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**Official Report  
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**Journal  
des débats  
(Hansard)**

**Monday 2 May 2016**

**Lundi 2 mai 2016**

Speaker  
Honourable Dave Levac

Président  
L'honorable Dave Levac

Clerk  
Deborah Deller

Greffière  
Deborah Deller

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## LEGISLATIVE ASSEMBLY OF ONTARIO

Monday 2 May 2016

## ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

Lundi 2 mai 2016

*The House met at 1030.*

**The Speaker (Hon. Dave Levac):** This week, the House will be paying tribute to the deceased former members Joan Fawcett and Keith Brown. I ask that all members have their memories in mind during prayers today.

Good morning. Please join me in prayer.

*Prayers.*

### INTRODUCTION OF VISITORS

**Mr. Monte McNaughton:** I'm honoured to welcome a friend of mine to Queen's Park today: Karen Dickenson. Welcome to Queen's Park, Karen.

**Hon. Reza Moridi:** It's my absolute pleasure to introduce aboriginal learner role models from the Council of Ontario Universities' Future Further organization. They are here today to promote the Let's Take Our Future Further initiative launched by Ontario's universities to promote awareness of achievements by aboriginal learners. We welcome all of Queen's Park to join them this afternoon at their reception which runs from 12 to 1 p.m. this afternoon in room 230.

Once again, a warm welcome to Queen's Park from all of us.

**Mr. Patrick Brown:** Page Grace Fletcher: Her father, Mark Fletcher, from Simcoe North is in the public gallery today.

**Hon. Tracy MacCharles:** Good morning. It's my great pleasure to welcome and introduce, as part of Children's Mental Health Week, May 1 to 7, members of the youth action committee, a provincial advisory committee to the Children's Mental Health Ontario organization and The New Mentality. Seated in the gallery are Beth Nowosad, co-chair; Nicole D'Souza, also co-chair; Matt Leaton; Travis Franklin; Chizara Anucha; Cherish Bluecoat; Shannon Hope; Mary-Anne Leahy; Caralyn Quan; and Jenny Gomez. Welcome to Queen's Park.

**Ms. Lisa M. Thompson:** I'm very pleased to introduce today Tim Wylie of Wylie Insurance. He hails from the tri-villages of Gorrie, Wroxeter and Fordwich.

**Mrs. Marie-France Lalonde:** We are happy to welcome in the House today members of the Ontario Co-operative Association. I would like to introduce Ms. Erin Morgan, executive director of the Ontario Co-operative Association; M. Luc Morin, directeur général au Conseil de la coopération de l'Ontario; M<sup>me</sup> Lucie Moncion, présidente et chef de la direction de l'Alliance des caisses populaires de l'Ontario; Frank Lowery, VP, general counsel and secretary of the Co-operators Group; Simone Swail, incoming chair of the joint co-operative com-

mittee; et Philippe Boissonneault, président du conseil d'administration de l'Alliance des caisses populaires de l'Ontario.

I would also like to invite all members to join us tonight in room 228 for their reception.

**Mr. Randy Pettapiece:** I'd like to introduce Rick Orr, who's with the Insurance Brokers Association of Ontario in my riding of Perth-Wellington.

**Mr. Mike Colle:** I'd like to introduce local insurance broker Greg Robertson. His father went to school with me at St. Mike's. Also here are Debbie Thompson, from St. Michael's, the past president of the Insurance Brokers Association of Ontario; Bryan Yetman, another past president; and Jason Famme, all here to entertain us later tonight in the legislative dining room from 5 to 7. All are welcome. Please come.

**Mr. Bill Walker:** I don't believe they are in the House yet, but there's a busload of students, parents and alumni from OSCVI high school in Owen Sound coming to join us in the Legislature today.

**Mr. Joe Dickson:** I'd like to welcome page captain Isabela Rittinger; her parents, Ana and Mark Rittinger; sister Carla Rittinger; and grandparents Cecilia and Laurence Conceicao. I have looked in both ends and have not been able to find them, so if they're here, please give us a wave. Thank you very much.

**Mr. Rick Nicholls:** I'd like to introduce to the Legislative Assembly this morning Eric Renault, Pamela Renault and Rita Player from the great riding of not Chatham-Kent-Essex, but Windsor West.

**Hon. Eric Hoskins:** I'd like to take this opportunity to introduce members of the Canadian Mental Health Association who are here with us in the gallery today. We're joined by Camille Quenneville, the CEO of the Canadian Mental Health Association, Ontario division; Gail Czukar, the CEO of Addictions and Mental Health Ontario; Erin Boudreau, manager of policy and community engagement, the Schizophrenia Society of Ontario; and Deb Sherman, the executive director of the Ontario Peer Development Initiative.

**Mr. Norm Miller:** I'd like to welcome Stephen Darling from Burk's Falls, with Stan Darling Insurance, who is down with the Insurance Brokers Association of Ontario here at Queen's Park.

**Mr. Chris Ballard:** I'm delighted to introduce Reg Bateman, president and CEO of Smith Williams and Bateman Insurance Brokers of Newmarket, who is in the House with us today.

**Mr. Percy Hatfield:** Please join me in welcoming the news that the Windsor Spitfires will be hosting the 2017 MasterCard Memorial Cup—just announced today.

**The Speaker (Hon. Dave Levac):** I'd like to welcome them.

**Hon. Charles Sousa:** I'd like to also introduce and welcome the Insurance Brokers Association of Ontario as they are here for their 2016 awareness day. President Doug Heaman, CEO Jim Murphy and chair Michael Brattman are here with us watching question period today. Welcome.

**Mr. Yvan Baker:** I just wanted to welcome a number of guests who are with us today, who were here in the media gallery earlier this morning for the introduction of my private member's bill on door-to-door sales. We have my constituency staff, Anne Wood and Charlotte Rouse. We have my old intern, Olivia Labonté, and we have a number of members of my seniors' advisory group. We have Laura Longhurst, Richard Yorke, Ted Mulvihill, Richard Kihn, Karen Dickenson, Harvey Pellegrini, Wendy Taylor, and my mother, Myroslava Oleksiuk. Welcome to Queen's Park.

**Mr. Michael Harris:** I want to welcome Doug Heaman from my riding, who is with the Insurance Brokers Association of Ontario and president of Advocate Insurance Group in Kitchener-Waterloo. Welcome.

**Hon. Tracy MacCharles:** I too want to welcome reps from the insurance industry, from the great region of Durham. I see Debbie Thompson; I hear Bryan Yetman is here, and others. Welcome.

**Hon. Eric Hoskins:** We're joined by our page captain Brendan Weeks this morning. Here in the gallery with him is his proud mother, Susan Tiam-Fook Weeks, as well as his father, Kevin Weeks. Welcome to Queen's Park.

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

#### WEARING OF RIBBONS

**The Speaker (Hon. Dave Levac):** Seeing no further introductions, I believe there is a unanimous consent: the Minister of Children and Youth Services.

**Hon. Tracy MacCharles:** Speaker, I believe we have unanimous consent to wear green ribbons today to recognize Children's Mental Health Week in Ontario.

**The Speaker (Hon. Dave Levac):** The Minister of Children and Youth Services is seeking unanimous consent to wear the green ribbons. Do we agree? Agreed.

It is now time for question period.

#### ORAL QUESTIONS

##### HYDRO RATES

**Mr. Patrick Brown:** My question is for the Minister of Finance. On April 19, the Minister of Finance stood in the Legislature and said that hydro rates are going down, but yesterday, everyone's hydro rates went up. So my question to the Minister of Finance is: Is he willing to

stand in the Legislature again and say that his hydro rates are going down?

1040

**Hon. Charles Sousa:** Mr. Speaker, what I referenced—and the member opposite knows all too well—was that investments were made by our government to the tune of over \$30 billion to ensure that we have greater integrity and ensure that we have stability in our grid. Furthermore, we eliminated dirty coal from emissions in our province. Ninety per cent of our emissions are now free of carbon dioxide, and the member opposite knows that all too well.

Those come at a cost, to ensure that our future is protected and that we become more competitive going forward. He knows that our long-term plan had estimated much higher fees, and that has not occurred.

He also knows that going forward we are going to ensure we'll continue to provide integrity in our grid and provide further stimulus in our economy. That has been happening, Mr. Speaker.

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

**Mr. Patrick Brown:** Mr. Speaker, again to the Minister of Finance: The Minister of Finance made a contention that his hydro rates were going down. That is not happening anywhere else in the province. So the question is: What special deal does the Minister of Finance have that just his hydro rates are going down? Because of the latest increase, everyone in Ontario's rate is going to go up \$70.

I realize it is part of their talking points to talk about coal, despite the fact that the phase-out started under the Progressive Conservatives. Instead of talking points, because every political party agreed on the—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. Order, please. Order. Start the clock.

Finish, please.

**Mr. Patrick Brown:** Mr. Speaker, instead of answering a different question, a very simple, straightforward question to the Minister of Finance: You said that your hydro rates were going down. Are you willing to make that claim again today? Can you expect Ontarians to believe that, because I certainly don't.

*Interjections.*

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

*Interjections.*

**The Speaker (Hon. Dave Levac):** Get it out now, because I'm going to tighten up.

Minister?

**Hon. Charles Sousa:** The legacy of the Progressive Conservative Party in the past was blackouts in this province and continued brownouts that always occurred, Mr. Speaker. Furthermore, they left a legacy of tremendous debt because of mismanagement of the electricity system that we are only now paying off completely.

Mr. Speaker, furthermore, we have now invested—

*Interjections.*

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

**Hon. Charles Sousa:** We have invested in more than 15,000 kilometres of transmission and local distribution across our province, a distance of one and one half times from coast to coast in Canada, Mr. Speaker. Anyone who is promising you now that they're going to reduce rates is not telling you the truth.

In the end, Mr. Speaker—

*Interjections.*

**The Speaker (Hon. Dave Levac):** A one-sentence wrap-up.

**Hon. Charles Sousa:** Anyone who promises lower rates is promising a return to dirty coal in this province, Mr. Speaker. That's what they are talking about. We are not going to do that on this side of the House.

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

**Mr. Patrick Brown:** Mr. Speaker, once again to the Minister of Finance: The drive-by smear on coal didn't work in Whitby–Oshawa because there was no truth to it.

Now, back to the question and back to the real concern, and that's the hydro rates that everyone in Ontario sees as going up except for the Minister of Finance.

Let me give you an example. Last week I was in Thunder Bay, meeting with mayors and councillors from northwestern Ontario communities. I would note that in 2015, the federation of northern municipalities passed a resolution calling for lower hydro rates, as they've been disastrous on the north. Resolute forestry, where I toured, told me they have to shut down parts of their plant every day during peak rate periods to keep their costs down. I guess they don't get the Charles Sousa special.

Mr. Speaker, when will this government stop turning their backs on northern Ontario? When will this government actually have energy policies that don't cripple northern Ontario?

*Interjections.*

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

I remind all members that we use each other's titles and/or ridings in this House.

Minister.

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

**Hon. Bob Chiarelli:** Mr. Speaker, the statement that the Leader of the Opposition was referring to is a statement that—in our 2013 long-term energy plan we had certain projected prices, and what the Minister of Finance said is that we're coming well below those projected prices. We're reducing from what we were projecting.

I do want to thank the member for supporting our nuclear refurbishment program. The nuclear refurbishment program, over the next 30 years, will put into the grid electricity prices at 7.7 cents per kilowatt hour, on average, and it will be clean energy.

He doesn't mention that the recent wind prices came in at 8.5 cents, on average, per kilowatt hour—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Okay. I'm going to ramp it up since you are. We're going to move to warnings.

Finish, please.

**Hon. Bob Chiarelli:** Mr. Speaker, the recent wind prices came in less than the average price of electricity in the grid, at 8.5 cents.

Northern Ontario industrial prices are the third-lowest in North America, better than all the Canadian provinces, better than all the US states. Do you want to see them? Look online and you'll see all—

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

*Interjection.*

**The Speaker (Hon. Dave Levac):** When I stand, you sit.

*Interjections.*

**The Speaker (Hon. Dave Levac):** In case you didn't hear when it was really quiet, I said we're moving to warnings. The shouting is going to stop.

New question.

#### AUTISM TREATMENT

**Mr. Patrick Brown:** Mr. Speaker, my question is for the Minister of Finance. May 1 was a sad day for Ontario. IBI treatment for autistic children five and over is no longer available because of this government's callousness.

Let me share a story of a letter I got from seven-year-old Warren and his family from Bailieboro. He was diagnosed with autism at the age of three. His parents immediately registered Warren for IBI therapy. About one month ago, Warren's parents were notified that Warren was seventh on the waiting list for IBI treatment. They were elated. Unfortunately, because of this government's decision, the rug has been pulled out from underneath this family and Warren. It's not right.

Mr. Speaker, after so many years on the waiting list, why is this government proceeding with these devastating cuts that will take away IBI treatment from Warren and his family? We know how much the minister was upset. Why did the Minister of Finance allow this cut in his budget?

**Hon. Charles Sousa:** Minister of Children and Youth Services.

**Hon. Tracy MacCharles:** I want to thank the Leader of the Opposition for the question.

It's very important to acknowledge that we are not removing kids from service. In fact, we are taking those kids who are waiting for IBI, who are over five, who are not in the right developmental window, and putting them into immediate service—330 million new dollars, 16,000 new spaces. I acknowledge that it's a shift. I acknowledge that it's a transition.

