of the people who give their lives when these kinds of occurrences take place.

Thank you, Speaker.

The Speaker (Hon. Dave Levac): I thank the three leaders for speaking on behalf of your caucuses to bring greetings and your heartfelt communication with the families. Your response today has been exemplary, and I'm proud to stand in front of you today for the work that you do, and I want to thank again the Sergeant-at-Arms for his work and his vigilance for us here in the Legislature.

As we always do, I will ensure that a copy of the DVD and the Hansard copy is sent to the family, once identified properly. I thank all of you again.

STATEMENTS BY THE MINISTRY AND RESPONSES

ROAD SAFETY

Hon. Steven Del Duca: Mr. Speaker, for the past 13 years, Ontario's roads have consistently ranked either first or second in road safety in North America. We are, here in this province, a recognized world-class leader in road safety because of our tough laws, our strong enforcement and the dedicated work of so many of our valuable road safety partners. Keeping our roads safe for everyone—for drivers, passengers, cyclists and pedestrians—is a top priority for this government.

However, despite Ontario's record of success, there is still more that our province can do to improve its road safety programs. Yesterday, I was very proud to introduce new legislation entitled Making Ontario's Roads Safer that, if passed, would keep Ontario as a leader in road safety. If passed, this legislation would reduce collisions and injuries across Ontario and assist municipalities with the collection of unpaid Provincial

Offences Act fines, all while improving the safety of road users. It would be one more step with respect to giving Ontarians healthier, more convenient and safer choices regarding how they choose to get around.

This legislation, if passed, improves measures to address drivers who repeatedly drink and drive by requiring them to complete intensive alcohol education, treatment and monitoring programs. It also proposes applying alcohol-impaired sanctions to drivers who are drug-impaired, because recent statistics demonstrate that far too many drivers are endangering themselves and others on our roads with drugs or a combination of drugs and alcohol in their systems. This legislation, if passed, also includes tougher penalties for alcohol-impaired driving, such as longer licence suspensions, immediate vehicle impoundments, requirements for ignition interlock, and escalating sanctions for drivers with a blood alcohol content in the warn range.

1530

Although recent statistics show that Ontario's fatality rate of licensed drivers is the lowest ever recorded, on average a person is killed on our roads every 18 hours. That is one more important reason that we're going to target those drivers who still aren't getting the message and continue to use their cellphones while behind the wheel. We're proposing fine range increases, from \$60 to \$500 up to \$300 to \$1,000 and, going forward, we plan to introduce three demerit points upon conviction and add distracted driving prohibitions to the graduated licensing system.

This government took action on distracted driving in 2009 by banning the use of handheld devices, and we're going to continue to take action today and in the future. The evidence speaks for itself. A driver who uses a cellphone is four times more likely to be involved in a crash. Make no mistake: Safe driving requires undivided attention.

Public education will be a large part of our work going forward. We will continue to work with our valuable road safety partners to make sure that distracted drivers get the message: Keep your hands on the wheel and your eyes on the road.

The legislation also looks at what we can do to improve pedestrian safety. Although the good news is that the number of pedestrians killed has declined significantly over the last 25 years, pedestrians still represent about one in five of all motor-vehicle-related fatalities in Ontario; 46% of those fatalities occurred at intersections.

In response to the coroner's office recommendations and municipal requests, this legislation, if passed, would require drivers to yield the whole roadway to pedestrians at school crossings and pedestrian crossovers. It would also support the use of new pedestrian crossing devices.

We know that there are other choices people need to make in order to get around, and healthy choices such as cycling, walking and active transportation are all part and parcel of a range of solutions that will help address congestion and improve our air quality. If passed, this legislation would build on #CycleON, Ontario's 20-year

strategy to become the safest, most cycling-friendly jurisdiction in North America. It would increase fines and demerit points for motorists dooring cyclists, and where practical it would require motorists to keep a distance of at least one metre between their vehicles and cyclists when passing. It would also support cycling on paved shoulders of unrestricted provincial highways and in contraflow bicycle lanes in urban centres to give cyclists more choices with respect to how and where to travel.

In addition, if passed, this legislation would update our mandatory medical reporting program. Future regulations could allow us to accept recommendations from a broader range of health care practitioners, a measure which responds to requests from the medical community about our mandatory medical reporting program.

This legislation would also respond to municipal requests for assistance with respect to collecting unpaid Provincial Offences Act fines. We would put yet another tool in place to help fine collection and help keep our municipal roads safe.

These changes and numerous others we're proposing recognize that everyone, from the most vulnerable to the most seasoned, needs to feel safe and protected on our roads and highways. On that note, I'd like to recognize that this week is also School Bus Safety Week here in Ontario. We join the Ontario School Bus Association in reminding everyone to be alert, slow down and obey the rules of the road around school buses and in school crossing zones.

It's also national teen safe driving week. Led by Parachute Canada, one of our dedicated road safety partners, teen safe driving week is a good time to talk to teenagers and young adults about distracted driving, impaired driving and why making safe driving choices can literally make or break their future.

Unsafe drivers and vehicles have no place on Ontario's roads. The people of our province deserve no less. We are a North American leader in road safety, and we are committed to keeping it that way. I urge all members on all sides of this House to support this legislation.

CONSUMER PROTECTION

Hon. David Oraziotti: I'm here today to comment on our government's strong track record of protecting Ontario consumers and to discuss our plan to ensure Ontario consumers enjoy the benefits of a safe and fair marketplace.

Since 2003, our government has introduced legislation, updated existing legislation, and worked with consumers to ensure that they know their rights. Our ministry's priority is educating consumers so that they can make smart decisions and ensure that they are able to protect themselves against scams, fraud and predatory practices.

The Consumer Protection Act is our ministry's hallmark piece of legislation. It governs consumer transactions and protects Ontarians in their day-to-day lives. The Consumer Protection Act allows Ontarians the

certainty of clearer contracts, various protection tools, and offers remedies for a consumer if a business makes a false, misleading or inappropriate transaction.

In 2013, our Consumer Protection Branch continued to take steps to ensure that consumers are protected across the province, arranging for nearly \$500,000 in refunds and cancelled contracts and to help reclaim over a million dollars in fines and legal settlements for Ontarians.

Another important initiative I'm sure you are all aware of, and our government is pleased with, is our progress on the Wireless Services Agreement Act. This has been a huge step forward for consumers in this province. I was proud to first introduce this bill in 2010, and today wireless providers are required to draft contracts which clearly lay out the services and fees for consumers who, in turn, now have a better understanding of their rights when renewing their existing contracts, or cancelling them.

Our Stronger Protection for Ontario Consumers Act, 2013, is another piece of legislation that our government is pleased to proceed with. The bill targets three very important areas of consumer protection. First, it helps to curb aggressive door-to-door sales tactics, especially for the sale of water heaters. It protects vulnerable, indebted consumers against the misleading and abusive practices of some companies offering debt settlement services. Thirdly, it strengthens the integrity of real estate bidding practices and allows consumers more power to negotiate flexible, lower-cost arrangements when using a real estate professional.

We're pleased with the progress our government has made since 2003; however, we certainly recognize that more needs to be done. When I was appointed Minister of Government and Consumer Services, I was excited about the opportunities to serve in this role, and as minister I will continue our government's work to provide even greater protection for the people of Ontario. My ministry's mandate letter lays out the framework for these priorities. The priorities are the next logical steps to our already strong record, picking up where my predecessors left off.

We're committed to two key overarching priorities over the next four years: First, strengthening consumer services and, second, building a dynamic business climate. At the forefront of this is the need for expanding the protection for condominium buyers and owners through modernizing the Condominium Act.

We recognize how important these updates are, and how diverse the needs of condominium owners and buyers are. We need to continue to strengthen consumer marketplace fairness and transparency regulations, specifically in the areas of home renovations, moving companies, and home inspector qualifications, as well as examining the issue of online consumer protection so we can move in that direction as well.

We'll be exploring opportunities to strengthen consumer protection measures by working together across ministries to ensure that all Ontarians are protected, especially those who are most vulnerable. As set out in our platform, we are excited to begin working on the con-

sumer bill of rights. We'll be undertaking consultations around the creation of this.

And finally, we're continuing to build up our strong brand of identity for Consumer Protection Ontario to ensure Ontarians know where they can go for trusted information and advice on important consumer issues.

Speaker, I want to thank my colleagues here in the House today for listening as I update Ontarians on consumer protection measures. I'm proud of our government's record and I'm excited to move forward on these priorities. Thank you.

ROAD SAFETY

Mr. Michael Harris: It's been quite a week for driver safety, and it's great to see such a focus on awareness as we celebrate both School Bus Safety Week and Teen Driver Safety Week. Of course, we'll be reviewing a bill to prevent distracted driving as well.

I want to take a first opportunity to ask my colleagues to join me in showing support for our professional school bus drivers across the province today in recognition of School Bus Driver Appreciation Day.

Across Ontario we have about 18,000 school buses travelling 2 million kilometres every school day, providing 300 million safe rides during the year—300 million. That's no easy task, but we can all make it a little easier by remaining aware of the unique safety challenges when approaching school buses. We can all learn to benefit from the simple one, two, threes of school bus rules:

(1) Never pass a school bus when it's stopped with its lights flashing.

(2) Be extra vigilant around school hours.

(3) And of course, be courteous to school buses, giving them room and letting them change lanes when they need to.

1540

At the same time, we also recognize and lend our support to those promoting National Teen Driver Safety Week, to raise awareness and seek solutions to the unnecessary, preventable and always tragic teen deaths that often occur in our province.

It's a sad fact that while young people only make up 13% of drivers, they account for one quarter of all road-related injuries and fatalities. We all know that many of these injuries and deaths can be prevented, and we recognize the work of groups like Parachute Canada to raise awareness of the problems and seek shared solutions.

I do want to be clear, Speaker, that given the impacts of distracted and impaired driving, it is essential that we take significant steps toward better education and tougher penalties to ensure drivers are focusing on the road. We all know, and many have first-hand experience in the past, of course, with the number of distractions faced by the modern driver. We all know the impacts distracted driving can cause. That's why it's the government's responsibility and our responsibility as legislators to ensure our laws reflect the startling realities we see on our roads.

I support many of the principles that are at the heart of this act. I look forward to the debate to ensure the concerns we have are addressed for this positive and timely piece of legislation protecting the safety of all Ontarians on our roads.

ROAD SAFETY

Mr. Joe Cimino: I'm pleased to stand here and comment on the statements by the Minister of Transportation. For all those who help make our teens safer drivers and keep the children and drivers of the school buses themselves safe, thank you very much.

I have an 11-year-old who is already speaking about her first car and a four-year-old who, when I have the opportunity to drop her off at her bus stop, instinctively steps back 10 feet. So there's some great, great work that's being done in the province by many dedicated people.

In terms of the Making Ontario's Roads Safer legislation, I was briefed on that legislation yesterday by MTO staff, as were others, and I've read through the documentation.

When we take a look at distracted driving, it's definitely something that we need to deal with. The statistics speak for themselves. I look forward to debating how we can make those rules stricter.

When we talk about drugged driving, like drinking and driving, it's unthinkable. We need to hammer home the idea that drugged driving is just as bad and unacceptable in Ontario.

Cycling: I come from a community where active transportation is a big topic, so any way we can make cycling safer beyond what might be proposed, I think, is something that would be worthy of debate.

I look forward to putting in place stricter regulations in terms of cycling safety and pedestrian safety likewise. Too many times, we see pedestrians getting hit and at times people not even sticking around after the accident, so I look forward to looking at that portion of the proposed legislation as well—the proposed legislation as well as regulatory changes that will have to come in place.

Coming from a city council background—and I've been speaking about the lack of revenue for municipalities—the idea of being able to collect from unpaid fines is a huge movement forward, and I look forward to discussing that.

Two areas that I will be bringing up and I did bring up with staff are when we talk about trucking—extending the length of trucks proposes a whole new set of dilemmas in residential roads. That's an area of concern of my residents, and I know I will be discussing that, as well as the need to look at the coroner's report more specifically in terms of the need to understand the "complete streets" philosophy—is something that we in the province should be promoting.

I look forward to bringing forward ideas when the debate comes to this House.

CONSUMER PROTECTION

The Speaker (Hon. Dave Levac): I'll come back in the rotation to the member from Perth–Wellington on his response to the Minister of Government and Consumer Services.

Mr. Randy Pettapiece: Thank you, Speaker. I'm pleased to rise in response to the government's consumer protection update. I certainly agree with the government that it is important to raise awareness on consumer protection to the extent that we can do so.

Speaker, since I was elected in July and received this critic role for government and consumer services, we have contacted the minister's office to try to set up meetings so we can voice our concerns as to what we feel are important issues, not only in my riding of Perth–Wellington but certainly throughout the province. Unfortunately, we haven't had that meeting yet. I wish we could have had that done before today, because we have some really important things I would like to express to the minister.

However, like many, I've seen the commercials and ads that the government has run informing consumers of their rights. We've heard concerns regarding collection agencies, water heater rentals and home renovations, to name just a few. While I'm happy to hear the government say it will take additional steps to protect consumers, I am concerned that the minister's update did not address much of the feedback I have been hearing, certainly in my riding. This is a government that has been in power for 11 years, and in that time, it has often been focused more on harassing businesses than on protecting consumers.

Too often I get the comment from businesses in my riding, "I wish the government would get out of my way," because of over-regulation. For instance, today's announcement does nothing to help businesses affected by TSSA red tape. The Downie Street Bake House located in Stratford in my riding of Perth–Wellington is one example. They invested good money in high-quality used ovens, but then the TSSA came along. They made a host of unreasonable demands to get the ovens certified for use. My constituents had no choice but to go \$20,000 more in debt to buy new lower-grade ovens.

Since I have been the critic, I've also received numerous emails regarding the Tarion Warranty Corp. and the issues consumers have had with warranties on their new homes. It is my hope that the minister will take further action to address those having difficulties with the TSSA, Tarion and many other government agencies.

CONSUMER PROTECTION

Mr. Jagmeet Singh: While I want to acknowledge that the government is taking a good step in coming forward with a consumer bill of rights, the problem is that in a number of areas where it comes to consumer protection, the government has been far too slow in acting. In particular, I want to spend some of my time

addressing some of the concerns raised by a colleague as well, regarding Tarion.

Tarion is an extremely serious situation. It's been brewing for a number of years. There are so many constituents not just in my riding, but across the entire province continually talking about the fact that no matter what they try to do, no matter how many efforts they take, they simply cannot get the coverage they're entitled to.

They've tried to reach out to the ministry. They've tried to reach out to the government. There's only one option when it comes to a new home in Ontario, and it's Tarion. The government has essentially created a one-warranty system—a monopoly on the system. The government has a responsibility to ensure that this one warranty provider is providing a good service. The government has a responsibility to ensure that the one mandated warranty system actually serves the interests of the people of Ontario, not the builders and not the developers.

This is a serious concern. Constituents have come to me with complaints regarding shoddy workmanship in a brand new home that took numerous efforts to rectify, and still, nothing was done. When they went to Tarion, Tarion tried everything possible to deny the claim. It seems that Tarion is more in the business of denying warranty claims than in actually addressing warranty concerns.

One of the other areas that has been raised by a number of my constituents—and I hope the government will take action on this. While the consumer bill of rights is a great idea, one of the proposals that the NDP has pushed forward a number of times is a consumer rights ombudsman: a direct, independent body that consumers can go to to address concerns around consumer rights whenever there are violations of those rights. I encourage the government to consider our proposal of having an ombudsman for consumer rights.

VISITORS

The Speaker (Hon. Dave Levac): The member from Oshawa is standing, I believe, on a point of order.

Ms. Jennifer K. French: I am. Thank you, Speaker. I would be remiss if I didn't take this opportunity to introduce some of our guests joining us today. In our gallery, we have Randy Henning, Colin Goodwin, Jamie Brama and Tim Morrison, who are joining us from the Durham Regional Police Association. We're of course pleased to have them there in the House today.

1550

PETITIONS

AIR QUALITY

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

“Whereas Ontario’s Drive Clean Program was implemented only as a temporary measure to reduce high levels of vehicle emissions and smog; and

“Whereas vehicle emissions have declined so significantly from 1998 to 2010 that they are no longer among the major domestic contributors of smog in Ontario; and

“Whereas the overwhelming majority of reductions in vehicle emissions is the result of factors other than Drive Clean, such as tighter manufacturing standards for emission-control technologies; and

“Whereas the environment minister has ignored advances in technology and introduced a new, computerized emissions test that is less reliable and prone to error; and

“Whereas the new Drive Clean test has caused the failure rate to double in less than two months as a result of technical problems with the new emissions testing method; and

“Whereas this new emissions test has caused numerous false ‘fails,’ which have resulted in the overcharging of testing fees for Ontario drivers and car dealerships, thereby causing unwarranted economic hardship and stress;

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

“That the Minister of the Environment takes immediate steps to begin phasing out the Drive Clean program.”

I’m pleased to affix my signature to the petition and send it to the table with page Josée. Thank you.

FAMILY DAY

Ms. Cheri DiNovo: This is a petition to the Legislative Assembly of Ontario:

“Whereas a family day holiday in every month of the year would allow us all to spend more time with our family and friends and strengthen our relationships with those around us;

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

“That the Legislature instates a family day holiday in each month of the year in addition to the already existing holidays.”

I’m going to give this to Rachel to deliver to the table.

HEALTH CARE

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

“Whereas the Ontario government is committed to providing the right care, at the right place, at the right time, and by the right health care professional; and

“Whereas patients that are not satisfied with their care deserve the opportunity to voice their concerns and seek resolutions to their complaints; and

“Whereas patients sometimes need a third party to turn to when they have exhausted all local complaint resolution processes; and

“Whereas a patient ombudsman would facilitate the resolution of complaints, investigate health sector organizations, and make recommendations to further strengthen Ontario’s health care sector;

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

“That members of the Legislative Assembly pass Bill 8, and create a patient ombudsman.”

I fully support the petition. I will give my petition to page Félix.

FETAL ALCOHOL SPECTRUM DISORDER

The Deputy Speaker (Mr. Bas Balkissoon): Further petitions? The member for Elgin–Middlesex–London.

Mr. Jeff Yurek: Thank you, Speaker. It’s good to see you again this session.

“To the Legislative Assembly of Ontario:

“Whereas individuals with fetal alcohol spectrum disorder (FASD) and families are not properly supported in southwestern Ontario;

“Whereas the Ministry of Education, the Ministry of Health and Long-Term Care, the Ministry of Children and Youth Services and the Ministry of Community and Social Services need to develop a comprehensive care strategy that appoints a lead ministry with the responsibility for coordinating FASD management and prevention efforts;

“Whereas the provincial government needs to reallocate funding to increase FASD diagnostic and treatment capacity in Ontario, increase community and educational supports and increase prevention efforts across the province;

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

“That the government of Ontario take a cross-ministerial approach in developing a comprehensive care strategy that supports and promotes best practices in FASD management and prevention and provides appropriate supports for individuals with FASD so that they may access the necessary services.”

I support this petition and sign my signature to it.

ALZHEIMER’S DISEASE

Ms. Peggy Sattler: “To the Legislative Assembly of Ontario:

“Whereas Alzheimer’s disease is a degenerative brain disease that causes thinking and memory impairment. Alzheimer’s disease is progressive, worsens over time and will eventually lead to death;

“Whereas there is an estimated 208,000 Ontarians diagnosed with Alzheimer’s and related dementia today, and that number is set to increase by 40% in the next 10 years;

“Whereas Alzheimer’s disease creates emotional, social and economic burdens on the family and supports of those suffering with the disease—over 25% of those

providing personal supports to survivors of Alzheimer's disease and related dementia are seniors;

"Whereas the total economic burden of dementia in Ontario is expected to increase by more than \$770 million per year through to 2020; and

"Whereas Ontario's strategy for Alzheimer's disease and related dementia has not been revised since the implementation of a five-year strategy in 1999;

"We, the undersigned, call upon the Minister of Health and Long-Term Care to immediately review, revise and implement an updated, research-informed, comprehensive strategy to respond to and prepare for the rapidly growing needs of those living with Alzheimer's disease and related dementia."

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

HISPANIC HERITAGE MONTH

Mrs. Cristina Martins: My petition is to the Legislative Assembly of Ontario.

"Whereas Ontario is home to over 400,000 first-, second- and third-generation Hispanic Canadians who originate from the 23 Hispanic countries around the world; and who have made significant contributions to the growth and vibrancy of the province of Ontario;

"Whereas October is a month of great significance for the Hispanic community worldwide; and allows an opportunity to remember, celebrate and educate future generations about the outstanding achievements of Hispanic peoples to our province's social, economic and multicultural fabric;

"We, the undersigned, call upon members of the Legislative Assembly of Ontario to support proclaiming October of each year as Hispanic Heritage Month and support Bill 28 by MPP Cristina Martins from the riding of Davenport."

I agree with this petition, and I will affix any signature to this and give it to page Jamie.

ONTARIO DRUG BENEFIT PROGRAM

Ms. Lisa M. Thompson: "To the Legislative Assembly of Ontario:

"Whereas Health Canada approved Esbriet in October 2012 for individuals with idiopathic pulmonary fibrosis," known as IPF, and there were people here visiting with us yesterday;

"Whereas the Ministry of Health and Long-Term Care has declined to list Esbriet on the Ontario drug benefit formulary or reimburse patients through the Exceptional Access Program;

"Whereas Esbriet is the first of its kind to be approved in Canada for the treatment of IPF and will slow the progression of this fatal disease;

"Whereas the high cost of Esbriet is creating financial hardships for many individuals and their families. Only those patients who have access to a private drug plan can

afford the cost of this medication, forcing some patients to go without treatment;

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

"To review and reconsider the Ministry of Health and Long-Term Care's decision to decline any assistance with Esbriet and consider some form of assistance with the cost of this medication in order to improve the lives of Ontarians with IPF and decrease the cost on the health care system associated with this disease."

I agree with furthering this, I affix my signature, and I'll send it to the desk with Callum.

MISSING PERSONS

Ms. Jennifer K. French: I have a petition from people across the province.

"To the Legislative Assembly of Ontario:

"Whereas Ontario does not have missing persons legislation; and

"Whereas police are not able to conduct a thorough investigation upon receipt of a missing person report where criminal activity is not considered the cause; and

"Whereas this impedes investigators in determining the status and possibly the location of missing persons; and

"Whereas this legislation exists and is effective in other provinces; and

"Whereas negotiating rights to safety that do not violate rights to privacy has been a challenge in establishing missing persons law;

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

"We ask that the Attorney General's office work with the office of the privacy commissioner to implement missing persons legislation that grants investigators the opportunity to apply for permissions to access information that will assist in determining the safety or whereabouts of missing persons for whom criminal activity is not considered the cause."

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

HISPANIC HERITAGE MONTH

Ms. Daiene Vernile: This is a petition that celebrates Hispanic heritage in Ontario.

"To the Legislative Assembly of Ontario:

"Whereas Ontario is home to over 400,000 first-, second- and third-generation Hispanic Canadians who originate from the 23 Hispanic countries around the world; and who have made significant contributions to the growth and vibrancy of the province of Ontario;

1600

"Whereas October is a month of great significance for the Hispanic community worldwide; and allows an opportunity to remember, celebrate and educate future generations about the outstanding achievements of

Hispanic peoples to our province's social, economic and multicultural fabric;

"We, the undersigned, call upon members of the Legislative Assembly of Ontario to support proclaiming October of each year as Hispanic Heritage Month and support Bill 28 by MPP Cristina Martins from the riding of Davenport."

I enthusiastically say, "Si, Señor," to this and sign it with mucho gusto.

LONG-TERM CARE

The Deputy Speaker (Mr. Bas Balkissoon): Further petitions? The member for Stormont–Dundas–Glengarry–Prescott–Russell.

Mr. Jim McDonell: It's in there. Thank you, Speaker.

I have a petition to the Legislative Assembly of Ontario:

"Whereas quality care for the 77,000 residents of long-term-care (LTC) homes is a priority for many Ontario families; and

"Whereas over the last 10 years 50% of Ontario's hospital-based complex continuing care beds have been closed by the provincial government despite a 29.7% increase in the acuity level of LTC residents and a 73% increase of LTC residents in Ontario who suffer from some form of Alzheimer's or dementia; and

"Whereas the provincial government does not provide adequate funding to ensure care and staffing levels in LTC homes keeps pace with residents with the growing number of residents with complex behaviours, such as dementia and Alzheimer's; and

"Whereas for over a decade several Ontario coroner's inquests into nursing home deaths have recommended an increase in direct hands-on care for residents and increase in staffing levels; and

"Whereas the Ontario Liberal government first promised a legislated care standard for residents in the province's LTC in 2003, but to date have failed to make good on their promise; and

"Whereas the LTC Homes Act 2007 empowered the provincial government to create a minimum standard, but fell short of actually creating one; and

"Whereas the most detailed and reputable study of minimum care standards recommends 4.1 hours of direct care per day;

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

"(1) To amend the LTC Homes Act 2007 to increase the minimum care standard as recommended in recent studies, adjusted for acuity level and case mix;

"(2) To ensure accountability by making public reporting of staffing levels at Ontario LTC homes mandatory;

"(3) To immediately provide funding for specialized facilities for persons with cognitive impairment who have been assessed as potentially aggressive, and staff them with a sufficient number of appropriately trained workers."

I agree with this and will be passing it to Ben.

The Deputy Speaker (Mr. Bas Balkissoon): Thank you. That was the member for Stormont–Dundas–South Glengarry. My apologies for doctoring up your riding.

AGRICULTURAL COLLEGES

Mr. Steve Clark: I can't believe it's been seven months and I still keep getting these petitions.

"To the Legislative Assembly of Ontario:

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

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

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

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

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

I'm pleased to affix my signature and send it to the table with page Josée.

HEALTH CARE FUNDING

The Deputy Speaker (Mr. Bas Balkissoon): Further petitions? The member for Stormont–Dundas–South Glengarry.

Mr. Jim McDonell: You know, practice works. I have a petition to the Legislative Assembly of Ontario:

"Whereas repeated cuts to health care funding under the present government are having a negative impact on the residents of Stormont–Dundas–South Glengarry, including seniors, diabetics and those suffering from eye and cardiovascular conditions; and

"Whereas the heart rehabilitation program at the Seaway Valley Health Centre provided a valuable service for many residents; and

"Whereas it is in everyone's interests to help all Ontarians stay healthy and prevent the occurrence of acute and dangerous conditions, such as heart failure; and

"Whereas this interest is best served through adequate funding to programs that have proven their value;

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

"To take all necessary action to restore the heart rehab program at the Seaway Valley Health Centre."

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

VISITORS

Mr. Granville Anderson: I would like to take this opportunity to welcome four police officers from the Durham Regional Police Association. I do recognize that they've already left, but I met with them earlier: Randy Henning, Tim Morrison, Colin Goodwin and Jamie Bramma. Welcome.

ORDERS OF THE DAY

FIGHTING FRAUD
AND REDUCING AUTOMOBILE
INSURANCE RATES ACT, 2014
LOI DE 2014 DE LUTTE CONTRE
LA FRAUDE ET DE RÉDUCTION
DES TAUX D'ASSURANCE-AUTOMOBILE

Resuming the debate adjourned on October 21, 2014, on the motion for second reading of the following bill:

Bill 15, An Act to amend various statutes in the interest of reducing insurance fraud, enhancing tow and storage service and providing for other matters regarding vehicles and highways / Projet de loi 15, Loi visant à modifier diverses lois dans le but de réduire la fraude à l'assurance, d'améliorer les services de remorquage et d'entreposage et de traiter d'autres questions touchant aux véhicules et aux voies publiques.

The Deputy Speaker (Mr. Bas Balkissoon): Further debate?

Mr. Jeff Yurek: Point of order, Speaker.

The Deputy Speaker (Mr. Bas Balkissoon): Point of order.

Mr. Jeff Yurek: Speaker, I seek unanimous consent to defer the lead for our party for Bill 15.

The Deputy Speaker (Mr. Bas Balkissoon): The member seeks unanimous consent. Agreed? Agreed.

Mr. Jeff Yurek: Thanks, Speaker, very much. I'm glad to stand up and speak to Bill 15, Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014. It's not the first time in this House that I've had to get up and speak regarding automobile insurance, and I'm pretty sure it won't be the last time as we go forward. Before I start, though, I'd like to go over an overview of the history of auto insurance in the province of Ontario, just to refresh the memories of those who are listening with regard to how we got to where we are today.

In 1914, auto insurance was added to the Insurance Act, but at that time it was not compulsory.

In 1932, minimum third party liability limits were introduced. Anyone who bought insurance had to buy minimum coverage to protect them if they got sued. This was actually the first version of compulsory coverage.