I and many of my colleagues and, I believe, members of the opposition have been meeting with families. I've made sure that everyone in the Legislature has all the facts, that they understand the step-by-step process by which this transformation will take place and that the new autism program will provide longer, more intense services and will be tailored to the individual needs of the child.

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

**Mr. Patrick Brown:** Mr. Speaker, my question is for the Minister of Finance because this is his cut.

When the government cuts a service, they say, “It’s a shift. It’s a transformation” —

1050

**Hon. Bob Chiarelli:** So \$330 million is a cut?

**The Speaker (Hon. Dave Levac):** The Minister of Energy is warned.

Leader?

**Mr. Patrick Brown:** Mr. Speaker, it appears we have struck a nerve. We’re decoding their language. A “shift” is their word for a cut. A “transformation” is their word for a cut. They like to say that, sure, they’re taking away IBI treatment, but they have enhanced ABA—

*Interjection.*

**The Speaker (Hon. Dave Levac):** Well, I’ll do it: The deputy Minister of Finance is warned.

Carry on.

**Mr. Patrick Brown:** They say they have enhanced ABA, but we now learn from the regional service providers that there is no such thing as enhanced ABA. There is no enhanced treatment for Warren. He has been kicked off the wait-list and given a cheque that will only cover a few months of treatment. Warren and his family deserve better from this government.

My question is directly to the Minister of Finance. Autism doesn’t end at five; do you agree with that fundamental concept, yes or no?

*Interjections.*

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

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Stormont–Dundas–South Glengarry is warned.

Minister?

**Hon. Tracy MacCharles:** Of course we agree that autism doesn’t end at five.

I’m very concerned about the opposition positioning this investment of \$333 million as a cut. We have 16,000 new spaces that will be provided. Children who are currently receiving IBI will continue to receive that. Guess who will be determining what their transition is? Experts, at their next six-month checkup.

Speaker, I think it’s important to acknowledge that there are stakeholders who support this change:

Leslie Suite, the chair of the Regional Autism Providers of Ontario, says, “We are very excited about what this historic investment means for children and youth with autism and their families. More families will receive the right services at the right time.”

Suzanne Jacobson, founder of Quickstart: Early Intervention for Autism, said, “Parents spoke and they were heard. The right service at the right time: individualized, expanded and timely services will be life changing. We applaud the Ontario government’s ... investment of \$333 million....”

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

**Mr. Patrick Brown:** Once again, for the Minister of Finance: The government’s backbenches seem to share the government’s callous disregard for what this means for families with autism. On Twitter last week, the member from Beaches–East York called the parents of autistic children bullies. These are parents that are frustrated with the province because they can’t get the treatment they need.

Mr. Speaker, first the Liberal government took people like Warren’s parents to court. Now, they’re kicking kids like Warren off the wait-list. When will the government stop their war on autistic children and parents who love them? It’s not the right thing. Correct course.

*Interjections.*

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

Minister?

**Hon. Tracy MacCharles:** Speaker, I’d like to know when the Leader of the Opposition will stop using the wrong terminology about kicking kids off lists. That implies they’re not getting support; they are getting immediate support. Those children he’s talking about will go to immediate service.

*Interjection:* Fearmongering.

**Hon. Tracy MacCharles:** It is fearmongering, and I’m very concerned because this does affect families. I appreciate that, Speaker, but it doesn’t help, quite frankly, when the opposition isn’t communicating—

*Interjections.*

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

**Hon. Tracy MacCharles:** It would also be helpful if the opposition talked about what this will do for the children on wait-lists he speaks about. We will reduce wait-lists for autistic children by half in two years—

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Dufferin–Caledon is warned.

**Hon. Tracy MacCharles:** —2020.

I just wish the opposition would get the facts. His critic has had the briefing. It’s important they convey the facts during this time of transition.

## FUNDRAISING

**Ms. Andrea Horwath:** My question is to the Acting Premier. The Premier created a scandal with her system of secret fundraising quotas. Can the Acting Premier tell Ontarians—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. My comments still stand for this next round of questions; it’s for the entire time of question period. If you want to get warned, the next step is that you’re named.

Finish, please.

**Ms. Andrea Horwath:** Can the Acting Premier tell Ontarians which minister had the quota to raise \$430,000 from GreenField Speciality Alcohols and which ministers

are responsible for \$160 million in Liberal government support back to GreenField?

**Hon. Charles Sousa:** There are two questions there. One is the degree of investments we're making to grow our agricultural industry and support rural Ontario, which is critical. We recognize that ethanol and our growth in ethanol will help the industry as well as move us into the low-carbon economy. The selection process in that is very non-partisan. Ministry officials are the ones who evaluate the companies. It goes through a competitive four-step due diligence process.

The member opposite also talks about fundraising activities. I think the leader of the third party, who is strongly defending her secret union-backed shell corporation, is clear as to why the NDP has not decided to act on the reforms that we're putting forward.

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

**Ms. Andrea Horwath:** Increasingly, Ontarians are concerned that this government and this Premier have manipulated and abused the rules around political fundraising in this province beyond anything that we have seen in the past. Now this Premier says, "Just trust me when I rewrite the rules on my own and use my majority to pass them." Speaker, it is simply not credible.

When will this Premier and this Liberal government realize that the rules on how parties and elections are financed must be seen as credible by the people, and agree to put aside her partisan process?

**Hon. Charles Sousa:** Mr. Speaker, credibility is exactly what's in question here from the member of the third party. They are obviously stuck in process, because they want to delay further the reforms that are necessary to meet the very demands of the public, and we recognize that.

Our questions to the leader of the opposition are, do you believe that we need to reform third-party advertising? Do you believe that we need to ban corporate and union donations? Do you believe that we need to reduce the maximum amount of those donations? Do you believe that we need to have the constraints necessary on loans, loan guarantees and phantom landowners? Do you believe that reform on by-elections is also important? Do you believe that we need an overall reduction in the spending limits by central parties in election periods and between those elections? Do you believe that we need new leadership, and nomination campaign spending limits on those donation opportunities during those campaigns?

I believe the consensus around this room, and certainly outside of this Legislature, is that we do. That's what we're putting forward, and we expect—

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

Final supplementary.

**Ms. Andrea Horwath:** The government has spent the last week, or more, attempting to smear anyone who wants an open, transparent panel to make new election rules. In fact—

*Interjections.*

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

Finish.

**Ms. Andrea Horwath:** They believe that Democracy Watch, newspaper editorial boards, the Green Party of Ontario, the official opposition and the NDP are somehow all trying to delay. Yet when given multiple opportunities to move forward on a fast-moving, independent process that will report back to this Legislature by the end of September, the Premier and her government have repeatedly simply said no.

The real question is, why is the Liberal Party of Ontario insisting on a partisan process that they control?

**Hon. Charles Sousa:** The real question is, why aren't we moving on the piece of legislation before this democratic House? That is the place to do our business—and it does require public comment. It does have debate. It is a democratic process.

The real question is, why is the leader of the third party defending a secret, union-backed shell corporation? Why are they continuing to throw up roadblocks in the process?

What we need is action, Mr. Speaker. We're prepared to act now.

#### HEALTH CARE FUNDING

**Ms. Andrea Horwath:** My second question is also for the Acting Premier. Since January, Ontario has lost 800 full- and part-time nurses. That's nearly 200 per month.

When will the Liberal government stop firing nurses?

**Hon. Charles Sousa:** I know the Minister of Health will want to respond to this.

But it's important to recognize that we are investing more. Let me be clear: The opposition continues to make disingenuous claims about our health care system. In reality—

**The Speaker (Hon. Dave Levac):** Withdraw.

1100

**Hon. Charles Sousa:** I withdraw, Mr. Speaker.

The opposition fails to tell what are, in fact, the facts. The reality is that we've increased hospital funding by 53% since 2003, from \$11 billion to \$17.3 billion, and we're increasing funding for every single hospital in Ontario this year. This is part of our budget proposal of a \$1-billion increase to health care funding. We will continue to invest in hospitals, and we must recognize that we're moving towards a system where more services are delivered at home and in the community.

The NDP voted against these very measures. They voted against an additional \$270 million for home and community care, they voted against \$75 million for community-based hospice and palliative care, and they voted against \$85 million for community health centres.

We're investing more, Mr. Speaker.

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

**Ms. Andrea Horwath:** Yes, in fact, Speaker, we did vote against a terrible austerity budget, and we're proud of it.

Here are the facts: People in Orillia have learned that 16 beds at Orillia Soldiers' Memorial Hospital will be closed, and the hospital is losing 35 full-time-equivalent

staff. They're losing seven full-time RNs, four part-time RNs, and a nurse practitioner.

The CEO says this: "On the heels of a four-year funding freeze and only a modest increase to base funding for 2016-17, it's increasingly difficult."

When will the Liberal government stop cutting hospitals, Speaker?

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

**Hon. Eric Hoskins:** I appreciate the question from the leader of the third party, because it allows me to set the record straight when it comes to Soldiers' Memorial. We are investing an additional \$1.3 million in that hospital this year.

But let's hear what else the CEO of that hospital said. It was based on—there's a rehabilitation alliance, the Rehabilitative Care Alliance, which is a province-wide body, and they are making changes which are in accordance with, and in fact recommended by, that alliance.

"The major budget initiative is a bed restructuring plan that will see the establishment of a newly designed program to enhance care for patients"—this is quoting the CEO—"requiring post-acute rehabilitation services and medical care. To develop this new model of care," the hospital has withdrawn from the regional complex continuing care program and is "relocating other beds within the hospital to the new unit to be established on the fourth floor."

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

**Ms. Andrea Horwath:** We're going to have to rehabilitate the entire hospital system after this Liberal government gets finished with it.

In Windsor hospitals, health care workers right now know that their cuts are coming. The situation has gotten so bad that nurses are getting second jobs and some are leaving in advance, because they're so worried about the layoff notices that are coming. They are so stressed about the impending layoff notices that they are actually leaving their jobs before the pink slip hits them. That's bad for nurses, but it's also bad for patients.

When will this Liberal government start putting patients first and stop cutting hospitals and firing nurses?

**Hon. Eric Hoskins:** Every single indicator that we have with reference to our nurses, despite the fact that the NDP, of course, fired thousands of nurses when they were in power in the 1990s—registered nurses, since 2003, a 12.8% increase; nurse practitioners, a 312% increase in the number practising in the province; registered practical nurses, a 45% increase. Every single measure that we have—and these are independent figures and statistics from the college—demonstrates this government's commitment to continue to hire nurses to provide that important, exceptional front-line care that they do each and every single day.

#### SOCIAL ASSISTANCE MANAGEMENT SYSTEM

**Mr. Randy Pettapiece:** My question is to the Minister of Community and Social Services. The minister was

asked if she knew about the problem with SAMS before it was launched. The minister said, "Nobody told me."

Will the minister now admit that just wasn't true, and will she apologize to the people of Ontario?

**Hon. Helena Jaczek:** I think I've acknowledged many times in this House that SAMS did not roll out the way it should have. No one's denying this.

But let's be clear about what we're talking about. A memo was released. It was written by the project manager for SAMS and it was addressed to the administrators out in the field. I would like to read that memo in its entirety.

What he said on November 1 was, "I would be remiss if I did not acknowledge that there have been significant challenges both with the development of the solution and with site readiness. However, this was not unexpected in such a large and complex modernization initiative, and in every instance we have worked together to overcome these challenges."

This was precisely the type of information that was relied upon to roll out SAMS in November 2014.

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

**Mr. Randy Pettapiece:** Unfortunately, I didn't hear an apology. When the minister said, "Nobody told me," that wasn't true, plain and simple. On November 1, the minister received a memo from the SAMS team leader which said that the system faced significant challenges—

**The Speaker (Hon. Dave Levac):** I'm—get the message? Withdraw, please.

**Mr. Randy Pettapiece:** Withdraw.

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

**Mr. Randy Pettapiece:** The system was faced with significant challenges. That means she had time to stop the release of SAMS before the damage was done. Instead, she assured everyone that she was confident SAMS would have a seamless rollout the following week.

In previous governments, a scandal like this would have triggered resignations. Has anyone in this government accepted the consequences for such a monumental screw-up? Anyone at all? Because this minister hasn't.

**Hon. Helena Jaczek:** I'd like to reiterate that the memo in question was sent not to me but to administrators in the field, and what I'd like to point out—

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Renfrew-Nipissing-Pembroke is warned.

Finish, please.

**Hon. Helena Jaczek:** I'm wondering if the member opposite is suggesting that he would have pushed the stop button on much-needed innovation based on knowing there were challenges that had been overcome?

Having said that, we know that challenges did exist with the rollout. I have accepted the responsibility for that. I started staff working groups, front-line working groups. We hired PricewaterhouseCoopers to assist us in a third-party evaluation of what needed to be done. We have now fixed 100% of the priority issues identified by the front lines and 95% of the defects identified in the Auditor General's report.



## POLICE OVERSIGHT

**Mr. Jagmeet Singh:** My question is to the Attorney General. When it comes to police accountability, transparency and oversight, this government has been all over the place on this file. It's really done a disservice to not only the people of Ontario, but to the family of Mr. Andrew Loku. Transparency is vital to maintaining public trust in the administration of justice and our justice system.