We go up to 1972, and all policies are to have no-fault benefits for loss of income, medical and rehabilitation expenses not covered by OHIP. This was the first case of no-fault insurance.

In 1980, auto insurance becomes compulsory for all vehicle owners in Ontario; now, in a sense, it has become a tax to the people of Ontario because they are now forced to purchase auto insurance.

In 1985, a crisis of auto insurance availability and affordability occurs due to rising bodily injury claims.

In 1988, Bill 2 came around to create the Automobile Insurance Board, with a mandate to conduct hearings on auto rates.

In 1990, Bill 68, brought up by the Liberal government, enriches the no-fault benefits.

In 1991, the NDP abandoned plans to make auto insurance public, realizing that it's not justifiable in this province.

In 1994, Bill 164 was introduced, which includes additional no-fault benefits, making the product richer and richer.

In 1996, the PC government introduced legislation to try to simplify the product, making the system less costly.

In 2003, this Liberal government introduced a freeze of rates because big industry losses were about to cause big increases in our premiums. It was the first time that this Liberal government decided to meddle in private industry.

In 2004, a white paper was released, saying that people with employment insurance should be able to opt out of some mandatory coverage, and therefore they're not covered twice. Unfortunately, this went nowhere, and it's due to the inaction of this government.

Could you imagine, Speaker, that if your own work insurance covered you for certain coverage for when you got injured in an automobile accident, you would no longer have to pay that premium on your auto insurance bill, and how much money could be saved throughout this province for people who have two types of insurance? I think maybe the government should dust off that white paper and revisit it again as we're moving forward with reforming the auto insurance product throughout the province.

1610

In 2010, this government introduced major reforms that reduced coverage and resulted in high levels of mediation and arbitration as a result of people not satisfied with getting the services they need after an automobile accident. The end result of all these years of changes to the automobile product is a costly, complex system that has bureaucracy on top of bureaucracy on top of bureaucracy, and regulation upon regulation upon regulation, which brought us up to last year, when the government brought forward Bill 171 just before the election. They tried to fast-track it through the Legislature in order to have something that they could hold up to the people of this province in the upcoming election.

Here we are today with Bill 15, which has now been reintroduced. The government has brought that forward in order to deal with their promise of a 15% cut in insurance rates throughout the province. This promise they made, of a 15% decrease, allowed them to stay in power one extra year because it bought the support of the

NDP to prop up this government for an extra year of Liberal governance.

We've said a long time, in our rebuttal of that 15% cut promise, that a unilateral cut to insurance rates without cost savings in the industry would lead to unintended and negative consequences. We've seen this evidence on a few fronts. The availability of insurance has decreased in this province. State Farm sold its entire property and casualty business in Canada. They cited the Ontario auto insurance market as a key reason for this. This is a bad trend, as New Jersey promised to cut rates by 15% in 1998. Numerous companies left the market at that time, making auto insurance very difficult to obtain. While rates did come down by 15% over two years, the lack of availability led to a 27% spike in premiums in 2000.

Further, we're starting to hear from various constituency offices that people with a few blemishes on their record are being dropped by their insurance carriers. Insurers cannot drop a client during their policy, but they can refuse to renew a policy. I've had a few constituents in my office who have noted that since this government has mandated the 15% cut, their house insurance policies seem to have been creeping up. It's something that we warned against when the government came forward with this 15% cut; however, they wanted to stay in power an extra year and went forth with that promise.

Any move that required all companies to cut rates I think would be a dangerous move. I'm quoting Philip Howell right now. Phil Howell is the CEO of FSCO, the Financial Services Commission of Ontario. They are the regulators of the product throughout the province, under the direction of the Ministry of Finance. In the Standing Committee on General Government on April 15, 2013, Phil Howell stepped forward to make this comment, and I quote Phil: "So any move that required all companies to cut rates I think would be very dangerous right now. As well as that, I think you would find situations where people would just have less access to insurance and perhaps be forced into the Facility Association, paying much higher rates than they currently are." That was Phil Howell.

For those that are listening at home, and here, who don't know what the Facility Association is, the Facility Association is basically where you go when no one in this province will insure you. You'll note that when there are problems in the availability of insurance product, the usage of the Facility Association grows and grows. The problem with the Facility Association having to insure people is the fact that this product—auto insurance—is not going to be fully accessible to people throughout the province.

The second item that I'm seeing evidence of is that bad drivers are getting bigger discounts. We mentioned that also to this government when they decided to enforce a 15% reduction in auto insurance rates; that, in fact, in order to get that average drop of 15%, those paying higher premiums might see a higher decrease in their premiums in order to balance out those that are paying the lower premiums to start with. So what you're seeing

here—from filings in January 2014, the biggest winners were those insured by non-standard insurers. Non-standard insurers are those that will insure the worst drivers on the road—those with multiple accidents or those with drinking and driving convictions; basically, the people who are one step away from having to go to the Facility Association.

Just to review what they gave out, the non-standard companies and their respective rate reductions were as follows: Perth Insurance Co. gave a 15% reduction, Pafco Insurance Co. gave a 14.5% reduction and Echelon General Insurance Co. gave an 8.7% reduction. Those at home might say that's great, but remember, these are the insurance decreases for those who are drunk drivers in our province, those who can cause multiple accidents. So in essence, this 15% rate reduction brought forward by the government, supported by the NDP, has in fact been giving better discounts to the poor drivers of this province, where those who follow the rules and pay their premiums every year are not achieving the same rate discounts throughout this province.

I'd also like to make note of a comparison of Bill 171 to Bill 15, and the fact that this government has gone from one end of the spectrum to the other end of the spectrum. In order to fight fraud from the fraud task force report, which was delivered over two years ago with over 38 recommendations, of which this government has implemented maybe four or five, they're now coming out with Bill 171: "We're going to regulate health care clinics throughout this province." We agreed with regulating health care clinics, but we did not agree on how to regulate the health care clinics. They wanted to create this whole new bureaucracy at FSCO, where FSCO would have to double their bureaucracy in order to regulate these health care clinics throughout the province.

Our way was a much simpler method: using the health colleges throughout the province that are here to regulate the health care clinics, much like pharmacy is regulated throughout the province. The Ontario College of Pharmacists has a contact at the pharmacy, which is a designated manager, and they assume all responsibilities, legal and otherwise, to ensure that the pharmacy is following the rules. If there is a problem and they are not following the rules, and that designated manager is aware of that, they will lose their health care licence—the pharmacist loses their licence.

We could do the same thing with health care clinics throughout this province. They would have to have a designated health care professional running the clinic and taking care of the legal aspects of the business. If the clinic wants to be fraudulent in any sort of way, that designated manager would lose their licence if they were in on the act. This, I believe, would really take up the fraud part of health care clinics, end that practice, and at the same time be a minimal cost to the businesses and the health care and insurance industries throughout the province.

However, I was really shocked when I picked up Bill 15 thinking that maybe this government, last year in

committee, listened to my idea about having designated managers run the health care clinics in order to reduce fraud. I was kind of hoping they'd listen to it, but they've gone to the other end of the spectrum. It's not even in Bill 15. For some reason, one of the fraud report's recommendations disappeared. I guess it's not that important anymore for this government to really look at fraud. I think they're putting some window dressing on it, but for some reason, they don't care about going after this aspect of fraud, which is pretty rampant in the GTA and Toronto area with these health care clinics. I don't know what went wrong with their abilities to want to really fight fraud, to really deal with the issue of auto insurance, to really look at lowering costs in the system in order to reduce the rates, but apparently, I guess they feel that they don't really have to go down that road in order to achieve the results.

Further to that, the government has introduced other aspects into Bill 15 which are part of the fraud task force report. We'd like to look at that in committee as this bill gets going farther down the road to ensure that this government, with a history of building bureaucracy and cost to systems, doesn't necessarily do that going forward with the auto insurance product. I think the bureaucracy and costs, not only in the insurance industry but—all that cost gets trickled down to us policyholders, those who are paying the bills, to ensure that we can have the safety of being supported in case of an automobile accident. We want to make sure, through Bill 15, that they don't take the opportunity to create new fiefdoms and new czars of auto insurance in order to mandate a 15% cut which, two or three years down the road, when prices spike because they had done nothing, really, for the cost in the auto insurance product and people aren't able to get access to the product—that we aren't going to be back here debating it again.

1620

When we discuss this in committee, we're going to be making sure that each and every part of this bill lays out the least bureaucratic, least costly way to reduce the cost of the auto insurance product.

Our party put forth some recommendations early last year to ensure that we could actually deal with auto insurance rates throughout this province, to ensure that there's competition back in the market. Some people say, "What do you mean, there's no competition? It's an open market." Unfortunately, there is so much regulation, which I mentioned earlier, that the actual chances of two companies competing against one another in order to lower their rates, much like any businesses across the province will compete in order to attract business—they're pretty much deterred from doing so.

We can just basically look at how to get your rate changed in this province. Right now, the auto insurance companies have to fill out a report, hire their mathematicians and justify any rate increase or decrease, which is thousands of pages long. It takes months to compile this request to lower or raise your rates. They submit it to FSCO, and FSCO does their own calculations, gets their

own mathematicians, and if there are any missing notes in this 1,000-page document, if there's anything out of the ordinary, it gets shipped back to the insurance company to fix up, which might add another month or two. Then you have it come back to FSCO, and after a couple of months of their having this document, they can say, "You can lower or raise your rates the next time the person files for return," which usually happens on a monthly basis, depending on when your year is up.

In a marketplace, in general terms—I'll use Walmart again—if Walmart has all of a sudden got a shipment in, a product of widgets, that in fact lowered their cost, which would allow them to cut their sale price down in order to outcompete The Bay, for instance, they would do that within the day. I'm sure they have the computer system set up so that automatically, when head office gets that money, it filters through and the price comes down. You see it in their commercials, the happy face and the prices coming down.

The insurance industry would like to do the same, because they would garner more people to buy their product if they were able to compete on price. No matter who, whether it be Aviva or what have you, the fact of the matter is that they can't do it. In essence, they could offer a lower price to a consumer. However, for them to initiate that price change to go down, you're looking at over a year before they can actually implement that change, and then you'd have to wait for that person to renew their policy.

The same instance that's a problem with that is, if something happens in the industry—say, accident increases go through the roof and now the insurance industry is looking at a loss and they'd like to raise their prices after giving the discount—again, that would take over a year, and most businesses would be hard-pressed to survive the fact that they can't raise their rates in the short term in order to stay in business or come out even. Otherwise, you can just imagine everyone's rates skyrocketing with the fact that they would have to wait over a year to do so.

To make this story short, Mr. Speaker, we had proposed a file-and-use system which, provided that the insurance company is lowering or raising their rates between a set percentage—and this is ideal for FSCO the regulator to do. FSCO can decide what is an acceptable percentage to raise or lower your rates. If the insurance companies in fact are allowed to do so, then why not, like other jurisdictions around this world, allow them to lower their rates, file them: "We are lowering our rates to this amount," or, "We're raising our rates this amount. We're in that parameter"? FSCO goes, "Okay, it's done." They can now offer incentives for people who drive better. They can bring in the technology which is slowly coming into the marketplace, those little devices that will track how you drive your car. The best way to use one of those devices is to have the file-and-use system where you can change the rates monthly or biweekly, on how well they're driving. It will improve driving.

A file-and-use system will allow them to compete with each other. If Walmart wants to get into insurance, if they

want to sell insurance, they could be the low-cost provider and lower their rates whenever they feel like it in order to compete against the other insurance companies. I can tell you that competition in the marketplace will definitely increase the product availability for people and ensure that people have the coverage they need.

The auto insurance product is broken. They're trying to deal with it also through mediation-arbitration. The Auditor General noted a few years ago that the backlog was months upon months upon months, compared to the 60 days in which it had to be dealt with. You look at the changes they made in 2010, which probably caused the increase in arbitration-mediation. We would like to see private mediators brought in to help deal with mediation so that it would be fast-tracked through. They're obviously not coming forward with that.

We'd also like to see changes in the product where you would have peer-to-peer review. So you hurt your back in a car accident, you go to a chiropractor, and the chiropractor says, "You need this and this treatment"; it goes to the insurance adjuster and they look at it and go, "Well, I'll let this neurosurgeon take a look at it," and of course most likely he'd deny it or find some other reason, so there's a fight starting there. We'd like to see, if you use a chiropractor to get service, that you go to your insurance adjuster and actually they will use a chiropractor so you have peer-to-peer review. We think that would actually lower the amount of objections to people, and fighting, going to mediation and arbitration.

My time is almost up. I appreciate the House allowing us to defer our lead. I am happy to open up the discussion for this party. I look forward, in committee, to having further discussions. These are just a few points off the top of my head that I thought I'd bring out, and hopefully we can expand upon them. Thank you.

The Deputy Speaker (Mr. Bas Balkissoon): Questions and comments?

Mr. Wayne Gates: I support any attempt to fight fraud and lower auto insurance, but Bill 15 has some major errors.

First, it separates the process by which victims can seek redress. Bill 15 takes away the victim's right to turn to the courts against insurance companies who refuse to pay. Without Bill 15, a victim has the right to either go to court or an arbitration tribunal. Now they'll be forced to use the tribunal. This means that if they prove the insurance company owes them money, it will be harder to get their legal fees covered. It also means that if it's proven that someone else is at fault for the accident, the victim will have to go to court against whoever injured them and then go to a tribunal to get the money from the insurance company. Instead of doing this at the same time, it will require two different procedures—very costly.

Oftentimes these victims are seriously injured. This system would mean more lawyers, more court fees and less accessibility to justice for the victims of accidents here in Ontario.

The other major problem is the interest issue. As it stands now, if a victim is owed pain and suffering and an

insurance company refuses to pay, the company is charged 5%. The bill would lower that rate to 1.3%. That means less money for the victim of the accident and it means insurance companies are less pressured, which is important, to pay what they owe.

Fighting fraud and high insurance rates is a good thing, but this bill stands to give big companies a break and further hurt victims of car accidents.

The Deputy Speaker (Mr. Bas Balkissoon): Questions and comments?

Mr. Lou Rinaldi: I just want to take a couple of minutes to make some comments to the words that the member from Elgin–Middlesex–London put before us this afternoon. Instead of focusing on his 20-minute comments, I just want to highlight a couple of things.

First, auto insurance is one of those things where, you know, we have destiny in our own hands. I mean, driving records, where we drive, how we drive and what type of vehicle we drive all play a big role.