First, the Attorney General took 30 days to read a report that only she could read. Then, while the Premier made some promising remarks about perhaps releasing this report, the Attorney General said no to questions asked by media to releasing this report, four times. Now, finally, when the government releases the report, they release it late on a Friday. They release only 10 out of 34 pages, and one of those pages is blank. The pages that are released are heavily redacted. In fact, the public is left with more questions rather than answers.

Why does the government continue to disrespect Ontarians and discourage transparency turn after turn?

**Hon. Madeleine Meilleur:** I want to thank the member from the third party for his very important question.

As I said, our government is very committed to effective and fair civilian oversight of the police. We are aware that there are concerns about transparency and accountability in current police oversight, so the time has come to look critically at how this system is working. That's why last week we appointed the Honourable Michael Tulloch, who is from the appeal court of Ontario, to lead an independent review of three agencies that oversee police conduct in Ontario.

He has been asked to provide the government with recommendations on ways to enhance the transparency and accountability of the province's three police oversight bodies. Today, I want to thank him for accepting to take on this very challenging review.

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

**Mr. Jagmeet Singh:** Mr. Speaker, while New Democrats welcome this commission and welcome the appointment of Justice Tulloch, that doesn't answer the question of transparency.

The government likes to talk about transparency time and time again, but when it comes to it, the government does not act on that. The government has failed to act on delivering true transparency. The community has raised a number of concerns around the circumstances of Mr. Loku's death, and the government has an opportunity to provide the transparency. They like to talk about it, but again, they haven't delivered on it.

1110

The public has questions; Mr. Andrew Loku's family has questions; this government can provide the answers. Will the government commit today to releasing a fulsome report—understanding the concerns around privacy—that actually answers the questions that the community has?

**Hon. Madeleine Meilleur:** This SIU process has been in existence since 1990. I'll remind the member opposite

that when they were in power, they did not release any of the SIU reports.

We have asked Justice Tulloch to prioritize making recommendations as to how information in SIU reports could be made public in the future. He will also prioritize looking at whether past SIU reports should be made public, and the form this information would take. The government expects to receive these prioritized recommendations in the coming months. Justice Tulloch will conduct broad public consultations, including conversations with the police community, Black Lives Matter and a variety of municipal and community leaders.

I'm confident that, through this review process, we will create a more transparent approach to police oversight that has the confidence of both the police and the public they serve.

## ONTARIO'S CREDIT RATING

**Mr. Peter Z. Milczyn:** My question is to the Minister of Finance. Each year, the four credit rating agencies assess the province's fiscal and economic plan following the release of the budget. Their assessment provides an independent analysis and assessment, which they communicate through their rating and outlook for the province. The results are in for the first of the four credit rating agencies as Moody's made their assessment public last week. Can the minister please inform this House on the status of Moody's rating and what this means for our government's record of fiscal prudence?

**Hon. Charles Sousa:** I'd like to thank the member from Etobicoke–Lakeshore for the question. He was quite right: Following a thorough review of our government's economic and fiscal plan, Moody's recently announced an improvement in the province's rating. Moody's outlook reflects its confidence in our government's plan to grow Ontario's economy and create jobs for Ontarians. The member is also correct in saying that Moody's is the first of the rating agencies to release its rating.

Our government values the input of third-party analysis as an important checkpoint in ensuring that our fiscal plan is credible, reliable and transparent.

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

**Mr. Peter Z. Milczyn:** I'm pleased to hear of the improvement to our government's outlook by Moody's, and I know that this is the result of a credible fiscal plan and the hard work that the Minister of Finance has done.

As the press release by Moody's stated, "The stable outlook on the province of Ontario's ratings reflects our opinion that the province has presented a budget plan with little risk that the debt burden will exceed recent levels." They also forecast Ontario's debt to "fall ... across the medium term and, as importantly, for interest expense to remain manageable as well."

It sounds to me like our government is doing a great job at coming to balance in a way that is fair and responsible.

Can the Minister of Finance please inform this House about the status of our fiscal plan and provide some insight into why Moody's made this change?

**Hon. Charles Sousa:** Thank you again to the member for allowing me the opportunity to speak about our fiscal plan and the improvement of our outlook, which was, by the way, well received by many investors around the world, as it was recently affirmed in the 2016 budget that our government remains on track to eliminate the deficit by 2017-18 and remain balanced by 2018-19. By continuing to beat our fiscal targets, Ontario's accumulated deficit is \$30 billion lower than it otherwise would have been. Across the board, private sector economists are forecasting Ontario's economy to be among the top two growth leaders in Canada.

We will continue to reduce the deficit through a fair and balanced approach. We continue to implement our plan to balance the budget, grow the economy and create jobs. Ontarians will continue to see measurable results, as already seen around the world from those who value the work that we've done here in Ontario.

#### HYDRO RATES

**Mr. John Yakabuski:** My question is to the Minister of Energy. The minister will know that hydro rates went up again yesterday; on May 1, hydro rates went up. The latest line—an unbelievable line—from the government is that the increases are due to the fact that people didn't use enough electricity. So in this Liberal energy system, people are penalized when it's a cold winter, they are penalized when it's a warm winter and they are punished even more when they conserve electricity.

Will the minister finally admit that the people's skyrocketing energy rates are not a result of weather but of the colossal mismanagement of Ontario's electricity system under his guidance, and will he commit to a real plan to stop abusing Ontarians with skyrocketing hydro rates?

*Interjections.*

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

Minister of Energy.

**Hon. Bob Chiarelli:** Speaker, the member is correct that there was a 2.5% increase. And as I said last week and the week before, the member ignores the fact that if you look at comparisons to other provinces—BC Hydro rates increased by 4% on April 1, 2016; SaskPower approved an increase of 5% throughout 2015; Manitoba Hydro applied for a rate increase of 3.95% as of April 1, 2016; and Newfoundland Power applied for a rate increase of 3.6% for residential customers as of July 1, 2016.

As I said earlier today, northern Ontario has the third-lowest industrial rates in North America.

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

**Mr. John Yakabuski:** The minister has to stop with the numbers game. Quebec's hydro rates could go up 300%, and they'd still be lower than ours. Stop with the

numbers game. You are inflicting real pain on Ontario families.

I had a gentleman in my constituency office on Friday who said that this hydro fiasco that you've created is tearing families apart. I spoke to a woman yesterday in my constituency office who works at a food bank in Eganville. She said that there was a 30% increase at the food bank. They ran out. When you talk to people and ask them why they're at the food bank, it's because they have to make a choice: "If we pay our hydro bill, we can't afford food." That's what you've done here in the province of Ontario.

Will you show some compassion and stop going down the disastrous road that you've built for Ontario families?

*Interjections.*

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

Minister?

**Hon. Bob Chiarelli:** Mr. Speaker, the member knows that we've created a number of significant programs to help consumers, including removal of the debt retirement charge at the beginning of the year. We've created the Ontario Electricity Support Program for low- and modest-income families, which would save them an additional \$360 per year off their bills, or \$430 when combined with the removal of the debt retirement charge.

I do want to thank the Conservative Party again for supporting our nuclear refurbishment program, which sees an average price of 7.7 cents per kilowatt hour over the next 30 years—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Some people here have Ws.

**Hon. Bob Chiarelli:** Mr. Speaker, I thank the Conservative Party for supporting our initiative in nuclear refurbishment, which shows 7.7 cents per kilowatt hour, on average, over the next 30 years, and that is clean energy.

We're taking a lot of other steps to reduce the cost of electricity, including the new price of wind—

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

#### GASOLINE PRICES

**Mr. Gilles Bisson:** My question is to the Minister of Transportation. Minister, you will note—because I'm sure your staff watches this—that about a week ago, there was a 26-cent-a-litre difference in the price of gas from southern to northern Ontario, and within northern Ontario, there was a 10-cent-a-litre difference between Kirkland Lake and Timmins.

The question is very simple: When is this minister and this government going to get on side and do what we've been asking and what municipalities across the north have been asking; that is, either get these gas companies to stop gouging the public or, if not, regulate the price of gas?

**Hon. Steven Del Duca:** I want to begin by thanking the member opposite for the question. I'm happy to take

that one back and have a conversation with the member offline.

Of course, you would know that cutting across all of the activity that this government does—thanks not only to the Premier but, of course, to members like the Minister of Northern Development and Mines, the Minister of Government and Consumer Services, the Minister of Natural Resources and Forestry and, also, the member from Sudbury—this is a government that, for 13 years, has worked very hard in a determined fashion to make sure that northern Ontarians have a bright and prosperous future, and that the quality of life for northern Ontarians continues to improve, including, of course, in budget 2016; for example, a number of initiatives from the Ministry of Transportation on the infrastructure front to support highway expansion, roads, bridges and so much more for all of northern Ontario.

For 13 years, thanks to this Ontario Liberal government, we have moved the yardsticks forward for northern Ontario. Because of our leadership, unlike the NDP, we'll continue to get the job done.

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

**Mr. Gilles Bisson:** As my colleague was just saying, we've gone from question period to comedy hour.

This government is the same government who got rid of the Ontario Northland, the only train that we have in northern Ontario. This is a government who has driven the price of electricity through the roof to the point that residents and industry can't afford it. And now I'm asking him a question about the price of gas.

How could it be that gas companies are able to charge a 26-cents-per-litre difference for gasoline across this province? If you can sell a case of beer in Kenora for the same price you sell it for in downtown Toronto, how is it that you're going to have a 26-cents-a-litre difference on the price of gas?

I ask you again: Are you prepared to step in, get these guys under control and, if not, regulate them?

**Hon. Steven Del Duca:** Minister of Energy.

**Hon. Bob Chiarelli:** I think the member knows that the regulation of the price of gasoline is a federal responsibility under the Competition Act, Mr. Speaker. He's talking about a differential in price. Does he want the same price? Does he want price control? If he wants price control, tell him he wants price control, okay? We know what happens when you have price control.

The provinces who have tried to regulate have seen the prices stay the same as the other provinces, or they went up, because of the cost of administrating the price control they're trying to implement.

## SEXUAL VIOLENCE AND HARASSMENT

**Mrs. Marie-France Lalonde:** My question is to the Minister of Community Safety and Correctional Services. We all know that sexual violence has a devastating impact on the lives of survivors and their families. As a

member of the Select Committee on Sexual Violence and Harassment, I heard many touching personal accounts of this kind of violence. It was clear to me that we as a province need to do more to eliminate sexual violence and harassment right across Ontario. But because crimes of sexual violence and harassment are the most unreported in our province, it is imperative that we improve the experience of survivors who come forward to report these crimes, through better tools and training for our police and law enforcement officials.

Minister, I was pleased to join you in Ottawa in February when you announced the funding of six research projects at post-secondary institutions across the province, dedicated to improving how police respond. Through you to the minister, Mr. Speaker, would the minister please explain how he is addressing this very real and pressing gap?

**Hon. Yasir Naqvi:** I want to thank the member from Ottawa–Orléans for her work, along with the other members on the Select Committee on Sexual Violence and Harassment.

Sexual violence and harassment is something that is far too prevalent in our communities and something that cannot be tolerated. That is why I was very happy to join the member from Ottawa–Orléans in February to announce that we are investing \$375,000 to support six research projects at post-secondary institutions across the province, to provide our police and law enforcement officials with the tools and training they need in order to best support survivors of these terrible crimes.

This research is about identifying best practices based on evidence. It is about supporting an even more compassionate and sensitive approach from law enforcement. It is about learning and implementing best practices, to encourage more survivors to report sexual violence and to continue to improve how police respond to and investigate cases of sexual violence.

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

**Mrs. Marie-France Lalonde:** Thank you, Mr. Speaker, and thank you to the minister for that answer.

I am glad to hear that you're taking concrete steps to better support survivors of sexual violence and harassment, and improve training for the police who respond to these crimes.

While this research will be important in addressing these issues, we must also recognize that indigenous women are disproportionately more likely to experience violence; in fact, they are three times as likely compared to other women in Canada. Our First Nations partners have told us that there has always been a gap in the justice system, so as we move forward to eliminate sexual violence from our communities, we cannot lose sight of the indigenous women who need our help the most. That means that we must work to develop a more compassionate, sensitive and culturally appropriate response for law enforcement when dealing with sexual violence against indigenous women, while encouraging more survivors to report.

Mr. Speaker, through you, would the minister please explain what our government is doing to identify the gaps

in best practices to help indigenous women across Ontario?

**Hon. Yasir Naqvi:** It is unfortunate that indigenous women are disproportionately likely to experience violence. As the member stated, in fact, they are three times as likely to be impacted by it compared to other women in Canada.

This must change. That is why last month, along with the minister responsible for women's issues and the Minister of Aboriginal Affairs, I announced that we're providing over \$250,000 to support research that will specifically draw on the lived experiences of indigenous survivors of sexual violence. These research projects will build on Walking Together: Ontario's Long-Term Strategy to End Violence Against Indigenous Women and our It's Never Okay action plan. They will examine how police respond to and investigate these crimes. It is my hope that this research will show us how to improve supports and empower indigenous survivors.

Speaker, this is how our government is working to identify the gaps and best practices, so we can develop tools to improve police responses and investigations to help indigenous women across the province.