I will admit that some few years back, not too long ago, I can say I was one of those unfortunate folks that seemed to encounter the law maybe more than once or twice. My insurance premium did go up substantially. And you know what? I wasn't there to complain, because I created that scenario where, frankly, the insurance company didn't appreciate my driving record.

1630

So I've made a concerted effort since then. We drive—at least I do, as an MPP—some 3,000 to 5,000 kilometres a month, so it's not hard sometimes to have a bit of a heavy foot. But let me say this: I more religiously use speed control. I set a speed and I try to stick to that speed. My insurance has gone down. It's gone down dramatically in the last two or three years because, obviously, my record could match it.

Bill 15 is a good bill to initiate some of those things, but I think, at the end of the day, we really have a huge part in what our insurance premiums will be like.

The Deputy Speaker (Mr. Bas Balkissoon): Questions and comments?

Mr. Jim McDonell: It's a privilege to get up and to comment on the wise words that came from our member from Elgin–Middlesex–London—wise words.

All things aside, when we look at this bill, we've had numerous studies come out that talked about some of the real issues, and for the most part, many of these issues were ignored. Fraud is highlighted as the biggest issue, especially around the GTA, where insurance rates are the highest, and we lack the ability to really get at that. Studies have shown that, and yet it's just something that—really, all directions were pointing towards taking action finally, and we haven't seen that. We look at the health clinics, different avenues that have been used to really jack up the cost—not attacked in this bill. That's unfortunate, because I think there was a chance to do something.

Also, we talked about the regulation around raising or dropping the insurance rates and the time frame involved. I know that, last year, my rates went up significantly in

November. Instead of being a year's rate, they went to a semi-annual, so it was renewed again in July. So it's frustrating when we see the high rates that we're paying compared to our neighbours in other provinces, but we also have to look at what the issues are.

We have to also give a reasonable tool for insurance companies. Now we're forcing them to estimate, almost a year ahead of time, what the rates will be and what the returns will be when they're setting them. It's easy just to ignore the fact that they maybe have an opportunity to drop the rates but it's so cumbersome that they don't bother. It's the same, of course, if you're anticipating the rates going up; you have to start today to get those higher rates. It's just a system that's not working. So we'll look forward to further debate on this.

The Deputy Speaker (Mr. Bas Balkissoon): Further debate?

Ms. Peggy Sattler: I want to comment on the remarks that were shared with members from the MPP for Elgin–Middlesex—where is he from?

Mr. Taras Natyshak: London.

Ms. Peggy Sattler: Elgin–Middlesex–London.

I think that one of the fundamental problems that our party has with this legislation is around the title. It's called the Fighting Fraud and Reducing Automobile Insurance Rates Act; however, we see very little in the act that is actually going to contribute to fighting fraud and reducing auto insurance rates. What we do see are some major and substantive and, frankly, quite unprecedented changes to the dispute resolution system and also the long-established system of awarding pre-judgment interest. These changes will contribute little, if anything, to reducing auto insurance rates. What they will do is penalize accident victims. They will punish the people who have been harmed in auto accidents and create barriers in terms of their access to justice.

We have some very, very significant problems with this legislation around the changes to the dispute resolution system. They will put the onus on the victim to have to use two entirely different mechanisms to settle their claims. They will have to go into a court system if there is an injury, as well as this new arbitration system, for the accident.

So we have major concerns with the bill.

The Deputy Speaker (Mr. Bas Balkissoon): I want to thank the members for their comments.

The member for Elgin–Middlesex–London, you now have two minutes for your response.

Mr. Jeff Yurek: I'd like to thank the members from Niagara and London West for their comments. Northumberland–Quinte West: I thank him and, of course, Stormont–Dundas–Glengarry—I should probably add a few more ridings to his name.

The Deputy Speaker (Mr. Bas Balkissoon): South Glengarry.

Mr. Jeff Yurek: South Glengarry. Thank you, Speaker.

I agree with the member from London West. This bill does very little to deal with fraud. I was quite shocked

that they've totally moved away from licensing health care clinics in this province, which had been identified in the fraud task force as a major contributor to fraud and the cost in the system, particularly in the GTA and Toronto area, for our skyrocketing premiums.

This government has a history of creating task forces and getting recommendations from them, then putting them in a book, throwing them on a shelf, thanking them for writing them and not doing anything with those recommendations.

The fraud task force came up with 38 recommendations. This government has implemented maybe four of those recommendations. There was hope with Bill 15 that they would have the opportunity to implement more of the recommendations. Instead, there are fewer than in Bill 171, from three or four months ago.

I don't know if the election—now it's not as glitzy to regulate the health care clinics. I don't know where they lost their step with regard to fighting the fraud in their system. Unfortunately, we're going to see fewer insurance products in this province, and we're going to see bad drivers receive better discounts. We just have to thank this government for implementing that cut instead of actually getting down to the root cause of the problems with auto insurance and fixing those problems.

As I said before, this is probably not the last time I'm going to rise in this House and speak about auto insurance.

The Deputy Speaker (Mr. Bas Balkissoon): Further debate?

Mr. Jagmeet Singh: I have an hour to talk to you about auto insurance, so please sit back and enjoy. We will have a wonderful time, I assure you all.

I've broken down my discussion. I'm going to talk about some of the history of what has gone on in auto insurance. I'll take a little different direction than what was taken by my colleague from the Conservative Party. We'll talk about where we're at now, what's going on with the cuts which we fought so hard to see. We'll talk about what the priorities of the Liberal government really are. I want to review some of the steps that have been taken by the NDP and the steps that I've worked really hard on with respect to this file. I want you to start thinking about auto insurance, how it has impacted people, and some of the policies that have been implemented so far and how unfair they are. I want to uncover some of that. So let's go down the rabbit hole together, shall we?

First off, what's the history of the situation? I don't want to go too far back; I want to take you to 2010. The year 2010 marks a significant change in the auto insurance industry. It's very important to look at 2010. There was a completely different climate in auto insurance pre-2010. It changed drastically after 2010. Up until 2010, the insurance companies were experiencing a net loss, what they call a loss ratio, which resulted in—if they added up the amount of premiums they were receiving and what they were paying out, they were in a loss. So they were paying out more money than they were taking in, strictly on the premium side. That changed dramatically post-2010.

One other point to keep in mind: When the insurance companies talk about their profits or their losses, they make some of their profit on the premiums, but they make far more on their investment income. They actually double whatever they're making on premiums. In some cases, it's about that same amount, so you have to times it by two to actually get a true picture of what their profits are. So they have premiums, and they have investment income.

1640

After 2010, this government recognized that the rates were too high. This is not a surprise; the rates were extremely high and people were struggling. We also have to recognize in this province—outside of some of the core areas in Toronto where we have an existing transit system—which needs improvement—made up of subways and streetcars, some LRTs as well as buses, there isn't really a sustainable transit system. If you're talking to my colleagues from Windsor, if you're talking to people from London, to folks in the surrounding suburbs in Brampton and Scarborough and North York—there isn't really a robust transit system. People actually would love to be able to take transit, but they can't. To get to work, to get to their loved ones, to take them to school, to go to the hospital, they simply need to drive. It's not a luxury. It's not because they just enjoy it; they have to.

Now, if we know that it's a necessity in certain areas, and we've made it so that auto insurance is mandatory—the government has made it mandatory that you must have insurance in this province. It's a product that everyone has to have. That's a great market. If I'm in the business of insurance and I know that every single person who drives on the roads in Ontario has to purchase auto insurance, I know that's a sure-selling product. That's a great product for me. So what have we built into the system? Recognizing that this is mandatory, that you have to purchase auto insurance, we've built into the system a requirement that the government has an obligation to regulate this industry. If you regulate that you have to purchase it, then it makes sense that you have to regulate whether it's affordable or not, whether it's delivered in a fair manner or not. With that in mind, the government has a power, has the ability to regulate this industry. And rightly so, because it's essentially a product that you have to purchase by law.

In 2010, the government recognized the rates were too high. The then Minister of Finance got up and said—I'm essentially paraphrasing—that recognizing that rates are too high, we will bring in some major reforms, huge. In fact, they were the most historically significant changes to auto insurance in pretty much the history of Ontario. The Finance Minister got up and said, "I'm going to be bringing in these changes. These changes are going to reduce the cost to the insurance companies." Well, guess what? They reduced the cost in one year. When bringing in the changes in 2010, they reduced the cost to insurance companies by 50% across the province of Ontario. The statutory accident benefits—the payouts I talked about before—were slashed in half. That's pretty dramatic. On

top of that, if you just localized it to the GTA, the greater Toronto area, those reductions were more like 70%.

Just wrap your head around this. Imagine you're running any business, you're running a restaurant, and overnight, in one year, your major cost—in the case of insurance companies, their major cost is their accident benefits, what they pay out—the major cost to your business is slashed in half in one year. Imagine the position that puts you in. You're going to be in a much better position than you were before, naturally: Your costs have gone down by 50%. Imagine what that means for one particular area. Imagine running a business and in one area—a pretty vast area—your costs went down by 70%.

So naturally, the savings are there; the insurance companies don't deny it. They accept and, in committee hearings, time and time again—in fact, you could Google it and they'll tell you online that, yes, we did in fact see \$2 billion in savings. The insurance companies have seen this, each year, from 2011 onwards, approximately. So 2011, they got the \$2 billion in savings, and 2012, 2013, 2014—we're in that year right now. This hasn't changed.

What happened in 2010 is, the government slashed our benefits. They slashed our coverage. By slashing our coverage, they allowed the insurance companies to save colossal sums of money. What they did, just to put it into specific terms—before, when you were injured, you could claim up to \$100,000 in benefits. They took that \$100,000 in benefits and cut it by half, to \$50,000. So that was a cut of 50% there, in terms of your coverage. On top of that, this government created another category, where they put the cap at \$3,500—\$3,500. Just pause for a moment there. Before that, the very same person could have claimed up to \$100,000; now, Mr. Speaker, that person can only claim \$3,500. Imagine the impact that has on the industry.

You're probably wondering how many people actually are put into that \$3,500 category. How many people is that? Maybe it's not that many people; maybe it's not that significant. Wrong: 80% of people injured in Ontario—80%—are actually put into the minor injury guideline, the \$3,500 cap—80% of people who are injured.

Keep in mind that in Ontario, 80% of people never make a claim in their life. They never make an auto insurance claim in their life. I'm sure you know a lot of people who—I've never made a claim in my life. They're not uncommon. That's 80% of people never make a claim in their life. The 20% that do make a claim—that small 20% that make a claim—of them, the vast majority only get \$3,500. That's the cap that they get. This is the picture of what's going on here in Ontario.

Now you see this historically amazing savings that the insurance companies are enjoying that's happened overnight, from 2010 to 2011—what do you think happened with the insurance rates? Where do you think they went? You would assume, if the costs went down by so much, naturally the insurance rates should have gone down, right? You would expect that, naturally, premiums would

have gone down. Guess what? They didn't go down. They went up by 5%. Go figure.

The insurance companies make a 50% savings—huge—on their costs, their payouts. Instead of premiums going down—they should have gone down by a lot, you would have thought—they go up by 5%.

Mr. Taras Natyshak: Talk about highway robbery.

Mr. Jagmeet Singh: My colleague from Windsor-Essex very rightly says, “Talk about highway robbery.”

We now see a situation where this doesn't make any sense. You've cut our benefits; our coverage is slashed. What we received before, we're receiving less of it and we're paying more for it.

Let's put it into an analogy. You're buying a ticket for a movie. The movie ticket used to cost \$15. They cut the costs of the movie. They say, “All right, the movie is not going to cost as much to play.” You go to the movie theatre, thinking, “Okay, it's not going to cost them as much to play this movie. Maybe the ticket price is going to go down.” You go and you find out the ticket price has actually gone up and you only get to watch half the movie. How does that make any sense? I don't understand this.

That's where we're at with auto insurance. That's the history.

The NDP comes forward—and I realize this was a major issue. Auto insurance was a top issue in all of Brampton, particularly in Bramalea–Gore–Malton. What did we do? First off, we went to the streets and talked to the community. They said, “Listen, this is a major issue. This is an issue that's crushing us. We're paying such amazingly, outrageously high rates. What can you do about it?” And I said, “Listen, I promise we'll get up and we'll fight on this issue. This is an important issue. As the opposition, we'll raise this issue. We'll bring it up in Queen's Park.”

It's on the government. It's the government's responsibility, this Liberal government's responsibility, to address it. They're in charge. They're in the driver's seat. The Ministry of Finance is directly in control of FSCO, and FSCO regulates the auto insurance industry—straightforward. The government controls and regulates the insurance industry. It's on them.

Our job, as opposition, is to raise the issue. We raised the issue. We said, “Listen, people in Brampton are struggling.” It turns out—guess what?—it's not just in Brampton. It's across the GTA. Folks in North York, people in York South–Weston, folks in Scarborough, people across Brampton are being charged sometimes twice as much as in other areas. There's this unbelievable unfairness going on. We said, “What can you do about it?”

In fact, it's not just a Brampton, Scarborough and North York issue. It turns out that Ontario is paying the highest auto insurance rates in the entire country.

Mr. Lou Rinaldi: That's not true.

Mr. Jagmeet Singh: It's absolutely true. Someone from the back is saying it's not true. It's absolutely true. The rates in Ontario are the absolute highest in the entire

country. Just pull out your smart phone and google it, and it will tell you that. They're the highest rates in the entire country.

On top of that, if you look at our coverage, we're not receiving the best coverage by far. The minor injury guideline is amongst the lowest. That \$3,500 cap is one of the lowest caps in the entire country.

We're not receiving the best product, if you measure it in terms of minor injury guidelines, but we're paying the highest rates in the entire country. It's unbelievable. Thank you very much, to the Liberal government. We appreciate it—no, we don't.

As the opposition, we said, “Listen, we're going to get up and we're going to raise this issue and bring it to Queen's Park and tell this government they need to do something about it.” We said, “The insurance companies are enjoying these huge cost savings. We're not receiving the same coverage. You must do something to bring the rates down. People are struggling.”

On top of that, the entire province is paying the highest rates in the entire country. On top of that, there's this colossal unfairness where certain regions, just by living there, are paying far more than other areas.

1650

I want to draw your attention to the way the auto insurance regime works right now. We've decided, as a society, that there are certain generally accepted principles or factors that are socially acceptable and actuarially sound. Basically, they make sense in society, and there is some evidence to support why you should charge someone higher or lower rates. There are four essential criteria. These are the four grounds that you should set your insurance rates by:

- (1) The factor that you use should have a clear, comprehensible connection with the risk being insured.
- (2) The factor should be objective, measurable and verifiable.
- (3) The factor should be, to a great extent, controlled by the insured.
- (4) The factor should be perceived as fair and socially acceptable.