### SCHOOL CLOSURES

**Mr. Bill Walker:** My question is for the Minister of Education. This government promised to improve the quality of education in the classroom, but it isn't happening. It's clear that ever since the Liberals fast-tracked the reviews of school closings to 10 weeks from seven months, communities are literally being torn apart.

In my riding, five schools are closing. OSCVI alumni, parents and students have appealed to the minister to step in and review the decision—a call that's supported by over 2,100 petitioners. Mr. Speaker, these constituents want to know: Will the minister support a one-year moratorium on the decision and allow the community, the students and all stakeholder groups to consult on the proposal to close OSCVI?

**Hon. Liz Sandals:** I'm quite happy to comment on Bluewater District School Board, which is what the issue is about. Actually, we had a really interesting event on Friday in Meaford, where the Bluewater board had in fact used the new expedited ARC process. As a result of that expedited ARC process, they will be closing two of their existing elementary schools. They will be closing an older high school as well.

We actually announced that they will be receiving \$24 million in the small community of Meaford in order to build a new 1,000-student JK-to-12 school to consolidate all three of those schools. The community, including the mayor, was absolutely delighted.

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

**Mr. Bill Walker:** It's unfortunate that the minister didn't have the decency to invite the representative of that riding to that announcement.

Despite promising to address the funding formula in the past two elections, it appears the minister is indiffer-

ent to the predicament they're creating and the impact of school closures on people and their communities. This attitude runs parallel to their waste and mismanagement pattern, the same one that has led the government to cut back on funding essential public services, such as education and health care.

Minister, you control the purse strings. You set the rules of the funding formula. You said you would change it. A busload of constituents will be arriving any minute and they want assurances from you that you'll do the right thing.

Mr. Speaker, I ask again through you: Will the minister agree to a review of this decision to ensure that students' best interests are served at the end of the day by this government? It's not about the Meaford school; it's about the OSCVI school.

**Hon. Liz Sandals:** As I commented to the reporters from Owen Sound on Friday, we need to sort out the process here. Actually, under the Education Act, it falls within the jurisdiction of school boards—not the Minister of Education—to make decisions about accommodation reviews. In fact, the boards are charged with that responsibility.

I would like to point out that I am the Minister of Education, not the minister of schools. My primary focus is to make sure that students receive good programming. What we know in secondary schools is that when there's a critical mass of students, the board has the opportunity to provide a broader breadth of programs for the students. They can provide better-quality programming. That actually is my job: to make sure students receive—

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

New question.

### PUBLIC TRANSIT

**Ms. Andrea Horwath:** My question is for the Acting Premier. Throughout their history, TTC fares in Toronto have been based on the simple principle that every Torontonian deserves equal access to their transit system, regardless of their income and regardless of where they live. But now Metrolinx is quietly working on a fare integration plan that could force people living in Scarborough, Etobicoke and North York to pay a higher fare for a subway ride than people living downtown.

Will the Liberal government guarantee that Metrolinx will not force people living in Scarborough to pay more to ride the subway?

1130

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

**Hon. Steven Del Duca:** I want to thank the leader of the NDP for the question. Of course, as everyone should know by now, the folks at Metrolinx, who are doing an exceptional job, are working hard to liaise with all of our municipal transit systems around the greater Toronto and Hamilton area to make sure that, collectively, we can deliver on fare integration for this region.

I think anyone who moves around the greater Toronto and Hamilton area would recognize—and certainly I hear

it loud and clear from my own constituents in York region—in order to support the unprecedented transit investments that this government is making, that we need a fare integration system across this entire region that works seamlessly, that makes transit more accessible, more affordable, more reliable and more dependable for the people of the entire region. That's the work that Metrolinx is embarking upon, in conjunction with all of our municipal transit systems. They will keep working hard to make sure that we can get it right.

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

**Ms. Andrea Horwath:** Speaker, in fact, what Metrolinx has been quietly doing is designing a fare integration plan that could force the TTC to become a zone-based system that divides Torontonians based on where they live. So years from now, people in Scarborough might get a new subway but then find out that they can only afford to ride the bus.

Will the Liberal government guarantee that there will be no fare zones within Toronto, and that Metrolinx will not force the TTC to charge higher fares for subway riders?

**Hon. Steven Del Duca:** Only the leader of Ontario's NDP would think somehow that after months of open conversations, after months in which every single board meeting has a public portion, that this is somehow hidden. It's a conversation that's been ongoing. It's part of my mandate letter, which, of course, she should know. For the first time in Ontario's history, our mandate letters were posted publicly at the time that we received them.

I think what's also, perhaps, the reason that the leader of the NDP is mistaken about how supposedly hidden this effort is is that because—while we are investing in transit through budget after budget after budget, that leader and the NDP caucus continue to vote against them. They are obviously more focused on petty partisan politics in Scarborough instead of being focused on making sure that they support the transit investments needed to deliver the seamless integrated transit network the people of this region and the people of Scarborough deserve.

## DENTAL CARE

**Ms. Soo Wong:** My question is for the Minister of Health and Long-Term Care. Tooth decay is one of the most prevalent yet preventable chronic diseases, particularly among children. It is the leading cause of day surgeries for those ages one to five. Research shows that untreated oral health problems can affect children's ability to eat, sleep and focus. In my riding of Scarborough–Agincourt, it is not unusual to see children whose growth and development are impacted by poor oral health.

There is an unacceptable disparity in health outcomes between lower- and higher-income individuals in this province. It is true of dental health as well.

Speaker, through you to the Minister of Health and Long-Term Care: Can he please inform the House what the government is doing to ensure that children in my

riding of Scarborough–Agincourt and across Ontario receive the proper dental care they deserve?

**Hon. Eric Hoskins:** I have to say that it was great being with the member from Scarborough–Agincourt, and many of her MPP colleagues from Durham and Scarborough, last week when we announced a \$20-million investment in diagnostic imaging at the Scarborough Hospital, and a \$5-million planning grant, as well, for both Durham and Scarborough regions.

As the Minister of Health and as a parent, I want to see all children grow up to be healthy and live healthy lives. The family income level should not be a barrier to that. That's why I was pleased last week to announce that our government is supporting families in raising healthy kids by making it easier for more eligible children and youth from low-income families to access free dental health services in Ontario.

The new Healthy Smiles Ontario program provides access to free preventive, routine and emergency dental services for all eligible children and youth. I'm very proud of our government's Healthy Smiles program. It's an important step in Ontario's overall Poverty Reduction Strategy.

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

**Ms. Soo Wong:** Thank you to the minister for his response and also for his leadership role in supporting Scarborough.

Healthy Smiles is an excellent oral health program run by the public health units across Ontario. We know this type of preventive treatment, whether it's checkups, cleaning, fillings or X-rays, saves our health care system dollars in the long run.

Studies show that early detection and identification of oral diseases are critical in children's overall health, social well-being and learning.

As a former public health nurse and school board trustee, I know the free Healthy Smiles dental health care program will help children in my riding of Scarborough–Agincourt and across Ontario improve their oral health, keep them out of the emergency room, ensure proper nutrition, promote self-esteem and reduce absenteeism from school.

Speaker, through you to the minister: Can he please tell the House how families can access the Healthy Smiles program?

**Hon. Eric Hoskins:** As part of this new and improved program—where we merged six different programs with different sets of rules and six different applications into one program with one application and one set of rules—70,000 more kids will have access to these important services.

I'm pleased to report back today that already more than 323,000 young people are enrolled in the Healthy Smiles program. To bring that number even higher, we launched an awareness campaign last week across the province to encourage more people to visit [ontario.ca/healthysmiles](http://ontario.ca/healthysmiles) to find out if their kids are eligible, and to sign them up for these important publicly funded dental services. Families can also speak to their local public health unit.

Of course, our public health units are essential partners, and I want to thank them and our other partners, including our dentists, as we roll out this important program.

*Interjection.*

**The Speaker (Hon. Dave Levac):** Before we go to new questions, just to remind the member from Windsor West, it really doesn't matter where you sit.

The member from Elgin–Middlesex–London.

## DIABETES

**Mr. Jeff Yurek:** Mr. Speaker, my question is to the Minister of Health and Long-Term Care. A recent Toronto Sun article detailed this government's failures for patients with diabetes. This particular patient had to have her left foot amputated and came close to having to amputate her other foot due to a lack of preventive foot care.

A 2012 report released by Canada's Premiers revealed that an estimated 85% of leg amputations are the result of a non-healing foot ulcer. The report recommended the use of the Registered Nurses' Association of Ontario's best practices guide to prevent the need for amputation, but four years later about 2,000 patients are forced to undergo physically and emotionally traumatic amputations each year.

Mr. Speaker, why has the minister failed to implement RNAO's preventive measures, which could save millions of dollars and thousands of limbs of Ontario's diabetic patients?

**Hon. Eric Hoskins:** I have to commend RNAO and the Canadian Association of Wound Care, both of whom are participating in a Health Quality Ontario task force, a working group that I asked HQO to set up to look specifically at these issues. We're hearing from the best experts right across this country on this important issue.

The level of amputation that we're seeing is unacceptable. It's important that we have a wound care approach that is based on best practices and best principles, and that that is applied province-wide.

We've gathered together the experts—of course, RNAO and the Canadian Association of Wound Care are part of that process—so we can actually hear from them, work with them in this working group to develop those standards of care and implement them across the province.

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

**Mr. Jeff Yurek:** Back to the Minister of Health: That task force should have been called four years ago, after the Premiers' report came out, not four years later, with patients suffering for four continued years.

The Canadian Diabetes Association reported that the economic burden of diabetes was estimated to be \$4.9 billion in 2010 and is expected to increase to \$6.9 billion by 2020. An estimated 1.5 million people in Ontario have diabetes, and that's expected to grow to 2.3 million people by 2025. These Ontarians are 12 times more likely to be hospitalized with end-stage renal disease and 20 times more likely to be hospitalized for a lower-limb amputation than the general public.

Could the minister explain why prevention is not a priority in this government?

**Hon. Eric Hoskins:** Of course it's a priority, and that's why we're looking at wound care. We're also looking at off-loading, which is an important aspect of this in terms of prevention and best practices for management.

I need to remind the member opposite that Ontario was the first province or territory in Canada to fully fund insulin pumps for children and adults with type 1 diabetes.

We've established six centres for complex diabetes care. They have provided care to over 9,000 new patients. We've increased the number of diabetes education teams, which I suspect the member opposite would agree is a preventive aspect of care. We now have 321 diabetes education teams across the province. We have diabetes mobile outreach services. And we've invested in self-management, as well, making sure that individuals like my sister, who has type 1 diabetes, have the education and support that they need to be able to live those high-quality lives.

## EMPLOYMENT STANDARDS

**Ms. Peggy Sattler:** My question is to the Minister of Labour. Last week, we learned that the Ontario government recovered nearly \$140,000 in wages owed by 18 firms to interns, after a ministry blitz of a small number of GTA workplaces. The results of the blitz are deeply troubling. Of the 36 firms with interns that were subject to the Employment Standards Act, fully half were not meeting their obligations under the ESA.

It seems that the minister's efforts to educate employers are not working. While the blitz stopped the exploitation of unpaid interns at 18 firms, what is the minister doing to prevent the thousands of other young people who are working without pay at hundreds more firms across this province?

**Hon. Kevin Daniel Flynn:** Thank you to the member for this important question. Contrary to the assertions that are made by the member, I would say the work we are doing on unpaid internships in this province is working. Thanks to the work that we were able to do with the Ministry of Labour in the blitz, young people in this province will now be receiving \$140,000 that they wouldn't have otherwise received.

Let me make it perfectly clear: Unpaid internships are illegal in the province of Ontario. There is no such thing as a legal unpaid internship. If there are employers out there today—and the blitz shows us there are—that still do not understand or decide not to follow the rules, we are going to level that playing field for other employers in this province that do abide by the rules. I'm proud we were able to recover the money for these young people, who deserve that money.

## VISITOR

**The Speaker (Hon. Dave Levac):** The member from Kitchener–Conestoga on a point of order.

**Mr. Michael Harris:** Point of order. I would like to welcome Pathfinder Christian School to question period today. Thanks, guys, for coming.

#### MEMBER'S BIRTHDAY

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

**Ms. Ann Hoggarth:** I'd like to wish a very happy birthday to the member from Brampton–Springdale, who celebrated her birthday on April 27.

#### NOTICE OF DISSATISFACTION

**The Speaker (Hon. Dave Levac):** Pursuant to standing order 38(a), the member from Timmins–James Bay has given notice of his dissatisfaction with the answer to his question given by the Minister of Transportation concerning gas prices. This matter will be debated tomorrow at 6 p.m.

There being no deferred votes, this House stands recessed until 1 p.m.

*The House recessed from 1143 to 1300.*

#### INTRODUCTION OF VISITORS

**Mr. Bill Walker:** I did this earlier, but now the group from Owen Sound, OSCVI, are here: students, alumni and some very dedicated people from Bruce–Grey–Owen Sound.

**Ms. Peggy Sattler:** I would like to welcome Josie Swan-Merrison, the mother of page Preston.

**Mr. Arthur Potts:** I'd like to introduce to the House Kelly Fairchild, a constituent who is here today for a petition I'm reading. We also have Pamela Taschuk, Derek Richmond, Megan Whitfield and Stacey Mills, who are members of the Canadian Union of Postal Workers and are concerned that they are being asked to deliver objectionable material.

**Mr. Ernie Hardeman:** First of all, I didn't realize that sitting down would cause so much delay in the proceedings—

**The Speaker (Hon. Dave Levac):** Don't make me warn you.

**Mr. Ernie Hardeman:** I would like to introduce and welcome Laura and Steve Donkers, who came from Oxford today to hear a statement I'll be making later in members' statements. Welcome to Queen's Park.

#### MEMBERS' STATEMENTS

##### WILLIAM SHAKESPEARE

**Mr. Randy Pettapiece:** "Thou know'st 'tis common; all that lives must die, / Passing through nature to eternity."

Today I rise to mark the 400th anniversary of the passing of one of the greatest playwrights, William Shakespeare. The Bard of Avon is best known for his collection of around 40 plays. To this day, they are some of the most commonly performed plays.

Shakespeare was born around April 23, 1564, and led a life as an actor and writer. I'm sure that everyone in this House has studied his plays, which is a testament to the power of his work. It's believed that Shakespeare passed away around April 23, 1616, though no record of his death exists. We do know that his funeral was on April 25, 1616. Shakespeare was a man of wealth and fame during his lifetime, but has become revered since his death.

My riding of Perth–Wellington is home to one of the prominent arts festivals, the Stratford Festival. The Stratford Festival is internationally renowned for its productions, many of which are Shakespearean plays. Four hundred years after his death, audiences flock to Stratford to watch Shakespeare's work come to life.

The festival is a centre of economic activity in Stratford. A 2010 Conference Board of Canada study found that the festival generates economic activity of \$139 million, tax revenue of \$75 million and 2,957 full-time jobs.

I invite everyone to visit Stratford this summer and celebrate Shakespeare's legacy with a performance of *Macbeth*, *As You Like It*, or *Breath of Kings*.

#### MINIMUM WAGE

**Ms. Jennifer K. French:** We Are Oshawa is a group of community activists and advocates who engage community members on important issues. Recently, they organized a \$15 and Fairness rally and created a clever obstacle course in my constituency office parking lot called the Amazing Race to the Bottom. I'll tell you: I'm always up for a challenge, but the Amazing Race to the Bottom is not one that people win.

It started with the Childcare Juggle, and it turns that I'm not any good at juggling. I had to run the Race to Pay the Rent, but kept running into Sick Day Setbacks. When it came to the Unpaid Bills Balancing Act and the Unpaid Internship Wobble, I barely managed to get by and just made it over the Student Debt High Jump. It got really tricky when I had to lift and carry the weight of the Necessities of Life and had to figure out what is most important: food, rent or paying my bills.

While I ran the race, Mr. Moneybags shouted unhelpful encouragement at me like, "Try harder!" "Pull yourself up by your bootstraps!" and "Change your attitude; change your life!"

I finished the Amazing Race to the Bottom and crossed the poverty line, but nobody won. In real life, these obstacles aren't fun; they are heartbreaking and insurmountable.

New Democrats support a \$15-an-hour minimum wage. Hard-working Ontarians deserve to earn a fair living wage for their time and their work. They deserve

benefits, sick leave and strong services in a fair society where they are not forced to race to the bottom but instead can set their sights on a bright future for themselves and for their children.

#### COMMUNITY BEAUTIFICATION

**Mr. Han Dong:** I rise today to recognize some outstanding community partners in my riding of Trinity–Spadina.

Over the last week, organizations across Trinity–Spadina have stepped up to the task when it comes to cleaning up communities and environmental protection. Beginning on Earth Day, April 22, residents of Trinity–Spadina began cleaning and beautifying our neighbourhoods and the community. Thanks to community leaders like Scadding Court, the entertainment district BIA, the CityPlace Residents' Association, and the litter and glitter committee of the Annex Residents' Association, just to name a few, Trinity–Spadina is ready for the summer.

I am very proud to have so many amazing organizations in my community. I would especially like to recognize and thank the volunteers who came out to these community clean-ups. It is their dedication and commitment to our and our children's community and environment that is truly inspiring.

I, along with the rest of my riding, am extremely proud of the organizations and volunteers for their hard work. I know, honestly, it's taking place across this province. I want to say to them: Thank you for helping to make Trinity–Spadina a beautiful place to live and raise a family.

#### AUTISM TREATMENT

**Mr. Ernie Hardeman:** Every child in Ontario deserves an opportunity to succeed. No parent should have to hear that the government has given up on their child, but that's what parents like Laura Donkers have been told. Her son Lawson is six and has autism. After only four months of intensive behaviour therapy this spring, they received a letter saying that he was being transitioned out. As his mother said, "I waited six years for him to call me Mom. Do you know what it's like to wonder if your child knows who you are and your name? I do. Now Kathleen wants to take that away from us. That's not right."

Mr. Speaker, it is not right. The government should not be giving up on children just because they are six years old, especially those who have spent years on the wait-list.

He was six when he started IBI, but already Lawson has learned to wash his hands, how to dress and is learning how to use the toilet. Imagine how much he could learn in the two years of therapy his parents were promised. Instead, the government has chosen to cut off services for kids like Lawson just because of their age.

The need for help doesn't stop at six. These children deserve a chance for the future. I'm asking the government to give Lawson and all children like him a chance. Give them the IBI therapy that they need. As Laura Donkers said, "Please don't let Kathleen Wynne leave behind a generation of children."

#### TRANSPORTATION INFRASTRUCTURE

**M<sup>me</sup> France Gélinas:** I rise today to draw attention to a serious issue in the municipality of French River in the south end of my riding. Three years ago, the ministry area maintenance contractor was replacing a culvert on Highway 64. They inadvertently put up signage to detour traffic onto Golf Course Road rather than Highway 607, as they had intended. This mistake happened during half-load season. According to the engineers, this mistake by the MTO contractor caused \$344,000 in damage to Golf Course Road.

For the last three years, representatives from the French River area have reached out repeatedly to the Ministry of Transportation on this issue, to no avail. When they are not ignored, they are offered a measly sum of \$25,000. That's seven cents on the dollar. The ministry itself has stated, "A review of the detour configuration did identify irregularities in our half-load signage on Highway 607."

After three years, Golf Course Road is still not fixed and is getting worse. The good people of French River, all 2,500 of them, are stuck with this large bill for a mistake made by the Ministry of Transportation.

When will the ministry take its responsibility and pay for the damage done to Golf Course Road? Construction season is upon us. Time is of the essence.

#### CRAFT BREWERIES

**Mr. Lou Rinaldi:** The craft beverage industry in Northumberland–Quinte West is thriving. The beverage producers of Northumberland county believe strongly in community and in the fellowship of the industry. They are unique, Speaker, in their co-operative nature.

#### 1310

On Wednesday of last week some of the brewers, cideries, hop growers and maltsters of the region came together in a collaborative effort to create a truly local beer while celebrating a spirit of unity. Participants held a kickoff event at the William Street Beer Co. in Cobourg to start production of a truly local beer, made by local professionals, using entirely local ingredients. In fact, this beer will be fully comprised of ingredients grown within 75 kilometres of the brewery. This includes local barley, hops, apples and honey. Contributors include Church-Key Brewery of Campbellford, Empire Cider of Codrington, William Street Beer Co. of Cobourg, Bickle Farm-Valley Hops of Port Hope, Barn Owl Malt of Stirling, and Pleasant Valley Hops of Hillier. Speaker, this unique brew should be ready in about four weeks.



I'm extremely proud of these folks and the initiative they have taken to promote the use of local ingredients. It is a wonderful idea, and I encourage growth, sustainability and reinvestment in the local economy. Perhaps one day it may be chosen as the official craft beer of the Legislature, Speaker. But until then I encourage all members to stop in to any local participating breweries in Northumberland.

### SCHOOL CLOSURES

**Mr. Bill Walker:** I rise today to bring attention to school closures in my riding of Bruce–Grey–Owen Sound. The Bluewater District School Board has recently completed an accommodation review, during which parents and community partners were asked to comment on upgrading two Owen Sound high schools to a grade 7-12. I'd like to also add that this review was done under the government's new fast-track rule, where the process was shortened to 10 weeks from the previous seven months. The outcome is concerning to many people in the community.

Two weeks after the comment period ended, the board surprised the parents and student of OSCVI by announcing that it would close their 16-year-old school and move all high school students into the 57-year-old West Hill high school, putting that school at overcapacity. The board plans to renovate the OSCVI to create an elementary super school with more than 1,000 students. The city of Owen Sound and the county of Grey, together with the OSCVI alumni, students and their parents, have made a plea to the Minister of Education to step in and review the process, provide a one-year moratorium on the decision, and allow the community and students and stakeholders to consult on the proposal to close OSCVI. To this end they've gathered 2,100 signatures on a petition which I hope to present today. For reference, that's about 10% of the population of the city of Owen Sound.

This is a very contentious and divisive issue that is literally tearing our communities apart. The people are feeling devastated by what's transpired. I trust that this government is paying attention to the impact of forcing boards to fast-track school closures due to reduced funding as a result of their waste and mismanagement of the province's finances. I also trust they will take this opportunity to review funding formulas that do not work in rural Ontario. Our students deserve better.

### DOCTORS

**Mr. Shafiq Qaadri:** I have the privilege to recognize an extraordinary group of men and women serving the province of Ontario, and that is, of course, Ontario's medical doctors. May 1 is declared to be Doctors' Day in Ontario. I recognize my colleague the MPP for Richmond Hill, the Honourable Reza Moridi, for bringing this forward. It was his private member's bill in 2011 that proclaimed this.

Speaker, since 2003 the number of physicians in Ontario has increased by over 5,600, or 26.3%. During the same time the population grew by 10.6%. This means that because of our investments the ratio of physicians for every 10,000 Ontarians increased from 17.5 to 20. Our government is committed to making sure the people of Ontario have the right care at the right time in the right place. We have moved forward on a number of initiatives that ensure a stable physician supply, improve retention and enhance the distribution of physicians across Ontario.

As a physician parliamentarian myself, as well as parliamentary assistant to the Premier, I'm of course proud to be part of the world-class health care system that we have established right here in Ontario. I would particularly, with your permission, Speaker, like to recognize an inspiring physician who I know is watching right now: Dr. Qaadri the elder. Dr. Mussarrat Qaadri has been practising as an obstetrician and gynaecologist in the province of Ontario for the last 45 years. Thank you, mom. She has also, by the way, chaired a meeting at the Ontario Medical Association of the section of clinical hypnosis medical interest group.

### CONSUMER PROTECTION

**Mr. Yvan Baker:** Today I rise to speak to an important issue in my riding of Etobicoke Centre, as well as across Ontario. Every month I hold a seniors advisory group meeting. At these meetings I hear about the many issues that impact seniors. One of the issues that I hear about the most is the issue of door-to-door sales. Through speaking with my constituents I learned that Ontarians, particularly vulnerable individuals such as seniors, continue to receive unwanted sales offers at their doors. These marketers often use misleading and aggressive high-pressure sales tactics to entice people into contracts that take advantage of consumers. Under the guise of saving consumers money, many dishonest salespeople dupe consumers into contracts that are more expensive than the industry standards, have harsh cancellation fees, and provide inferior products and services that don't work or that don't perform as advertised.

While this an issue that cuts across all ages, it's alarming to me to see how often door-to-door sellers target those who may be more vulnerable. That is why today I will be introducing a private member's bill. The bill being tabled today is the culmination of months of consultation and research within my riding and with province-wide stakeholders.

If passed, the bill will ban the sale, lease or rent of air conditioners, water heaters, furnaces and water treatment devices. It would also allow the Ministry of Government and Consumer Services to add more products to the list, if necessary.

I have heard from too many seniors and concerned constituents who have been taken advantage of by coercive and misleading salespeople, right on their own doorsteps, right in their own home. It is beyond repre-

hensible that some organizations have a business that makes money taking advantage of vulnerable people. We must take action to protect Ontarians and end this predatory practice.

## INTRODUCTION OF BILLS

### DOOR-TO-DOOR SALES PROHIBITION ACT, 2016 LOI DE 2016 INTERDISANT LA VENTE DE PORTE-À-PORTE

Mr. Baker moved first reading of the following bill:

Bill 193, An Act to prohibit door-to-door sales of certain products / Projet de loi 193, Loi interdisant la vente de porte-à-porte de certains produits.

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

**Mr. Gilles Bisson:** Yes.

**The Speaker (Hon. Dave Levac):** Oh, I wasn't sure. Thank you. Carried.

*First reading agreed to.*

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

**Mr. Yvan Baker:** This bill, if passed, Speaker, would protect consumers from misleading, aggressive and coercive tactics from door-to-door salespeople. If passed, the bill will ban the sale, lease or rent of air conditioners, water heaters, furnaces and water treatment devices. It would also allow the Ministry of Government and Consumer Services to add more products to the list, if necessary. Significant fines would be instituted on those individuals and companies contravening the act.

## MOTIONS

### PRIVATE MEMBERS' PUBLIC BUSINESS

**Hon. Yasir Naqvi:** Speaker, I seek unanimous consent to put forward a motion without notice regarding private members' public business.