One of the members of the Liberal Party in the back talked about the fact that he starting controlling his driving. He had too many tickets that made him not as favourable as someone to be insured. So based on those criteria, he decided to control himself. He said, “Okay, I'm going to put my cruise control on. I'm not going to speed as much.” That absolutely fits within the factor that it's something that, to a great extent, is controlled by the insured—a great example. If you're speeding or driving poorly, you can control that; you can drive better.

But what about where you live? Can you control where you live, and is it socially acceptable to make that a factor? If I choose to live in a certain community—I'm born in that community, all my roots are there, all my friends are there, all my family is there, my employment is there, all the things that I know are there, I'm comfortable there, all my services I access are there—I'm going to be charged twice as much as another community

just because I live there. I'm a good driver, I drive safely, I pay my taxes, I do everything appropriately, but I happen to live in a certain community. Just because I live in that community, I'm going to pay twice as much as somewhere else.

Let's talk about the GTA. In the GTA, everyone knows this: You may live in Mississauga, but you work in Toronto; you live in Scarborough, but you work in Brampton; you live in Brampton, but you work downtown. Take me, for example. I am at Queen's Park every day of the week—my car is here at Queen's Park every day—but I'm being charged rates based on the Peel region. How much sense does that make? If I get in an accident, my accident is going to be in downtown Toronto, where my car spends most of the time while Parliament is in session, like all of us, but I'm going to be charged based on my premiums in Brampton, though most of my accidents will probably take place where I spend most of the time during the week, which is downtown Toronto.

The logic is not there, my friends, it's not a socially acceptable factor, and where is the comprehensible concern with the risk being connected to the driver when we move all around the GTA? It's absolutely unacceptable—a travesty. This is something that shows how unfair the system is.

So we have this problem; we have this major problem. We raise this issue. We see the rates are unfair, the rates are too high, certain areas are being discriminated against unfairly, and we bring forward this issue. We bring forward a petition; 10,000 people signed this petition. We put down 1,000 petitions every day for 10 days leading up to a demand for some change so that we can see the rates come down. We build this issue up and have mainstream media coverage. This one issue that started off in Bramalea-Gore-Malton spreads across the province. We have a province-wide concern and awareness that insurance rates are too high; we need to do something about it.

The NDP brings forward an opposition day motion. This motion called for the government to reduce auto insurance by 15%. Given the amazing profits that the insurance industry is enjoying, given the sustained cut to their costs, which is not going to change—the caps that are now placed are not in jeopardy of being changed. They've been passed; the regulation has been set. Now the caps are \$3,500 for a minor injury, \$50,000 for more serious and then the catastrophic injury. They've saved so much money. We're saying that at the minimum now, with the new climate going on, with the new circumstances, we need a 15% reduction in auto insurance for the drivers of Ontario. We put forward that motion. After all our hard work bringing forward petitions, bringing forward questions in the House, raising this issue time and time again, speaking about it in the media, we gained the momentum and we put this motion forward in this House.

Surprisingly, the Liberal government finally saw the light of day and said, "Okay, we'll support you." They

voted in favour of this motion, and that motion was passed—probably one of the few opposition day motions that asked the government to do something concrete, like reduce insurance rates by 15%, that actually passed. So we had a motion that was passed in the House, a pretty big victory in this battle to raise awareness around auto insurance. The people were happy that it looked like there was some movement being made.

Then comes the budget. Looking at the fact that there's an insurance industry that seems to be taking advantage of people based on where they live and taking advantage of people in the sense that their coverage has gone down but the premiums are still increasing, that these insurance companies are treating people unfairly, we say, "Listen, we need to see a reduction. If you actually care about the folks that are struggling, where it's an affordability issue for them, we need to see a 15% reduction in auto insurance." We put that forward as a demand. The government accepts that demand, accepts our request, and it forms a part of the budget.

Now a year later, guess what happens? The government has said, "We are targeting an 8% reduction the first year and a 7% reduction in the second year." So a year goes by after this budget is passed. One year goes by and we look at the insurance rates. I go to my community and ask folks in Brampton. We ask folks outside of Brampton, folks around the province. We ask folks in Scarborough and North York and in southwestern Ontario. We ask, "What has been going on with your rates?" Well, in the GTA, people did not see their rates go down. The vast majority of folks that I spoke to from Bramalea-Gore-Malton and folks from Brampton said that instead of going down, they saw their rates go up once again.

So the government promises a reduction, and instead of seeing a reduction, people see their rates go up. How is that possible, if you have any sort of conviction and you believe in following through on your word, that people see their rates go up? Each time an insurance company increases its rates, it has to file for permission with FSCO. So the government has to approve of rates. How is this government approving rate increases when they've been given a mandate to reduce auto insurance rates? How does that make any sense?

So I spoke to folks in our community. We said, "Listen, have the rates gone down?" They said, "No, our rates have not gone down." We said, "If your rates have not gone down, then how can we possibly support this government?" They said, "Of course you can't support the government. They broke their promise. They broke their promise to reduce auto insurance rates. They said they would reduce them at least by 8% in the first year, and we haven't seen any of those reductions."

The government themselves claim that they didn't hit the 8% at all; they hit something closer to 5%. So they themselves admit they didn't make well on their promise. Their promise was to reduce by at least 8% in the first year. They did not do it. They broke their promise. We said, "Listen, you broke your promise, amongst many

others. We can no longer support this government. We can't trust this government to follow through. They broke their promise on reducing auto insurance."

We hoped that the folks of Ontario would have seen that this government breaks its promises time and time again and had big problems with their reliability and credibility when it came to the scandals that they were facing. Again, the folks of Ontario chose to support the Liberal government.

We're not going to give up our fight. We respect the decision of the Ontario people. But again, what message does it send if people are seeing you break your promises time and time again and we see voter turnout at an all-time low? It's creating a cynical population. People just don't believe in the government anymore. That's why our turnouts are so low. They don't see any hope.

What we're trying to do as the NDP is, we're standing for our principles. We're going to stand up for the folks in Ontario and let them know that there is another way. They can see a party and have a party that will follow through on their commitments, will make reasonable and realistic goals attainable and will stand up for principled positions towards a more progressive society.

So that's where we've come from. That's where we fought and that's where we got to.

Now the Liberal government says, "Okay, we're still"—even though very clearly we have reports where the finance minister has indicated that they agree that with less than a year to go, they've only seen a 6% decrease—they pledged an 8% target and they haven't reached that—they insist that they're going to meet this target. How are they going to meet this target? Well, they brought in this bill.

Now, Bill 15, which was once Bill 171, is a bill that's named very strategically. One of my colleagues, the member from London West, brought this up. It's named the Fighting Fraud and Reducing Automobile Insurance Rates Act, Bill G15.

Let me take you through this bill and show you—

Interjection.

Mr. Jagmeet Singh: Oh, I challenge you to show me. I'll point out all the pieces.

The vast majority of this bill has nothing to do with fighting fraud—the vast majority. What it does do is put more money in the pockets of the insurance companies.

1700

On top of that, what we've seen already is that if you just give a blank cheque—whether it's to a corporation, whether it's to an insurance company—there's no guarantee that that will actually benefit the people. We've seen that, time and time again, when it comes to corporate tax cuts as a tool to increase employment. It doesn't work. You give a corporation a tax cut. They can take that money and reinvest it; they can take that money and sit on it; they can take that money and move it to another factory in another country. We've seen companies do that. We have a number of examples of that happening.

Similarly, with the insurance companies, with the insurance industry, if you give them a blank cheque and

you try to put more profits in their pockets, there's no guarantee that that's going to reduce premiums. We saw the biggest cost savings ever in 2010, which resulted in a \$2-billion annual savings, actually increase premiums afterwards. There's no guarantee unless you put some strings attached to it. This bill doesn't have any metrics where, if we implement this insurance change or if we implement this tribunal change, that's going to result in a 10% reduction, a 2% reduction or a 3% reduction. There's absolutely no connection. There are no strings attached. There's going to be another series of amendments that are going to benefit the insurance companies without any sort of connection to reducing premiums for drivers.

Let's go through the various elements of this bill. Using the explanatory note as an appendix, there is a component of this bill that deals with tow and storage services. There is a component that deals with repair and storage liens. There is a component that deals with the licensing of insurance agents. Let's talk about those three right now. We'll group those three together. These are presumably the only three that have anything to do with insurance fraud.

We have tow trucks. Addressing tow trucks is an important issue. Sure, there are very valid concerns around the tow truck industry, and they need to be addressed. I know many tow truck drivers who would like to see their industry receive an increased level of respect, and part of that will come from having certain regulations that will ensure that there are good tow truck drivers who continue to do the good work they do, and the ones who aren't doing such a good job are regulated or, in certain circumstances, not allowed to continue working if they're going to breach a certain consumer bill of rights that's proposed—a tow and storage consumer bill of rights.

But how much is towing and storage going to impact the overall picture of auto insurance fraud in this province? What is the measurable impact? Where is the evidence to suggest that this is a big impact? How much in dollars is this going to—

Interjection.

Mr. Jagmeet Singh: I challenge you. If someone says "a lot," show me the dollars. How much? What's the prediction? What is the estimated value? There is none. You can say "a lot"—that's great—sitting in the back-bench, saying, "Yes, it's going to save a lot." Well, how much? Where's the evidence? If you don't have evidence behind the argument, the argument is pretty weak. You need to have some evidence. Show us what the savings are going to be and, on top of that, show us how those savings are actually going to reduce our premiums. That's the most important thing. Where's that calculation? I assure you that it's not there.

Licensing insurance agents and adjusters—are you suggesting that insurance agents and adjusters are a significant part of the fraud, that the insurance agents themselves are responsible for creating fraud? I would highly doubt that. The adjusters that work for the insurance companies, licensing them—these are the insurance companies themselves.

There's so much talk about fraud, but there's so little talk about what the insurance companies themselves can do about addressing it. We absolutely agree that we need to address fraud in any system, whether it's auto insurance, whether it's in health care, whether it's in any part of our system. We don't accept it. We don't believe that it's an important thing. But if you talk about it so much—that fraud is a big problem—who is the primary mover in this industry? It's the insurance industry. If you talk about fraud so much and there's no discussion about what the insurance industry can do as the ones who write the cheque—at the end of the day, it's the insurance company that writes the cheque—shouldn't there be some onus placed on that industry itself to make sure that they're not engaging in activities which are actually wasteful and they're not supporting fraudulent activities? Shouldn't they have an onus and a responsibility? These are multi-billion-dollar companies. Why isn't the onus on them? We talk about fraud in the insurance industry. There has to be a discussion about what the insurance industry itself can do.

Then we have the repair and storage liens, issues around repair and storage. Again, how much is this going to impact fraud—what are the dollars?—and how much of this is going to guarantee a reduction in premiums? Where's the connection between the two?

I can tell you that the two biggest components of this bill, which have absolutely nothing to do with fraud, are the changes to the tribunal and the changes to the interest rates. Let's talk about those two changes.

There's a great article written by Mr. Shanoff, and he talks about this issue. He talks about what's really going to happen when we actually implement this bill—if this bill is implemented, what would it actually do? We know for certain that this will benefit insurance companies. Mr. Shanoff wrote an article on March 15, 2014, entitled "Little Benefit for Victims." This article talks about Bill 171 at the time, the Fighting Fraud and Reducing Automobile Insurance Rates Act, which is now Bill 15.

Mr. Shanoff writes:

"I can see where reduction of interest rates, removal of special awards and shunting cases away from experienced, independent arbitrators would benefit insurance companies.

"But where is the benefit to drivers and accident victims?"

That's exactly what this bill is going to do. This bill is going to reduce the interest rates that insurance companies have to pay. It will remove the ability for special awards in cases where arbitrators find that the insurance companies are clearly in the wrong and need to make a payment immediately. There was a power that arbitrators had; that's going to be removed.

On top of that, this bill is going to remove the ability to challenge any sort of accident benefit claim in court. So you can't go to the courts. If the insurance companies are not paying what you're entitled to, and you know that it's not going to be settled at arbitration and you need to go to court to challenge it, you can't go to court at all.

On top of that, it's going to create a bigger problem, and my colleague touched on this. You can still bring a tort claim. You can still bring a claim that you've been injured in such a way that there's a significant impact to your life. This is separate from the actual accident benefit. You may bring another claim. You can bring that to court. But often when you're bringing that claim—you're going to court because you have a tort claim; you have a legitimate claim that there was extreme negligence on the part of the other driver and you're bringing a tort claim to court—normally what happens is there's also a point where, if the insurance company has actually denied you some coverage that you're entitled to, the lawyer can bring those both together and say, "Okay, we're going to bring one application to court that includes both the accident benefits denial"—the fact that the insurance company said, "No, we're not going to cover you," in something that you think you should rightfully be entitled to coverage for—and on top of that, you can bring your regular claim for tort. You can bring them both together.

Often, people who are in these circumstances are horribly injured. They're very vulnerable. They're in one of the worst positions of their lives, people who are down and out in a way I couldn't even imagine. These folks, who are already down and out, have lawyers who are willing to fight the case for them, and they can bring it together in one application, one case, and take it to court. Now they can't do that anymore. So now, you have one case you can bring to court, and the other case has to go through arbitration—and only arbitration. How unfair is that?

That's limiting access to the courts for these folks who are so vulnerable. These are people who are injured; these are people who are in difficult situations, often very disabled, physically disabled in a terrible way, and this is the type of legislation you're bringing forward, where you're going to limit their ability to go to court.

I go back to Mr. Shanoff's question: "Where is the benefit to drivers and accident victims?"

When Mr. Shanoff talks about "shunting cases away from experienced, independent arbitrators," what does he mean? Well, Justice Cunningham had a report. Justice Cunningham said there's got to be some changes to the system; the way the system is currently set up, there need to be some changes. They enlisted the aid of this wonderful judge, who gave a report. He said there's one problem in the overall way the system is set up: FSCO is the regulator.

FSCO basically makes the decisions about what happens in the industry. They regulate it as the government regulator of auto insurance. FSCO is also where the arbitrators are housed. So you have the regulators and the decision-makers in the same building, in the same office, and there is a concern around that.