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

**Hon. Yasir Naqvi:** Speaker, I move that, notwithstanding standing order 98(b), the following changes be made to the ballot list: Mr. Hudak and Mr. Walker exchange places in order of precedence such that Mr. Hudak assumes ballot item number 42 and Mr. Walker assumes ballot item number 36.

**The Speaker (Hon. Dave Levac):** Mr. Naqvi moves that, notwithstanding standing order 98(b), the following changes be made to the ballot list: that Mr. Hudak and Mr. Walker exchange places in order—

**Interjection:** Dispense.

**The Speaker (Hon. Dave Levac):** Dispense? Dispense. Agreed? Carried.

*Motion agreed to.*

## STATEMENTS BY THE MINISTRY AND RESPONSES

### EDUCATION WEEK

**Hon. Liz Sandals:** I'm pleased to stand in the House today to celebrate Education Week in Ontario.

Ontario has one of the best education systems in the world, and I'm proud to say this is because of the dedication, passion and commitment of Ontario's education community. I want to thank everyone who is working to support Ontario's students, including the educators, staff administrators, trustees and, of course, the parents.

#### 1320

Education Week is our chance to shine a light on all of these deserving people who work tirelessly each and every day in our school communities. To these outstanding individuals, I extend my sincerest gratitude for all that you do.

This is also an opportunity, Speaker, for us to build on our renewed vision for education by highlighting one of our top priorities. This year, our theme for Education Week is "Achieving Excellence: Promoting Well-Being." Well-being is a positive sense of self, spirit and belonging that we feel when our cognitive, emotional, social and physical needs are being met. Over the past decade, we have seen growing evidence demonstrating why well-being is an important element of overall student success.

Ontario is committed to helping our children and students build the knowledge and skills associated with positive well-being so they can become confident, capable and caring citizens. We know that positive well-being has been achieved when all of the children and students in our care have enhanced mental and physical health, a positive sense of self and belonging, and the skills to make positive choices.

Promoting well-being is also about fostering learning environments that encourage healthy students, and engaged and dedicated educators, parents and staff. We know that educators and staff who are motivated and proud to come to work every day are a critical component of enhanced student achievement and well-being. We want all of our students, educators and staff to feel that their well-being is being supported and that they are being given the best chance to reach their full potential.

We're not stopping here. Ontario has a lot to be proud of in terms of student achievement. We know that well-being and achievement are linked and that the overall well-being of our children and students contributes to their ability to learn in all disciplines—including math. We know that we have more work to do in the area of math. That is why, beginning in the 2016-17 school year, Ontario is implementing a renewed math strategy. This

comprehensive strategy is designed to better support our students, our teachers, our schools and our boards in advancing achievement in math. This strategy will provide new forms of support to all schools, with increased support to some schools and intensive support to schools with the greatest needs in math.

We will also be giving parents more resources to support their children's learning at home. This is something I will often hear about from parents: "How do I help my kids at home with their math?" We will be encouraging and supporting better access to online resources and math supports, such as Homework Help and SOS Devoirs.

The strategy also draws on what we know about culturally responsive teaching and learning so that we can support all of Ontario's diverse children and students, including French-language students and First Nation, Métis and Inuit students. Speaker, it is our shared responsibility to support student success and well-being. We strive to do this while always being mindful of our renewed vision for education, which includes these goals along with ensuring equity and enhancing public confidence. All students, from their earliest years into adulthood, have the right to a brighter future, and they all deserve the opportunity to succeed and pursue their lifelong dreams. We will never stop working towards these goals.

Speaker, as we celebrate Education Week and our theme of promoting well-being, I want to extend my best wishes to all of my fellow members and to each and every person in the province who works to make Ontario's publicly funded education system one of the best in the world.

#### FIRST RESPONDERS DAY

**Hon. Yasir Naqvi:** It is my great honour to speak about First Responders Day. Speaker, before I do that, I want to welcome some very good friends who are in the members' gallery: Carmen Santoro and Ernie Thorne of the Ontario Professional Fire Fighters Association; John Blair, Damien Walsh, Ken Webb and Steve Buckingham from the Toronto Professional Fire Fighters' Association; Claudette Holloway, Shirley Kennedy and Searle Schonewille from the Registered Practical Nurses Association of Ontario; Theresa Agnew from the Nurse Practitioners' Association of Ontario; and Bruce Chapman and Stephen Reid from the Police Association of Ontario. I want to welcome them all today in the House for this moment on First Responders Day.

Every day, Ontario's first responders put their lives on the line to protect us, our friends, neighbours, communities and loved ones. They provide emergency and often life-saving services when we need them most and look after us in our time of need. We're able to take comfort and rest easy in knowing that Ontario's first responders are ready at a moment's notice to protect our homes, businesses and communities.

To recognize the ongoing commitment to community safety, the Ontario Legislature proclaimed May 1 of each

year as First Responders Day. It is my great privilege to rise in this House to recognize and express our eternal gratitude on behalf of our Premier, our government and the people of Ontario to our first responders. This includes police officers, firefighters, military personnel, paramedics, medical evacuation pilots, dispatchers, nurses, doctors and emergency managers. It also includes the many volunteers and professionals who dedicate their careers to the service of others. Those we honour here today put themselves in danger so the rest of us can live safely. We hold them up as heroes because that is what they are.

We know that being a first responder is more than a job. It is even more than a career. It is truly a calling. It takes a special person to run into a dangerous situation when everyone is running the other way, to put themselves in harm's way to save a total stranger, and to be the one others turn to in their desperate moments. Emergency service providers are important members of our communities. They are also our neighbours, relatives and, of course, friends. Whether they are on the other end of the line when someone calls 911, or save a heart attack victim, or put their lives on the line in defence of our country, these men and women bring professionalism, calm and a helping hand in the greatest hour of need. Answering the call to keep the rest of us safe is not just something they do; it is a reflection of who they are.

We also know that what they're exposed to, frankly, are circumstances and situations that none of us should ever see or experience and that can take a physical, mental and emotional toll. We have seen the devastating and far-reaching impacts of PTSD. I'm extremely proud that our government recently passed the Supporting Ontario's First Responders Act to ensure that they get the comprehensive supports they need to prevent, diagnose and support their recovery. This is absolutely the right thing to do because first responders are always there when we need them, and it is only right that we do the same for them.

As the Minister of Community Safety and Correctional Services, I think it is also extremely important to recognize each and every police officer, firefighter, and correctional services staff who play a key role in keeping our communities safe. I'm pleased that correctional officers and other front-line staff in our institutions are included in this bill.

Our government also recognizes probation and parole officers, nurses and other professionals who work each and every day to help those in need and keep our communities safe. These groups face unique stresses in their service to Ontarians. I want to be clear that our government will continue this conversation with them. We will build on and enhance programs to ensure that they have the supports that they need and deserve.

We know that Ontario families and communities are safer thanks to the dedication of our first responders, who are there to help us when we need them most. I also want to recognize the sacrifice of their families, their partners, their mothers and fathers, and their children. Thank you for sharing your loved ones with us.

We must take the opportunity to pay our respects to those who have lost their lives. Working with firefighters, police and correctional officers, we have created an annual tribute to honour those who have given their lives in the line of duty.

**1330**

Yesterday I was honoured and humbled to join our Premier at the Ontario Police Memorial Foundation's annual ceremony of remembrance at Queen's Park right here in Toronto.

In addition, I also had the opportunity and the honour of attending the Ontario Association of Fire Chiefs memorial service for fallen chief officers. The names of these fallen officers are inscribed on the wall of honour—in the case of police officers—right here at Queen's Park and in a memory book in the case of fallen chief officers. Let's all take a moment to reflect on their courage, dedication and sacrifice.

Heroes are defined by the way they live their lives in service to their communities and protecting those in harm's way. To the families of those who have given their lives to protect others, we owe you an eternal debt and we keep the memory of your loved ones in our hearts and minds so that they may be never forgotten.

Ontarians are privileged to be protected by our first responders. We are grateful for their dedication, for their public service and for their commitment to duty and service. To our friends here in gallery today, I want to extend enhanced gratitude to all the family members of first responders through them. Please, let them know that we thank them, we respect them and we owe them a huge gratitude for the service they perform in our communities across the province.

**The Speaker (Hon. Dave Levac):** It's time for responses.

#### EDUCATION WEEK

**Mr. Patrick Brown:** It is my pleasure to rise today on behalf of the Ontario PC caucus and recognize Education Week. Every year, the first full week of May is used to mark Education Week, providing an opportunity to honour the excellent work of principals, teachers, support staff, administrators and school boards who nurture the minds of our children and young adults who are at the centre of Ontario's future success.

I assumed the role of the Ontario PC education critic because I learned from my mother at an early age the dedication and hard work that goes into the vocation of teaching. I often witnessed endless hours of marking and prepping for her classes. She encouraged her students to do their best and learn everything they could not just from books but important life skills as well.

Ontario's educators love their students and they work extremely hard on their behalf. I'd like to thank our principals, teachers, support staff, administrators and school boards for the excellent work that happens in our schools each and every day and for their ongoing commitment to putting students first.

I fervently believe that the choices that we make in how we educate our children and young adults are at the centre of Ontario's resurgence as the economic powerhouse of our nation. It is of the utmost importance that we support Ontario's educators so that they have the resources to equip our children with fundamental numeracy and literacy skills to succeed in a competitive global economy. When we invest in young minds, it pays dividends to society.

On behalf of the Ontario PC caucus, I want to applaud all those who spur student achievement and acknowledge the important role that our educators play in building our society. I encourage all members of the Legislature and all Ontarians to thank someone in the education community for the knowledge they convey to Ontario's children and for everything they bring to our schools.

As a son of a former principal, I wish to extend a sincere thank you to all the dedicated teachers, principals and support staff who work in the education sector. Thank you, and happy Education Week.

#### FIRST RESPONDERS DAY

**Mr. Rick Nicholls:** Every day, our first responders work tirelessly to protect all of us both in plain sight as well as behind the scenes. Through the hard work of my former colleague Frank Klees, the former member from Newmarket–Aurora and a true champion for first responders, May 1 was designated as First Responders Day in Ontario.

I'm proud to stand today as the PC caucus community safety and correctional services critic and build on that history of commitment to Ontario's first responders.

Yesterday, our PC leader, Patrick Brown, and I were honoured to attend the Ontario Police Memorial Foundation's annual ceremony of remembrance at Queen's Park as we collectively paid tribute to the brave men and women who made the ultimate sacrifice in service to their communities. I was especially honoured as Chatham police officer William Lorenzo Pickard, who died in the line of duty in 1922, was recognized at that ceremony.

The ceremony also celebrates the ongoing commitment of first responders who are heroes in life. I was also very pleased to have spent some time with the president of the Police Association of Ontario, Mr. Bruce Chapman.

First responders include police officers, firefighters, military personnel, paramedics, medical evaluation pilots, dispatchers, nurses, doctors and emergency managers. It's important to note that those people working in correctional services, including correctional officers, nurses, doctors, mental health workers, probation and parole officers and bailiffs, are also first responders. They are our friends and our neighbours—some in the public spotlight and some outside of it—but all bring dedication and professionalism to their important roles. They all deserve equal respect and, perhaps more importantly, our support.

However, not all first responders are treated equally by the province. When we call on first responders for help in times of crisis and chaos, they listen and they deliver. They do not leave anyone behind. Nurses, probation and parole officers, as well as bailiffs, were unfortunately left out of the government's PTSD bill, and we hope that this is something that will be addressed. When it comes to first responders seeking support after coming to our rescue, we must not leave anyone behind. Our first responders are calling on us for help and we need to answer that call.

Thank you to Ontario's first responders for serving our province so faithfully and being our heroes in life.

### EDUCATION WEEK

**Mrs. Lisa Gretzky:** Today it is my pleasure to rise not only as the NDP education critic but on behalf of the entire New Democratic caucus to mark Education Week 2016.

This week, we celebrate student achievement and our dedicated and professional education workers in the public, Catholic and French-language school boards that provide students with the knowledge and skills they need to succeed.

This government talks a lot about the importance of education. Year after year, they claim to be investing in education, but year after year, we see the government not spend dedicated education dollars. In this year's budget, there was a commitment to cut \$430 million from education. Over \$1 billion dedicated to our education system was not spent by the Liberal government over the last three years.

The result is a continued and alarming decrease in supports for students with special education needs. This year alone, the Liberal government cut \$8 million in special education funding to 25 school boards. Children with autism have been thrown off the list for IBI therapy, and there is no plan or additional funding to school boards to be able to not only support these students but help them reach their full potential.

Provincial schools for the deaf and hard of hearing as well as demonstration schools for students with severe learning disabilities are under the threat of closure. Support staff and teachers are being laid off. Even today, during support staff appreciation week, 20 educational assistants in Bruce-Grey—these are the professionals in our education system that assist our highest-needs students—may lose their jobs.

The repair backlog for our schools is out of control. Our infrastructure is crumbling. The government continues to starve school boards of the money they need to maintain these buildings, the very buildings that our students are expected to learn in.

Child care regulations were brought forward where they redefined a 12-month-old child as a toddler that would place them in a room with children twice their age. Luckily, they have backed off on this plan, but the minister has promised to bring forward regulations again.

We've seen attacks on education workers, both under Bill 115 and Bill 103—it's important to note that the Conservatives supported both of those bills. They then threatened to dock the pay of the lowest-paid education workers if they did their jobs exactly as described in their contracts.