1710

Justice Cunningham's concern was just that FSCO shouldn't be doing both, that there's an appearance here that if, on the one hand, you're regulating, and on the

other hand, making a decision, doesn't add up and they should be held separately, which makes sense. But Justice Cunningham didn't advise and didn't say that you should get rid of the FSCO arbitrators. Why do I bring this issue up? What's the point? What are the FSCO arbitrators about?

The current arbitrators, the current decision-makers, let's say, who deal with any dispute where the insurance company hasn't paid you coverage that you think you're entitled to, are people who are salaried. They have stable employment; they're experienced; they have handled numerous cases; and they know the case law. That's the current pool of folks who make the decisions. They're transitioning from the FSCO arbitrators to the Licence Appeal Tribunal.

Now, there's nothing wrong with the Licence Appeal Tribunal. They're folks who deal with highway traffic matters. They deal with matters related to tickets and things of that nature. They're per diem, meaning that they come on a day-to-day basis—they're not steadily employed as a salaried employee—and they are appointed at the pleasure of the ministry. They're folks who don't have the same stability, the same independence. They're per diem; they work on a day-to-day basis. They can be appointed or not appointed by the ministry, or through ministry regulations. They don't have any experience with this particular type of law. They don't have experience with the exhaustive case law around what is appropriate coverage and what's not, what is deemed suitable and what's not deemed suitable.

The current FSCO arbitrators have that wealth of knowledge. They've been doing this for years. They have the training. They have that independent position, they have that salaried position, that ensures they can remain independent.

We all know that in law, but also in many things, to have a good decision-maker, you need someone who is independent, who is not swayed by the whims of political tides, who is not swayed by public pressure; someone who makes a decision based on principle and doesn't make a decision because their appointment is at stake—they don't know if they'll be hired tomorrow or be brought back tomorrow.

It's clear that an independent decision-maker is always preferable to a non-independent decision-maker. The fact that this government is moving away from experienced, independent, knowledgeable arbitrators to folks who, through no fault of their own, don't have the same level of experience, the same level of independence—again, as Mr. Shanoff says, I can see why this would benefit insurance companies. “But where is the benefit to drivers and accident victims?” I answered the question: There is none. There is no benefit to drivers and accident victims. This is another example of the priorities of this government.

What are the priorities? Let's look at all the examples we have before us. The priorities of this Liberal government are very clear. They want to continually put profits in the pockets of insurance companies and they

don't want to address the increasing concern around extremely high rates of auto insurance in this province. That's their priority very clearly. Look at all the steps. You see a 50% reduction in costs in one year for auto insurance companies. You see two years to make a 15% reduction in premiums for drivers. That alone shows you the priority. You jump through hoops to get reductions for auto insurance companies; you drag your feet so slowly to bring any benefits to drivers. It shows your priorities very clearly. So that's with respect to the changes in the licence tribunal.

Now, there's also a change in the interest rate. What's that all about? The initial pre-judgment interest rates were set at 5%, and now the proposal is that they be reduced to 1.3%. What does that mean? Let's break that down. If there's a claim—I sue my insurance company and I am entitled to \$100,000; I'm entitled to that \$100,000 and that's what I should be awarded at end of the day. Currently, the way the system works is, if the insurance company says, “No, I'm not paying the \$100,000,” then there's a 5% interest on that: 5% interest is charged and it accrues. So now, if I'm the insurance company, I look at this case and say, “Listen, chances are, we're probably going to lose this case. If we don't settle this case within a couple years, we're paying 5% interest on top of that. It's not a good look for us financially. We're going to see a big loss, or we could make a lot more money if we just quickly paid this off and then reinvested our money and made a return on that money instead of holding it up, paying 5% interest on it and then we have to pay him anyways.” So what that does is, it encourages insurance companies, when there's a real and legitimate case made against them, that they should probably settle, because it's going to cost them more in the long run.

What happens if the interest rates are dropped to 1.3%? Well, the insurance companies know that you can get a GIC at 2%. If I'm paying a 1.3% interest rate, there's absolutely no benefit to me to settle. I can just take that \$100,000 that I have to pay out to somebody and put that in some sort of safe vehicle that can actually give me a 2% rate of return, which is not too hard to get, or even more than that—you can probably find ways to get a higher return on equity. So they take that money, invest it somewhere, easily beat 5%, and say, “What's the point of me settling? There's absolutely no benefit to settling early. I'll just drag this out as long as I need to.”

On the other hand, you have a powerful insurance company, and you have a vulnerable, potentially disabled individual who doesn't have any money and who says, “What do we do here? I need the money badly. I'm struggling.” The likelihood of them settling for something lower gets higher and higher. Again, how does this benefit drivers or accident victims? It does not.

Who does this benefit? The insurance industry. Where are the priorities of this government? It's clear; you're not making it hard for me to figure out your priorities. I just look at the legislation. I flip through it and I can see. The priorities are pretty clear: You want to ensure that the insurance industry gets whatever they want, anything

they need when it comes to making more profits. That's your priority. "What can we do to increase the profits of insurance companies?" Period. That's your priority. Your priority is not to help out drivers. Your priority is not to help out accident victims. This law clearly does neither. It does not benefit drivers and it does not benefit accident victims.

So we've gone on a journey here. We've talked about some of the history. We've talked about some of the current legislation and how it's impacting drivers. Let's look at a little bit more detail about what this bill actually does and how, again, this is going to assist drivers. We touched very briefly on the licensing of insurance agents and adjusters. Now, I want, folks, to take a closer look at this.

The government, again, titled their bill very strategically: fighting fraud and reducing auto insurance. My colleague from London West said very well and very appropriately that the problem with this bill—there's many problems, but one of the problems is the name of the bill. Because while the bill has all sorts of problems, and naturally we want to vote against something that has all these problems, you're going to turn around and say, "Oh, you're voting against fighting fraud. You're voting against reducing auto insurance." We're not. We absolutely support reducing fraud. We absolutely support reducing auto insurance. But all of this has to be done with a principle in mind, with a goal in mind.

Your goal we're all clear on. Your goal is, "What can we do, by any means necessary, to increase the profits for insurance companies?" That's not our goal. I'm sorry. It's just not our goal. Our goal is, "What can we do, in a measured, reasonable way, to actually benefit drivers and accident victims?" That's what we want to do. We're not here to represent the interests of the insurance industry. We're here to represent the interests of the drivers and their accident benefits when it comes to auto insurance. That's who we're here to benefit.

This is something you can really see through. When you put in your bill the licensing of insurance agents and adjusters—I talked about this before. You're going to put in legislation, and it proposes to look at various components around how you can limit and regulate folks who are either in the adjusting business or are insurance agents. It includes provisions that will speak about the licences, cases for when it should be issued, when it should be renewed, when it can be revoked—again, all these issues around insurance agents. I ask you—maybe in the question and comments someone can rise up and tell me this: How much fraud are insurance agents committing? Is that a significant cost? Do you have some evidence to suggest there is a pandemic of insurance agents who are defrauding the system? Where is the evidence to support this measure? There's absolutely no problem with this measure; it's fine. But how does this actually reduce auto insurance? How does this fight fraud? Where is the fraud-fighting measure in that?

1720

The same thing applies to adjusters. You talk about creating a system that would allow for the issuance,

renewal, revocation, suspension and surrender of their licence—great. Why not? We should have qualified and responsible adjusters who work in our system. How does that reduce fraud? Where's your evidence to suggest that adjusters are committing heinous acts of fraud? Where is the evidence to suggest they're committing any fraud? Are you suggesting that the insurance agents and adjusters are the ones responsible for the current problem in our system?

Again, I like to rely on evidence as opposed to just putting fluff in a bill. We sat with the chair of the anti-fraud task force, and I asked him, "Where is the fraud? What is the fraud all about?" He broke down the fraud into a couple of components. He said that there's organized fraud, where there are criminal elements that have organized different strategic ways to defraud the system. That's one. There was a system of not criminal, but quasi-criminal, where we had health service providers who were overbilling or charging in an inappropriate manner that in some cases probably rose to the level of criminal activity, but you had overcharging in those health professions. Then you had a case of individuals who, anecdotally, would boost up their claims. If they had a car and it was stolen, they said, "Oh, there was a laptop in the car as well," or "There was a diamond ring in the car as well." I said, "Okay, break down those three areas of fraud and which is the most significant?" He said that by far, it's the organized fraud because recent changes have really reduced the issue around the health service providers.

My colleague from the Conservative Party talked about, why is that component missing from here? Why is the health regulation component missing from here? Largely because the circumstances that existed, where there were significant costs associated with health service providers—that was all eradicated post-2010. The evidence has shown that if you can only claim \$3,500 max for 80% of people, there's really not much fraud left there to go after. That fraud has been eradicated, right?

If that's been eradicated, it makes sense that it's not included in this bill but, again, what are you doing to really address this situation? If they say the three major causes—one is organized crime, two is the health care providers and three is incidental. The incidental: The anti-fraud task force individual said that it's pretty much negligible. It's not a very significant part of it. It's the first component and, to a lesser extent, the second, but that's been mostly dealt with.

If that's what the anti-fraud task force is saying, "Here's the evidence"—this is the task force entrusted with this responsibility to find out where the fraud is, what the fraud is, what does it look like and what's going on, and they say it's major crime, criminal elements, your solution is, "Let's license insurance agents and adjusters." How are you addressing that issue, then? That's not what they said the problem was. They said that the problem was much bigger than that.

That's a clear example of distraction. You're putting an element in this bill that doesn't address fraud at all. It

shows that you're not committed to actually addressing this problem and it shows very clearly what your priorities are.

Now, I do give you credit—and I think after going on for a good 45 minutes of a lot of criticism, I should give you some credit. The towing industry is certainly an industry where there are a lot of concerns. I spoke to a couple of tow truck drivers recently and they told me very clearly that there are certain practices going on that they've complained about time and time again. This is the tow truck industry itself.

If you look at any industry—and I'm sure you all have experience in various professions—I would say the vast majority of any profession, the vast majority of people are trying to live an honest life, trying to make ends meet for their families and trying to live a decent and honourable life. I think most people want to do that, if they can. They try their best to do so.

Anyone who is part of a particular profession wants to ensure their profession is looked upon favourably. No one wants their profession to have a bad reputation; no one wants that. The average person doesn't want that; the majority of people don't want that. They want their profession to be respected. Tow truck drivers themselves know that there are certain bad elements in the tow truck industry, and there are some bad systems in place that are encouraging bad players. In fact, if you have a bad system, it creates a bad culture. So they agree that there is a bad culture around certain activities in the tow truck industry.

But they've complained about it. They've raised these issues. These aren't new issues. They've said that there are certain agreements that go on that are inappropriate, where a tow truck driver has an agreement to take a truck to a certain facility or a certain garage against the will of the driver, of the owner of the vehicle. They've told you about this, time and time again. There are certain people who use tactics where they bully other truck drivers away and they try to enforce a quasi monopoly over a certain region by bullying tactics. They've told you about this. I've met with tow truck drivers who have said, "We've complained about this regularly, but there's no action taken by this government."

I applaud you for at least addressing some of the concerns. One of the biggest components of tow and storage services that I think is warranted, and it has been long in need, is the tow and storage consumer bill of rights. On this component, I want to encourage you to look at some of the other stakeholders involved and ensure that you get a broader picture of the problem so that you can address it once and for all.

I also have another suggestion for you. There are certain non-contentious components of this bill. If you would cleave out the towing and storage component, the insurance agents and adjusters component and the repair and storage liens, put that in a separate bill, the "minor, tiny steps towards making a little bit of a dent in fighting fraud act," we could support that, because that would be more accurate—the "taking minor, somewhat insignifi-

cant steps to addressing fraud act." Sure. I would vote for that. I would have no problem with voting for that. And it would say exactly what it did.

But your very ambitious name for the bill doesn't really fit what's in it. I am hoping people will take a little closer look and see that most of this is the "increasing the profit margin for insurance companies bill" and the "pretending that we're doing something more than that by throwing in a couple of other components act." That's really what we're looking at, and I'm hoping that my 50 minutes have shown some people that there are some holes in this bill.

Let's talk about some of the other issues around auto insurance that I would have liked to have seen you look at.

One of the biggest problems and one of the most important things we need to look at, if you really want to fix the auto insurance industry, is—we've already come to this point. If you accept that if the government mandates something—the government also has a responsibility to regulate that thing. If you mandate that people have to have auto insurance, we should also mandate that it's delivered in a fair way. Do you agree with that? Let's hope that you agree with that.

How can you regulate an industry? What are some of the things you need to know that go on in the industry? One of the things that there's current evidence on is that you track—and at the government, we track—what the premiums are that are received, what's coming in to insurance companies, you track that; and you track what's going out, what's being paid out. It makes a lot of sense, right? You've got to know what the companies are paying out and you've got to know what's going in.

Why do you want to know that? You want to know that because you want to know if the insurance industry is making a profit or not. That's really what it comes down to. If the insurance company is making colossal profits, then you could say: "Hey, listen. You're making colossal profits on a product that we've mandated by law that people have to have. It's kind of unfair for you to make a killing off of them. Maybe you could reduce those premiums a bit."

You need to know what the profits are, you would think. That seems to be logical, right? That's the only reason. Why else would you be keeping data on the premiums that are being received by insurance companies and the payouts? You're doing that so you have a picture of what the profits are.

Well, guess what? Though you have a very clear picture of the premiums coming in and the costs going out, you actually don't have—this government does not have—a clear handle on what the profits are. In fact, in committee we spent a large portion of time arguing about those profits.

Why is it possibly acceptable to not know what an industry is making in profits if you're trying to regulate it? How could there ever be a debate on that? How can you set rates if you don't know what the companies are making? How can FSCO do its job? If FSCO can't tell

me clearly what the profits are, how can they set regulations? How can they set the rates? It makes no sense.

In fact, it's not just a problem limited to FSCO; the insurance industry itself can't get it right.

1730

They commissioned a report. They said, "Listen, we'll tell you what our profits are." There's no bias here. The Insurance Bureau of Canada, the lobby group for all the insurance companies of Canada, paid an auditor to give them a report on what the profits are—probably no bias there at all. There's probably no sort of vested interest in the insurance lobbyists for the entire country paying an auditor to tell them what their profits are. It sounds totally reasonable to me, doesn't it? I'm being sarcastic here. I don't know if that's going to be picked up by Hansard. Please insert sarcasm to the previous four sentences.

There are two auditors, KPMG and J. S. Cheng. They both are dealing with the exact same companies and they're asked to come up with their profits. KPMG's report indicates a 2012 profit of \$417 million, and J. S. Cheng indicates it's actually \$629 million—just a \$200-million difference. No big deal. So what, right?