If we are going to support an education system, the minister and the government need to support the school boards and the people that work within the boards.

### FIRST RESPONDERS DAY

**Ms. Jennifer K. French:** I'm pleased to rise today on First Responders Day and respond to the minister as the NDP critic for community safety and correctional services.

First, I would also like to acknowledge and welcome the first responders who are joining us here today in the Legislature. It's great to see you, as always, and thank you.

**1340**

I want to also take this opportunity to thank them for the work they do every day, but I want to recognize the fact that while Ontarians appreciate all they do to keep us safe, secure, healthy and protected, we will never fully understand what is involved. We see the good-news stories and we see the bad-news stories, but we will never see the gut-wrenching and impossible decisions they make all the time. We won't feel the pain that they carry with them day in and day out. We don't know the sense of responsibility and duty that they feel every day. We are able to live our lives, come and go safely, make plans with our families out in our communities and take for granted that we will be safe or cared for if something happens, and we thank them for that.

I also want to focus on the stress and realities of the job. Safety is about more than just physical safety; it is whole-person wellness. Physical health and mental health must go hand in hand. I want to thank my colleague from Parkdale-High Park for her advocacy and tireless commitment to mental health, safety and our first responders. She's been fighting for presumptive coverage for years and, finally, we have seen legislation come to pass.

Bill 163 is a success story, but only part of the story. While we're glad that police officers, firefighters, paramedics and correctional officers were covered under this legislation, we continue to fight for those who were not. First responders and front-line, high-stress service providers were left out quite decidedly. Nurses, bailiffs, probation and parole officers, and special constables were among those who were left out. We cannot leave behind those who are at the greatest risk for stress and trauma.

When it comes to nurses, it was wrong that they are not considered first responders, as they brought up in committee. This government recognizes nurses on First Responders Day but not when it comes to legislation.

We need to appreciate all our first responders and respect the work they do. They are heroes but, more than

that, they are our friends, our families and our neighbours. They deserve to be supported and cared for too. They have their duty to protect, defend, care and support, but let's not forget that, as legislators, we have a duty to protect, defend, care for and support them.

## PETITIONS

### HYDRO RATES

**Mr. Ted Arnott:** I have a petition to the Legislative Assembly of Ontario, and it reads as follows:

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

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

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

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

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

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

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

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

I support this petition and I've also affixed my signature to it.

### GASOLINE PRICES

**M<sup>me</sup> France Gélinas:** I have hundreds of names—thousands of names—on a petition, and I want to thank Mr. Walter Vale from Worthington in my riding. It goes as follows:

"Whereas northern Ontario motorists continue to be subject to wild fluctuations in the price of gasoline; and

"Whereas the province could eliminate opportunistic price gouging and deliver fair, stable and predictable fuel prices; and

"Whereas five provinces and many US states already have some sort of gas price regulation; and

"Whereas jurisdictions with gas price regulation have seen an end to wild price fluctuations, a shrinking of price discrepancies between urban and rural communities and lower annualized gas prices;"

They "petition the Legislative Assembly of Ontario as follows:

"Mandate the Ontario Energy Board to monitor the price of gasoline across Ontario in order to reduce price volatility and unfair regional price differences while encouraging competition."

I fully support this petition and will affix my name to it and ask page Julia to deliver it to the Clerk.

### LANDFILL

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

"Whereas many of the resources of this planet are finite and are necessary to sustain both life and quality of life for future generations;

"Whereas the disposal of resources in landfills creates environmental hazards which have significant human and financial costs;

"Whereas all levels of government are elected to guarantee their constituents' physical, financial, emotional and mental well-being;

"Whereas the health risks to the community and watershed increase in direct relationship to the proximity of any landfill site;

"Whereas the placement of a landfill in a limestone quarry has been shown to be detrimental;

"Whereas the placement of a landfill in the headwaters of multiple highly vulnerable aquifers is detrimental;

"Therefore be it resolved that we, the undersigned, humbly petition the Legislative Assembly of Ontario as follows:

"To implement a moratorium in Oxford county, Ontario, on any future landfill construction or approval until such time as a full and comprehensive review of alternatives has been completed which would examine best practices in other jurisdictions around the world;

"That this review of alternatives would give particular emphasis to (a) practices which involve the total recycling or composting of all products currently destined for landfill sites in Ontario and (b) the production of goods which can be practically and efficiently recycled or reused so as to not require disposal."

I affix my signature as I support this petition.

### EMPLOYMENT STANDARDS

**Ms. Peggy Sattler:** I have a petition entitled "End the Exploitation of Unpaid Interns." It reads:

"Whereas there are an estimated 100,000 to 300,000 unpaid internships in Canada each year, depriving young people of economic opportunity and potentially displacing paid workers; and

“Whereas unpaid internships perpetuate poorer labour market outcomes for marginalized groups and those who cannot afford to participate; and

“Whereas the Ontario Ministry of Labour is not adequately enforcing existing laws on unpaid internships;

“We, the undersigned, petition the Legislative Assembly of Ontario to pass Bill 22, the Greater Protection for Interns and Vulnerable Workers Act, which:

“(1) extends basic protections under the Employment Standards Act (ESA) to those currently excluded;

“(2) requires that posters with information about interns’ rights in Ontario be conspicuously displayed in the workplace;

“(3) requires that employers provide interns with written notice about conditions of work, length of employment, hours of work, and job description, to be submitted to the ministry to enable the collection of data on internships; and

“(4) creates a system to allow anonymous and third party complaints about unpaid internships.”

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

#### UNADDRESSED MAIL

**Mr. Arthur Potts:** I have a petition to the Legislative Assembly of Ontario.

“Whereas hundreds of Toronto residents have complained to all three levels of government, Toronto Police Service, and Canada Post about receiving an unsolicited publication pretending to be a community newspaper, the contents of which can be argued to be racist, sexist, homophobic and advocating violence, both in written content and the use of graphic imagery;

“Whereas the publication referenced above is not a ‘community paper’ in that it clearly indicates a subscription price for the publication on its cover;

“Whereas the publication referenced above is delivered without privacy packaging that is usually employed in the delivery of graphic materials, and as such is easily accessible to children;

“Whereas the publication referenced above should qualify as ‘non-mailable matter’ based on sections 1 and 2 of Canada Post’s published Non-mailable Matter guide, and that Canada Post continues to deliver such material despite the publication’s numerous violations of Canada Post’s own regulations for ‘unaddressed mail service’;

“Whereas Canada Post offers this specific service at an additional cost, a business practice that can be changed by the crown corporation;

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

“To formally bring the issue of Canada Post’s ‘un-addressed mail service’ to the official attention of the Canadian government; to explain the necessity of updating the regulations of this service, using the publication referenced above; and to order that Canada Post adhere to and enforce its regulations, particularly those of non-mailable matter, in the interests of all Ontarians.”

I agree with this petition, sign my name and send it down to the Clerk with Grace.

#### SCHOOL CLOSURES

**Mr. Bill Walker:** I have a petition with 2,152 signatures, and I’d like to read it into the record.

“To the Legislative Assembly of Ontario:

“The Owen Sound community connects students from a 30-kilometre radius into a well-established network of neighbourhood schools. For over 160 years, the Owen Sound Collegiate and Vocational Institute (OSCVI) has provided opportunities for our young people to excel. Graduates include: Agnes Macphail, Norman Bethune, Retta Kilborn, Billy Bishop and thousands of others. When the original OSCVI building was demolished our community was told the new facility would outlast us all (or at least for another 150 years). It was designed with the needs of secondary students in mind and continues to be a centre of excellence for our student population, and a source of community pride;

**1350**

“Whereas the recent public ARC discussion in the community was over a very different proposal (which was supported in the community);

“Whereas the plan announced by the Bluewater District School Board on March 1 was a complete change and the public was not adequately consulted;

“Whereas students, parents and the community had less than 50 days to adjust to the sudden closure of their school—as students are preparing for final exams; and

“Whereas the city of Owen Sound has requested a delay of one year to prepare for a major change, we request that the Legislative Assembly of Ontario ask the Bluewater board of education to delay the implementation of any school closures and amalgamation by one year, to allow for students and the community to adjust, and to permit stakeholder groups to consult on the proposal to close OSCVI.”

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

#### HOSPITAL FUNDING

**Ms. Teresa J. Armstrong:** I have thousands of signatures here from the people of London about nurses.

“Nurses Know—A Petition for Better Care.

“To the Legislative Assembly of Ontario:

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

“Whereas years of underfunding have resulted in cuts to registered nurses ... and hurt patient care; and

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

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

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

“Whereas cutting skilled care means patients suffer more complicated readmissions and death;

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

“Implement a moratorium on RN cuts;

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

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

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

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

#### HEALTH CARE FUNDING

**Mr. Jeff Yurek:** I have over 2,000 signatures here to the petition to the Legislative Assembly of Ontario:

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

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

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

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

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

I affix my signature to this petition and give it to the page.

#### PRIVATIZATION OF PUBLIC ASSETS

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

“Petition to the Legislative Assembly of Ontario:

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

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

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

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

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

“That the province of Ontario immediately cancel its scheme to privatize Ontario’s Hydro One.”

I agree with the petition and I’ll sign my name.

#### ONTARIO DRUG BENEFIT PROGRAM

**Mr. Randy Pettapiece:** “To the Legislative Assembly of Ontario:

“Whereas the government of Ontario is rewriting the Ontario drug benefit, a change that will force seniors to pay significantly more for prescription drugs starting on August 1, 2016;

“Whereas the proposed increase will force most seniors to pay nearly twice as much for their medication, raising the annual deductible to \$170 from \$100, increasing the co-payment or a fee paid per prescription;

“Whereas prescription drugs make up the largest portion—almost 30%—of out-of-pocket spending for seniors, and that the average senior household spends about \$500 a year on regular prescription drugs and requires at least eight different types of drugs each year to stay healthy and maintain their independence; and

“Whereas seniors on fixed incomes cannot afford to pay more for prescription drugs—and should not be forced to skip medications that they can no longer afford and put their health at risk;

“Whereas there is potential for seniors who skip medications to end up in emergency departments or be hospitalized, the most costly form of health care utilization, thereby significantly increasing the cost of our health care system overall;

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

“Stop the government’s plan to hike the cost of seniors’ drugs and work to expand access and make prescription drug coverage more affordable for all Ontarians.”

I agree with the petition and send it down with page Emma.

#### HEALTH CARE FUNDING

**M<sup>me</sup> France Gélinas:** I have these petitions that come from all over the northeast. I’d like to thank Madame Thérèse Sirois from Garson, in my riding. It goes as follows:

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

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

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



They “petition the Legislative Assembly of Ontario as follows:

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

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

**The Acting Speaker (Mr. Ted Arnott):** I regret to inform the House that the time for petitions has expired. But I would also remind members that it is possible for you to abbreviate your petition. If we all do that, we would probably have a better chance of getting everyone who has a petition to have their opportunity to present them. So I would remind members of that.

## ORDERS OF THE DAY

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

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

Resuming the debate adjourned on April 21, 2016, on the motion for second reading of the following bill:

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

**The Acting Speaker (Mr. Ted Arnott):** When we last debated this bill, the member for Oshawa had the floor. I’m pleased to recognize the member for Oshawa to continue her presentation.

**Ms. Jennifer K. French:** Thank you very much, Mr. Speaker. All right, where did I leave off? As I recall, I was just getting on to a pension roll, so we’ll start again.

**Mr. Norm Miller:** Start over.

**Ms. Jennifer K. French:** Yes, start over. Get comfortable.

As always, it is my pleasure to rise in this House and speak on important topics, and none is so important as dignity and retiring with that dignity. So here we are, further discussing Bill 186, the Ontario Retirement Pension Plan Act (Strengthening Retirement Security for Ontarians).

As I recall, I delivered about the first 40 minutes of my speech before we rose for constituency week two weeks ago, so I look forward to delivering my last 20—give or take a couple of seconds—this afternoon.

We’re discussing Bill 186, the Ontario Retirement Pension Plan Act, which is the third bill related to the ORPP. I’m going to double back to a few of the issues that we were discussing before the break, as what we’re

talking about is pretty important and I want to make sure the government is listening.

When we first started this discussion about our concerns regarding the ORPP, we spoke a lot about the consultation process, or the lack thereof; the fact that this is a non-universal plan that will leave millions of Ontarians excluded; and our concern that by excluding Ontarians and complicating the plan, this government is seriously jeopardizing the potential for future CPP expansion, and what this will mean for all Canadians, not just Ontarians.

**1400**

We spoke about the definitions surrounding comparability and what would and should be considered comparable; portability and the minimum income or earnings threshold; and whether the investment body would be arm’s-length or if the government was looking to privatize the delivery model, like they have privatized so many other important public assets and programs.

We asked whether experts and stakeholders were being included in every step of the conversation or if they were compromising the plan by caving in to external pressures.

We asked about PRPPs, DBs, DCs and the PBGF. We had a good 40-minute conversation.

Finally, Speaker, we asked about where the security, strength and reliability of existing pension plans fit into the government agenda—but more on that later.

These are all important conversations, and just when I start to think that they’re all talked out at some point, the government continues to fail us on so many of these issues. They continue to delay and diminish, water down and walk away.