Mr. Taras Natyshak: A couple zeroes.

Mr. Jagmeet Singh: That's huge. A \$200-million difference? The exact same industry? Two different auditors, one says \$629 million and the other says \$417 million. That's huge. That's the difference between posting a loss or posting a profit. These are the auditors that were paid by the insurance companies to tell the world and Ontario what their profits were, and they couldn't come up with the same numbers.

So how are you regulating this industry? You don't know how much they're making. If I tell you they're making a profit, you can't even tell me they're not making a profit without relying on their numbers. But you're the government. You're supposed to be independent. You should have a handle on how much these companies are making.

One of our proposals was to figure out what they're making and to figure out a true picture of their profits. And not just their profits in Canada because, God bless the insurance companies, but if they make a loss in another province, that's not our problem here in Ontario. If they lose because there's been a tragic flooding in another province or some other serious problem or disaster, that's shouldn't affect the drivers in Ontario. We should set our rates in Ontario based on the automobile insurance product of Ontario. That's what our responsibility is. We should look at the profits they're making on auto insurance here and whether or not there should be a reduction in those rates based on what they're making here in Ontario. That's only fair.

I encourage you to take the step to figure out what are the profits of the industry that you're purporting to regulate so that you can actually make an informed decision about that. That would be my suggestion, my humble suggestion. I think it makes some sense. I hope you'll take a look at it.

I want to go back now to talk about some of the unfairness in the system. This is an important element. If you have a system that, again, is mandatory, there has got to be criteria and factors that are used that are fair. We have certain factors right now that are used, and they make sense. You have your driving record. The driving record can predict whether or not you're going to get in an accident or not. That's fair. You have things like years of experience. That makes sense. It's a fair criterion. If you drive for a number of years you're more likely to have more experience and you'll know how to handle certain circumstances, so your premiums can be lower.

These criteria make sense; there are certain criteria that don't make sense. I want to challenge the criteria of territorial ratings. There are certain differences that are fair and there are certain differences that are not fair. The way it works right now, if you live in southwestern Ontario, northern Ontario or in rural communities, those are significantly different and they should be treated differently. That makes sense. They're completely different. You compare the GTA, which has the largest density of population and the largest density of cars in the entire province—yes, the GTA is different than southwestern Ontario. It's different than northern Ontario and eastern Ontario. It is different. That's fair. But now let's look at the GTA itself.

The GTA is pretty homogenous. We have some major highways that we all take. The 401 cuts across east-west. You have the 427 that goes north-south, and you have the Don Valley Parkway that goes north-south as well, and you have the Gardiner that takes you into Toronto. Everybody uses those highways to get around. Whether you live in Scarborough, whether you live in Brampton, whether you live in Mississauga, whether you live in York South-Weston, you are taking one of these highways, and the 400. You're taking a 400-series highway, you're taking the Gardiner, and you're getting around on those, and we know that people in Ontario move around a lot. You might live in one part of the city and you might work in another part of the city. So the idea that you can see someone in a particular part of the greater Toronto area paying twice as much as another part just defies logic to me. How is it possible that you can have one place being charged twice as much as another place within a 20- or 30-minute radius? It's all the same area.

I wanted to figure out why this is going on. I tried to uncover this a bit, and I want to tell you a very troubling story. This is something that I think is quite concerning, and I hope it concerns you as much as it concerns me. We asked the insurance industry point blank, "Okay, tell us about the way this thing works. How does this insurance thing work?" We asked them, "Our understanding is, if someone has life insurance or disability insurance, if they're injured, the requirement is that they have to tap into their life insurance or disability insurance first, before going to the auto insurance." The insurance industry said, "Yes, that's correct."

I said, "Okay, let me back up for a second. If I have life insurance or disability insurance and I get injured, you're not going to pay out of my auto insurance; you're

going to pay out of my life insurance and disability insurance first?" They said, "Yes."

"What about if certain communities that have a higher population of people who are better off, who are more well paid and have more life insurance or disability insurance, and other parts of the city where there are people who don't have life insurance, don't have disability insurance and are less likely to have it? If you have a density of people with life insurance, will they cost you less?" Answer: "Yes."

There are certain areas in the city where there are folks who are wealthier—and there's no fault that they are wealthier—and have a higher likelihood of having life insurance or disability insurance, who are paying less auto insurance premiums, and certain areas where they have no life insurance because they are working poor and having difficult times, and they are paying higher auto insurance rates. If this is true, that's a serious travesty, and something needs to be done about it.

The Deputy Speaker (Mr. Bas Balkissoon): Questions and comments?

Ms. Daiene Vernile: I'm responding to the member for Bramalea–Gore–Malton, his very lengthy delivery today, talking to us about Bill 15, the Fighting Fraud and Reducing Automobile Insurance Rates Act. As you know, this bill was reintroduced on July 15 of this year.

Mr. Speaker, you have heard that our government is committed to keeping auto insurance fair and affordable for the more than nine million people who are drivers in the province of Ontario. Our target is to try and reduce rates by 15% by next August. Sadly, we'd be closer to achieving that target, those goals, had the NDP unfortunately not forced the election and stalled the passage of this bill, so we'd be seeing those savings sooner.

We have heard some very creative interpretations from the NDP member across the floor on where he thinks car insurance rates are at, but I say this to you as a former journalist with 36 years' experience. When I report information, I do so based on a foundation of fact, so please know this to be a fact: Rates are down by 6% on average since August 2013, and, like I said, we are on track to try and reach our 15% rate reduction by next summer.

There's a very interesting tweet that was put out by one of his colleagues. The candidate in Halton for the NDP, in the last election, said, "Just got my latest car insurance payment update, and I'm paying \$22 less a month," so she is saving \$260. So there's an NDP member who is seeing some savings.

Please know this as a fact. There are some insurance companies that are already reporting lower rates: Allstate, Economical and Waterloo insurance, just to name a few. So, you see, if you do shop around, there are savings for you.

We're committed to passing this legislation to reduce rates and to fight fraud for Ontario drivers.

The Deputy Speaker (Mr. Bas Balkissoon): Questions and comments?

Mr. Jack MacLaren: I'd like to make a few comments on the member from Bramalea–Gore–Malton's presentation on Bill 15.

1740

The problem here is, we have fraudulent activities in automobile insurance that have driven insurance rates very high—much higher than they should be. How do we remedy that problem? This bill is making an attempt at doing that. A year ago, the member of our party from Elgin–Middlesex–London came up with a plan to address this very problem. He had some excellent ideas, and it's unfortunate that those couldn't have been incorporated into a bill.

However, with respect to this bill, the problem is that we have fraud in insurance, and it seems to be that organized crime in certain parts of Ontario is the cause of what's happening here. Towing charges for damaged cars are exorbitantly high in some cases. Storage charges are high—body shop charges, health care clinics, legal services. They are falsely inflated, or service is not even provided—and it's with very organized people who are successful at defrauding insurance companies with high claims.

We must be careful, as we try to correct this matter, not to paint everybody in the industry—towing cars, storing them, autobody shops, health clinics and legal services—with the negative brush of criminal activity. Most people are doing a fair and reasonable job—fair work at a fair price. So we want to be careful of that, Mr. Speaker.

I think if I could make one comment, let's appreciate the people out there who are of good character and integrity, doing a good job, providing a fair service at a fair price. We pretty much know what the problem is. We need to attack those people who are defrauding insurance companies with high bills—and, of course, the consumers are being charged very high insurance rates.

The Deputy Speaker (Mr. Bas Balkissoon): Further comments?

Mr. Taras Natyshak: First of all, I am so pleased to have been in the House to listen to my colleague the member from Bramalea–Gore–Malton as he so very eloquently dissected the blatant inadequacies of this bill, frankly. He has provided a comprehensive breakdown of what those inadequacies are, how they affect drivers in the province of Ontario and, conversely, how they affect to the positive the insurers in the province of Ontario.

I think we've levelled some criticism at the title of the bill, the title that the Liberal government of the day has given to the bill, which is Fighting Fraud and Reducing Automobile Insurance Rates. I would submit that the title should be changed to the "it's a great day to be an insurance company in the province of Ontario bill," because they are going to continue to benefit at the expense of drivers in this province. We saw it in 2010, when the changes were made to increase maximum profitability for those insurers, to the tune of \$2 billion a year. They are making out handsomely at the same time as reducing their liabilities, the benefits that they are to pay out to drivers. It is unfair.

Speaker, the focus of the government and the official opposition has been fraud. I think it's a diversionary tactic: "Talk about fraud. Make sure we address fraud." When do we address the greed in the industry, is my question. Is greed illegal? No, it isn't. Unfortunately, greed is not illegal; fraud is. Let's call it what it is. It is greed inherent in a system that is mandated to be delivered to drivers. They're mandated to be insured. It is your responsibility, as a government, to ensure that we are overseeing that system and that there's fairness infused in it.

We've put forward measures that the government should have adopted, could have adopted, but has been reluctant to do so. We'll continue to fight, and I know my colleague from Bramalea–Gore–Malton will continue to be the champion for his riding and this issue as we move forward.

The Deputy Speaker (Mr. Bas Balkissoon): Questions and comments?

Hon. Mitzie Hunter: Speaker, I'm very pleased to rise in the House today to speak to the very important work we're doing to fight fraud and reduce insurance rates through Bill 15. I know that in my riding of Scarborough–Guildwood this is an issue that is of particular significance, and I've talked to residents about this.

We are making progress, and I think it's important that we acknowledge the progress that has already been made since August 2003. Rates have come down in Ontario by an average of 6%, and we're well on our way to continuing to drive those rates down even further—in particular, the work that we're doing on fraud prevention. I think that it is very important that we send a signal to everyone that we are not going to tolerate any type of fraud that drives rates needlessly high.

The work that insurance companies do to provide the necessary coverage and protection for drivers is valued. It's valued and it's something that we want to work with the industry on. But when it comes to needless activities that are driving fraud, we want to make sure those don't happen. The task force that has been working on that is well under way. We're very much looking forward to implementing those recommendations and ensuring we continue that good work.

I really wanted to further emphasize as well that consumers do have a voice in this. They should be talking to their insurance providers, and that's something that I share with people as we talk about this issue in the riding, because it's particularly important to Scarborough, as my neighbour in Scarborough–Rouge River and others know. It is of importance to our community. But definitely, contacting the insurance providers and brokers and asking for that rate reduction, shopping around, is also something consumers can do.

The Deputy Speaker (Mr. Bas Balkissoon): Thank you to all the members for their comments.

I will now return to the member for Bramalea–Gore–Malton. You have two minutes for your reply.

Mr. Jagmeet Singh: I want to thank all the members who joined in the debate. Thank you for your contributions and thank you for your comments.

I want to say a couple of things in closing. The government supported our motion asking for a 15% reduction in auto insurance. They supported that motion (1) because it was the right thing to do, and (2) because they knew it was possible. When we put forward our demand for a 15% reduction in auto insurance before the previous budget, they accepted it because they knew it was possible. If they knew it was possible, the fact that they have not reached their target now—they were supposed to hit 8% reductions by August 2014—can mean only one thing: It means they are not committed to that result. They are not committed to reducing auto insurance rates in Ontario.

They promised they would reach 8% by August 2014, and the fact that they had not reached that by the time the budget was tabled means that they did not follow through on their commitment. They knew it was possible, because otherwise, why would you promise something that wasn't possible? Why would you promise something that you couldn't achieve? Unless you were trying to dupe the public, and I don't think you were trying to do that—

The Deputy Speaker (Mr. Bas Balkissoon): I would ask the member to withdraw.

Mr. Jagmeet Singh: I withdraw.

If you knew it was possible and you made the promise, and a year after the budget being passed you haven't achieved that 8%, it means you're not taking this seriously, you're not taking the concerns of drivers in Ontario seriously, you're not taking the fact that auto insurance rates are so high in this province—you're not making that a priority, and your true priorities are the insurance companies of Ontario, not the people of Ontario.

The Deputy Speaker (Mr. Bas Balkissoon): Further debate?

Ms. Soo Wong: I'm pleased to be given the opportunity today to join in the debate on Bill 15, the Fighting Fraud and Reducing Automobile Insurance Rates Act.

Mr. Speaker, it's appalling to see the third party accusing us, the governing party, of not moving forward on this particular bill. We know what happened on June 12. The people have spoken. We could have moved this bill along if we didn't have this election.

But going forward, let me provide some historical context to the members who are here today. In 2013, this government made a commitment to reducing insurance rates. That was 2013. A year later, the government continued to work on reducing auto insurance rates as part of its strategy. We also accepted the recommendations from the Honourable Mr. Justice Cunningham to the Minister of Finance regarding the transformation of auto insurance, particularly the statutory accident benefits in terms of the dispute resolution process.

The other piece is that government has consistently been in support of and acted on the task force's recommendations, one of them involving the establishment of the special investigation unit—which the Attorney General, previously the Minister of Community Safety and

Correctional Services, had been involved with—the special unit on dealing with serious frauds, including auto insurance fraud. We know the OPP, working with the various police detachments, including Toronto police, have been active on this particular matter. You and I both know, Mr. Speaker, that in Scarborough there have been charges laid recently against some chiropractors in terms of health insurance fraud.

1750

So working together—we heard our colleague opposite talk about the fraudsters, meaning organized crime may be involved. We need to be vigorously pursuing this and prosecuting these kinds of fraud because all of us are affected by this kind of criminal activity.

The other piece is, the government of Ontario is also addressing the task force's key recommendation on licensing health service providers, meaning that a provider dealing with an insurance company must be licensed; the previous speaker talked about how, currently, drug-stores have to be managed and overseen by pharmacists. So FSCO, better known as the Financial Services Commission of Ontario, began to accept licence applications from health service providers on June 1, 2014, and the licences will become effective December 1, 2014. Again, the government is committed to accepting and addressing the task force's recommendation.

The other piece here is—the task force made numerous recommendations, and that's what we're responding to under Bill 15. As you can see, in Bill 15 there are multiple strategies. I'm going to read each part of the amendment of the law.

First, the Financial Services Commission of Ontario Act, 1997; the Insurance Act; the Motor Vehicle Accident Claims Act; the Licence Appeal Tribunal Act; the Consumer Protection Act, 2002; the Repair and Storage Liens Act; and the Highway Traffic Act, which is under the Ministry of Transportation.

Mr. Speaker, as you can see, we are dealing with a multi-strategy approach because we know we cannot fix this problem with just the Ministry of Finance. We need efforts from all the different ministries, but collectively we have to combat this problem. We are dealing with a very difficult and challenging file.

With my time, Mr. Speaker, I wanted to talk, first of all, about dealing with the tow and storage services. As is clearly stated in Bill 15, it talks specifically about the tow and storage services, which is a huge problem.

I want to just share with the members here today that about two years ago I had a car accident, was rear-ended after leaving Queen's Park. There were three cars involved, but somehow there were five tow trucks. Okay? Five tow trucks, Mr. Speaker, all trying to get my service and to be towed. They said, "Oh, there's no cost, ma'am. There's no cost." I said, "There is a cost. Somebody's paying for this tow." So we have to be very mindful.

That's why in the proposed legislation, if passed, we will require disclosure of information to the consumer, with requirements that tow and storage services provided

to consumers be authorized, because we know that many of our constituents out there whose first language is not English are not aware about this piece. So they have to be authorized before the towing services can be provided. Deviation from the estimate payment amount, the provision of itemized invoices—again, more transparency, more information to the consumer. Insurance requirements, publication of the rates—how many times do you get a bill and you don't know what that rate is?

Then, last but not least, the bill also proposes dealing with a tow and storage consumer bill of rights, again protecting consumers, because at the end of the day, the consumer has been affected greatly by these kinds of potential problems called fraud.

That's the first part of Bill 15.

The other piece in the proposed legislation, if passed, deals specifically with the Highway Traffic Act. I cannot say enough about this particular amendment, because we know that each one of us drives Ontario highways to and from work or in our own personal lives. So if the legislation is passed, it focuses on two amendments.

First, it deals with the regulation of commercial motor vehicles and tow trucks and enforcement of the act. There will be additional fines and penalties if the legislation is passed. We heard all kinds of nightmare stories on the 400-series highways where tow truck operators, whatever the reasons, will be doing illegal activities on the road or those good operators are being intimidated. At the end of the day, if the legislation is passed, there will be additional protection—

Mr. Mike Colle: For the good guys.

Ms. Soo Wong: —for the consumers and those good operators, like my colleague from Eglinton is talking about. They will be protected. At the end of the day, one or two bad apples out there are now causing all the problems for all of us.

The other big portion of the legislation, if passed, deals specifically with the Insurance Act. This is a big section of the proposed legislation. Let me go through that first part. It deals specifically with dispute resolution, which the task force also recommended. The dispute resolution is very, very comprehensive. The proposed legislation talks about eliminating the office of the Financial Services Commission of Ontario under the director of arbitration. I know my colleague opposite earlier talked about how there will be many layers, many offices created because of the proposed legislation. That's not true. If the legislation is passed, they will be eliminating one of the offices in FSCO.

The other piece under dispute resolution: We're talking about allowing the Licence Appeal Tribunal, better known as LAT, to conduct hearings regarding the statutory accident benefit disputes, allowing the appeals of the LAT decisions to Divisional Court on questions of the law—so again, allowing the opportunity for residents or constituents who are appealing a decision of the Licence Appeal Tribunal.

The other piece here is that under this dispute resolution, it will limit court proceedings other than appeals to

the LAT decisions or applications to judicial review. We have heard many times—because this bill has been in the finance committee numerous times, having sat on the committee the last three years. It has been going on and on. We heard witness after witness asking us, pleading with this House to get on with the business of serving the people—

Mr. Mike Colle: Enough talk.

Ms. Soo Wong: Exactly what my colleague here has said. They said, “Enough is enough.” We have hearing after hearing, and there’s delay after delay. For what purpose? Certainly not helping the people who have been affected by it.

This proposed dispute resolution also allows the Lieutenant-Governor in Council to assess the insurer for the expenditures and expenses by the LAT related to these disputes. Again, there have been concerns raised. I recall hearing a couple of the witnesses to the committee—and remember, this committee travelled across the province and we consistently heard these concerns.

Again, this particular dispute resolution also talks about the various transition and regulation-making provisions governing the resolution of disputes, meaning a more timely period and limiting the period of disputes. We hear that so many of these court disputes get dragged on, and for what purpose? At the end of the day, those who are suffering because the decision is not being made or made too long are the clients, who are our constituents, and they are asking for timely responses to their hearings.

The other piece about the Insurance Act that is very, very clear—I know my colleague opposite talked about concerns raised about the prejudgment interest piece. There will be a new section under 258.3, subsection (8.1), that talks about governing the interest rates to be used. This does not apply with respect to the prejudgment interest. Again, we heard about this kind of request when we were at committee.

The other piece of the Insurance Act that will be amended, if the legislation is passed, deals with agents’ licences. I don’t know about you, but we hear so many concerns and challenges about the brokers’ licences and the different classifications. If passed, the proposed legislation will have classes of licences available, and it will govern the agents as well as the scope of practice of each licensee.

Again, it also provides some direction for the superintendent of FSCO, that he can refuse to issue a licence or revoke a licence—again, strengthening his role and also ensuring that the agents who are practising as insurance agents for auto insurance follow the letter of the law. We are very, very concerned about making sure that insurance operators, from the agents themselves, follow the letter of the law and strengthen the role of the superintendent, allowing him or her to investigate.

Second reading debate deemed adjourned.

The Deputy Speaker (Mr. Bas Balkissoon): Seeing the time on the clock, this House stands adjourned until tomorrow morning at 9 o’clock.

The House adjourned at 1800.

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| Gélinas, France (NDP) | Nickel Belt | |
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| Mangat, Amrit (LIB) | Mississauga–Brampton South / Mississauga–Brampton-Sud | |
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Christine Elliott, France Gélinas
Marie-France Lalonde, Amrit Mangat
Gila Martow, Kathryn McGarry
Peter Tabuns
Committee Clerk / Greffière: Valerie Quioc Lim

Continued from back cover

School closures

Mr. Wayne Gates 589
Hon. Kathleen O. Wynne 589
Hon. Liz Sandals 590

Full-day kindergarten

Mr. Arthur Potts 590
Hon. Liz Sandals 590

Air quality

Mr. Ernie Hardeman 590
Hon. Glen R. Murray 590

Services for the disabled

Mr. Taras Natyshak 591
Hon. Helena Jaczek 591
Hon. Brad Duguid 591

Visitors

Mr. John Fraser 591

**INTRODUCTION OF VISITORS /
PRÉSENTATION DES VISITEURS**

Mr. Victor Fedeli 592
Ms. Laurie Scott 592

**MEMBERS' STATEMENTS /
DÉCLARATIONS DES DÉPUTÉS**

Belgrave Fowl Supper

Ms. Lisa M. Thompson 592

Shootings in Ottawa

Ms. Cheri DiNovo 592

Diwali

Ms. Harinder Malhi 592

The Shabbat Project

Mrs. Gila Martow 592

Shootings in Ottawa

Miss Monique Taylor 593

Jean Paul St. Pierre

Mr. Grant Crack 593

Halton Fresh Food Box

Ms. Indira Naidoo-Harris 593

Oktoberfest

Mr. Michael Harris 594

Full-day kindergarten

Mr. Lou Rinaldi 594

Visitors

Mr. Steve Clark 594

Private members' public business

The Speaker (Hon. Dave Levac) 594

Special report, Ombudsman

The Speaker (Hon. Dave Levac) 594

**INTRODUCTION OF BILLS /
DÉPÔT DES PROJETS DE LOI**

**Safeguarding our Communities Act (Fentanyl Patch
for Patch Return Policy), 2014, Bill 33, Mr. Fedeli /
Loi de 2014 pour protéger nos collectivités
(politique d'échange de timbres de fentanyl), projet
de loi 33, M. Fedeli**

First reading agreed to 594
Mr. Victor Fedeli 594

Shootings in Ottawa

Hon. Kathleen O. Wynne 595
Mr. Jim Wilson 595
Ms. Andrea Horwath 595
The Speaker (Hon. Dave Levac) 596

**STATEMENTS BY THE MINISTRY
AND RESPONSES / DÉCLARATIONS
MINISTÉRIELLES ET RÉPONSES**

Road safety

Hon. Steven Del Duca 596

Consumer protection

Hon. David Oraziotti 597

Road safety

Mr. Michael Harris 598

Road safety

Mr. Joe Cimino 598

Consumer protection

Mr. Randy Pettapiece 599

Consumer protection

Mr. Jagmeet Singh 599

Visitors

Ms. Jennifer K. French 599

PETITIONS / PÉTITIONS

Air quality

Mr. Steve Clark 599

Family Day

Ms. Cheri DiNovo 600

Health care

Ms. Soo Wong 600

Fetal alcohol spectrum disorder

Mr. Jeff Yurek 600

Alzheimer's disease

Ms. Peggy Sattler 600

| | |
|-------------------------------------|-----|
| Hispanic Heritage Month | |
| Mrs. Cristina Martins..... | 601 |
| Ontario Drug Benefit Program | |
| Ms. Lisa M. Thompson..... | 601 |
| Missing persons | |
| Ms. Jennifer K. French | 601 |
| Hispanic Heritage Month | |
| Ms. Daiene Vernile..... | 601 |
| Long-term care | |
| Mr. Jim McDonell | 602 |
| Agricultural colleges | |
| Mr. Steve Clark..... | 602 |
| Health care funding | |
| Mr. Jim McDonell | 602 |
| Visitors | |
| Mr. Granville Anderson..... | 603 |

ORDERS OF THE DAY / ORDRE DU JOUR

| | |
|---|-----|
| Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014, Bill 15, Mr. Sousa / Loi de 2014 de lutte contre la fraude et de réduction des taux d'assurance-automobile, projet de loi 15, M. Sousa | |
| Mr. Jeff Yurek | 603 |
| Mr. Wayne Gates | 606 |
| Mr. Lou Rinaldi | 606 |
| Mr. Jim McDonell | 606 |
| Ms. Peggy Sattler..... | 607 |
| Mr. Jeff Yurek | 607 |
| Mr. Jagmeet Singh..... | 607 |
| Ms. Daiene Vernile..... | 617 |
| Mr. Jack MacLaren..... | 617 |
| Mr. Taras Natyshak | 617 |
| Hon. Mitzie Hunter..... | 618 |
| Mr. Jagmeet Singh..... | 618 |
| Ms. Soo Wong..... | 618 |
| Second reading debate deemed adjourned..... | 620 |

CONTENTS / TABLE DES MATIÈRES

Wednesday 22 October 2014 / Mercredi 22 octobre 2014

ORDERS OF THE DAY / ORDRE DU JOUR

Child Care Modernization Act, 2014, Bill 10, Mrs. Sandals / Loi de 2014 sur la modernisation des services de garde d'enfants, projet de loi 10, Mme Sandals

| | |
|--|-----|
| Hon. Liz Sandals | 569 |
| Mr. Grant Crack | 573 |
| Mr. Garfield Dunlop | 575 |
| Mr. Peter Tabuns | 575 |
| Ms. Ann Hoggarth | 575 |
| Mr. Rick Nicholls | 576 |
| Hon. Liz Sandals | 576 |
| Mr. Garfield Dunlop | 576 |
| Second reading debate deemed adjourned | 579 |

Shootings in Ottawa

| | |
|-------------------------------------|-----|
| Hon. Kathleen O. Wynne | 579 |
| Hon. Yasir Naqvi | 579 |
| Mr. Jim Wilson | 579 |
| Ms. Andrea Horwath | 579 |
| The Speaker (Hon. Dave Levac) | 580 |

INTRODUCTION OF VISITORS / PRÉSENTATION DES VISITEURS

| | |
|-------------------------------|-----|
| Mr. Michael Harris | 580 |
| Ms. Cindy Forster | 580 |
| Hon. Michael Gravelle | 580 |
| Mr. Ernie Hardeman | 580 |
| Ms. Andrea Horwath | 580 |
| Hon. Dipika Damerla | 580 |
| Mr. Victor Fedeli | 580 |
| Mr. Taras Natyshak | 580 |
| Hon. Deborah Matthews | 580 |
| Mr. Wayne Gates | 580 |
| Hon. Bill Mauro | 580 |
| Ms. Teresa J. Armstrong | 580 |
| Hon. Ted McMeekin | 580 |
| Mrs. Lisa Gretzky | 581 |
| Mr. Arthur Potts | 581 |
| Mr. Joe Cimino | 581 |
| Ms. Sophie Kiwala | 581 |
| Mr. Lou Rinaldi | 581 |
| Ms. Catherine Fife | 581 |
| Hon. Madeleine Meilleur | 581 |

| | |
|-------------------------------------|-----|
| Mrs. Julia Munro | 581 |
| Hon. Glen R. Murray | 581 |
| The Speaker (Hon. Dave Levac) | 581 |

Provincial Affairs publication

| | |
|-------------------------------------|-----|
| The Speaker (Hon. Dave Levac) | 581 |
|-------------------------------------|-----|

ORAL QUESTIONS / QUESTIONS ORALES

Government fiscal policies

| | |
|------------------------------|-----|
| Mr. Victor Fedeli | 581 |
| Hon. Kathleen O. Wynne | 582 |

Small business

| | |
|------------------------------|-----|
| Mr. Victor Fedeli | 582 |
| Hon. Kathleen O. Wynne | 583 |
| Hon. Brad Duguid | 583 |

Privatization of public assets

| | |
|------------------------------|-----|
| Ms. Andrea Horwath | 583 |
| Hon. Kathleen O. Wynne | 584 |

Privatization of public assets

| | |
|------------------------------|-----|
| Ms. Andrea Horwath | 584 |
| Hon. Kathleen O. Wynne | 584 |

Government accountability

| | |
|-------------------------|-----|
| Mr. Randy Hillier | 585 |
| Hon. Brad Duguid | 585 |

Transit funding

| | |
|--------------------------|-----|
| Ms. Cheri DiNovo | 585 |
| Hon. Charles Sousa | 585 |

Northern Ontario development

| | |
|-----------------------------|-----|
| Mr. Grant Crack | 586 |
| Hon. Michael Gravelle | 586 |

Forest industry

| | |
|--------------------------|-----|
| Mr. John Yakabuski | 586 |
| Hon. Bill Mauro | 587 |

Personal support workers

| | |
|-------------------------|-----|
| Mr. Gilles Bisson | 587 |
| Hon. Eric Hoskins | 587 |

Social assistance

| | |
|-----------------------------|-----|
| Mrs. Cristina Martins | 588 |
| Hon. Helena Jaczek | 588 |

Transportation infrastructure

| | |
|----------------------------|-----|
| Mrs. Julia Munro | 588 |
| Hon. Steven Del Duca | 589 |

Continued on inside back cover