Let’s not forget that these decisions have real consequences on real Ontarians’ real lives. It’s easy to get lost in the bubble of this building some days, but the decisions that the government is making are important ones. They affect how people will live in retirement or how they will plan for their futures, and they will continue to affect Ontarians for generations to come.

That’s why we need to make sure that we get it right, now. That’s why the government should be listening to the experts around them. I don’t claim to be an expert, Mr. Speaker, but I have been meeting with as many of them as I can find, and let me tell you, there are some very smart people in the pension community, and they are smart people with their hearts in the right places, too. That isn’t always an easy quality to find, so I hope that the government has taken their advice more diligently than we saw during the ORPP consultation process.

We’re getting down to the nitty-gritty now. As I said before, the clock is ticking. Of course, the government also has the ability to simply turn back time, as they did just recently by delaying the phase-in by a full year.

It’s important to note again, Speaker, that this delay was only for the first phase of employers, which is comprised of the largest corporations in the country. The government seems pretty content reassuring Ontarians that enhanced retirement security simply cannot wait

when they're glossing over the consultation process, but they were quick to hit the brakes when their friends on Bay Street interjected.

We see this fairly often. When the folks on Bay Street say, "Jump," this government says, "How high?"

By the way, smaller businesses are apparently more equipped to adjust for the plan, so the delay only pertained to the largest employers.

Delays and adjustments, as I've said before, are okay. The government is supposed to adjust their plans as they gather new information. They're supposed to re-evaluate as appropriate, take in new information, and make things better. But it just seems convenient that the new information always seems to come from the same place and benefit the same people, while Ontarians wait to hear what compromise is next to come.

Let me remind you, Speaker, that New Democrats are supportive of a strong public pension plan. We recognize that Ontarians need the kind of fundamental change that will address a fundamentally changing workplace. Part of that involves ensuring that all workers in the province have a pension plan, because no one should be left behind. I think that when we leave people behind, we're doing something wrong. We want to make sure that it's done right.

Everybody in the province deserves to retire with dignity and to share in the benefits of an Ontario public pension plan. We are, however, concerned that the legislation doesn't align with the previous Liberal promises in all the ways that I've already discussed, and more.

We hope that the Premier will continue to push the federal Liberal government to expand the Canada Pension Plan. Like everyone else, we're waiting to see if the Prime Minister delivers on his campaign promise to see what an enhanced CPP will look like.

As you all know, the CPP is a universal plan that covers all Canadians, including those working for the federal government and the self-employed, while the ORPP is targeted towards those workers who don't have a comparable workplace pension plan.

It's important that we remember that any departure of the ORPP from the CPP will make it difficult to integrate the ORPP into a future and potential CPP enhancement. If the government truly prioritizes strengthening retirement income security for all Ontarians, then, in addition to the ORPP, it should be making sure that Ontario pensioners and pensioners across Canada are put first. That means working towards a CPP enhancement and it means protecting the security of existing plans as they continue to fall under siege. These are troubling facts, Speaker, and ones that shouldn't be taken lightly. All Ontarians deserve to retire with dignity, and we are here to remind the government that "all Ontarians" is not a definition that the government can rework as they see fit.

So back to it.

During the first portion of my speech, I discussed some of the design elements and my experience trying to

have an open dialogue with the government during estimates. For anyone who has the Hansard from that exchange bookmarked, as I'm sure many of you do and go back to and review on a regular basis for future reading, perhaps, I'll give you a quick spoiler: They didn't have too many solid answers to give. But that's okay. It is what we have become accustomed to with this government. We will continue to hold them to account and fight to make sure that this plan is the best version it can possibly be.

Let's talk about exclusions. Moving forward, there is still a long way to go. The launch date of the plan is fast approaching and there are still a lot of details to be ironed out or potentially, more accurately, to be disclosed. This government has a penchant for secrets, but we ask that they deviate from their norm on this one and let the public know exactly where this plan is headed.

The fact is that with each new announcement about the Ontario Retirement Pension Plan, a new group has been excluded, and often groups that the government has previously assured us would not be left out. As it stands currently, there will be millions of Ontarians excluded from the ORPP, including all Ontarians with a workplace pension plan that has been deemed comparable. That includes defined benefit plans, defined contribution plans, multi-employer pension plans, pooled registered pension plans, or PRPPs, and—where else?

All of these groups represent millions of workers that could have made the plan stronger and more reliable, and they could have benefited from increased retirement security had the government not chosen to cater to the interests of big corporations. Hopefully, the list will stop here and we won't see any additional plans deemed comparable before the rollout is complete, but we will be watching closely.

Also in terms of exclusions, all federally regulated employees will also be excluded, such as those working at airlines, banks, post offices, radio and television stations, and interprovincial railways. It's important to note that government jobs don't always offer workplace pensions, particularly for those who are hired on a temporary or seasonal basis. For example, the Toronto Star recently found that 44% of the 10,682 jobs posted and filled at Ontario ministries in 2013-14 were temporary or seasonal, not including student summer jobs.

Temporary foreign workers will be excluded, as would on-reserve First Nations employment, unless both the employer and employee elect otherwise; the self-employed, as to be determined under regulations; and whatever other groups the government decides to lump in and shut out as they see fit.

The simple fact, Speaker, is that we just don't know how much further this government will go to appease the special interests that are knocking on their doors. We believe that this plan should be for all Ontarians, and it is disappointing that the government doesn't agree.

We've asked a couple of questions. This isn't the first time that we have brought this to the government's attention. I'll read to you a question that I asked the

Minister of Finance back in February, following the government's announcement that they would be delaying the phase-in period by a year for the largest corporations in Ontario.

This is the question I had asked:

"All Ontarians deserve to retire with dignity. Unfortunately, this government doesn't seem to understand what constitutes 'all Ontarians.'

"Since the day the ORPP was introduced, this government has looked for ways to exclude people. First, they have slowly but surely decreased the number of eligible people, and now they're just delaying the plan entirely.... Pension plans are made stronger with more people ... but the government is scaling back this plan by the minute.

"Will the minister please explain why every announcement they have made about the ORPP includes new exclusions [and] new delays...."

That was one question that I had asked.

Another question that I had asked:

"Less than a month ago, the finance minister said Ontarians 'can't wait any longer' for increased retirement security. But now he seems to think that [they] can wait an extra year while they focus on a dynamic business environment.

**1410**

"The Premier and her government have grown out of touch with the priorities of Ontarians. These aren't small businesses or mom-and-pop shops that they're delaying this for; they are the largest corporations in our province."

So the final question was: "Why has the minister put the interests of big corporations ahead of the interests of" Ontarians? I'm sure we're still wondering, but, of course, we never really received an answer.

I know that the government thinks that they don't have to answer us, but we're asking on behalf of Ontarians. We're asking on behalf of the millions of Ontarians who have been excluded from the ORPP and the ones who are being included in a weaker plan because of the government's actions. Ontarians deserve these answers and it's disappointing that they've opted not to provide them.

This is not our first question. We've been asking about who would be excluded from the plan as long as I have actually been in this Legislature. The government has worked pretty hard not to provide us clear answers the whole time. I know that they're still figuring things out. Had we made it universal, we wouldn't have these conversations.

Here's a question that I asked back in November of 2014 about whether PRPPs would be considered comparable and subsequently excluded from the ORPP. You'll notice that this is a follow-up to the question I asked the previous month, which I also did not receive an answer to. I had asked the Associate Minister of Finance, "Questions remain about the government's proposed Ontario Retirement Pension Plan. We know that 'comparable' plans will be exempt, but the government is still to define exactly what that means." This is a long time ago, when they weren't letting us know what "comparable"

meant. We're still discovering that now, and I am not entirely clear on what exactly "comparable" will look like when all is said and done.

"They continue to prioritize their bank-friendly PRPP legislation.

"Speaker, I had asked this again and had not receive an answer." So that day we asked, "Will PRPPs be considered comparable and qualify for an exemption from the Ontario Retirement Pension Plan?"

At that time, they were telling us that PRPPs will merely supplement the ORPP. But back then, there was foreshadowing. There were hints that it would become a substitute. And now—flash forward—we have a bit more of an answer. It took a year or two to receive it but, yes, PRPPs that don't yet exist are going to be considered comparable. It's a shame.

But anyway, Mr. Speaker, that's the way it's supposed to go. We're supposed to ask a question, they answer, and then we share with Ontarians. I'm not sure if this is the accountability and transparency that the Premier preached about during the last election, but I think that Ontarians expect more.

Ontarians have real concerns, Speaker, concerns that are being ignored. They have concerns about the ORPP and concerns about pension security in general.

While the government is focused on creating a new plan that will exclude millions of Ontarians, they are simultaneously ignoring millions of other Ontarians who are concerned about the safety of their workplace pension plans. I have met with workers from GM, US Steel, Nortel, Sears, Labatt, and a number of other organizations that are worried about the security of their existing pension plans, which means that they are worried about the retirement security of thousands upon thousands of Ontarians.

Recently, I received an email from an employee at Fiat Chrysler that expressed a number of these concerns. I'd like to share that email with you today. I realize that it came from one individual, but it really represents the concerns of many, many more. This is the email:

"I am a retiree who receives a pension from the Fiat Chrysler Automobiles Salaried Employees' Retirement Plan. I am also a member of the CCRetirees Organization, which is an active member of the Canadian Federation of Pensioners, which represents the interests of more than 250,000 retired Canadians.

"I write to you today because I am deeply concerned about the health of my pension plan and the accountability, reporting and transparency requirements of pension plans in Ontario. Nortel is an ongoing example of what happens to pensioners without appropriate governmental oversight and realistic enforcement of the regulation to ensure employers meet their obligation to retired employees who upheld their end of the workplace bargain.

"I consider my pension to be deferred wages—a promise to pay—earned when actively employed by my employer. I implore you to support changes necessary to ensure my pension security and that of all Ontario members of defined benefit plans.

“Specifically, I request that you require:

“(1) All plans must be funded to a minimum solvency level of 90%, with any deficiency below 90% to be funded in the following year.

“(2) All employers must complete actuarial valuations of their plans annually, and to communicate these valuation results to plan members not later than six months from the prior year end.

“(3) Prompt enforcement by the Financial Services Commission of Ontario to compel and ensure compliance with employer obligations. Underfunding in Ontario is commonplace and has been for years.

“(4) Establishment of pension advisory committees with authority, access to plan information, and meaningful representation by plan members.

“(5) Pension Benefits Guarantee Fund limits be increased from the current \$1,000 monthly to at least \$2,500. If plans were funded on the solvency basis as in point 1 above, the likelihood of requiring access to such funds would be greatly reduced.”

He continues, “In my opinion the current 82% actuarial average solvency-based funding of pensions in Ontario is inadequate. The current Ontario initiative to allow a change from solvency funding to funding based upon the going-concern concept is a backward step demonstrating contempt for the bargain we have honoured.

“I keep hearing retirement security is a priority of the current government but the failure to enact recommendations of its own findings and the continued acquiescence in the face of the financial sector lobby makes me question the strength of this initiative. I just want government to make the rules such that my employer, Fiat Chrysler Automobiles, has to honour the promises made to me.”

There are some excellent ideas in there, ideas the government should be listening to. I know the government doesn't like to listen to me or to my questions, but I ask that you hear the questions of the thousands if not millions of Ontarians that are worried about their retirement security. We have an obligation to protect them, and listening is a great place to start.

I think I have just about completed my 19 minutes and 44 seconds remaining. I'll take this opportunity to, again, challenge the government to keep their ears open, as they are continuing to put final touches on this plan, to make it the best and the strongest that it can be and to be open to Ontarians and to really prioritize dignity in retirement.

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

**Hon. Mitzie Hunter:** I'm very proud to rise in the House today to speak on behalf of Bill 186.

I want to thank the member from Oshawa, who is my critic on the pension file. I know that she has said in her remarks that pensions are amongst her favourite topics.

Mr. Speaker, our Premier and this government have taken leadership to strengthen retirement security here in Ontario. Our goal is that, by 2020, all Ontario's workers will either be in the ORPP or in a comparable workplace-based pension plan.

Indeed, retirement security is about dignity. For me, the person who was the most dignified while I was growing up was my grandmother, Eva Hunter. She was a single mom of 14 children, and when her husband, Allan Hunter, passed away—an untimely death—she continued to be the matriarch of our family. I remember asking her many questions about life, and her advice to me was to put away something for when you get old so you can have your independence. That was very good advice.

Section 23 of Bill 186 entitles the members of this plan to a pension for life. That will provide dignity to people when they are old and can no longer work because they will have income, and that will give them the opportunity to have choice. This is about ensuring that when people retire, they can retire with dignity and they can retire knowing that they will have a pension income for life. That's why I'm asking all members to support Bill 186.

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

**Mr. Jeff Yurek:** I'd like to thank the member from Whitby—or is it just Oshawa?

**Ms. Jennifer K. French:** What do you mean, “just Oshawa”?

**Mr. Jeff Yurek:** Oh, sorry. Whitby–Oshawa is in our camp here.

Anyway, thank you for your long debate today.

Just to add a few points that maybe the government can answer down the road or think about as they move this bill through committee.

**1420**

The effect that this pension plan is going to have on those businesses that already have pension plans and provide pension plans—I've heard from many in my riding that will most likely be moving away from their employment pension plans to the ORPP, which is actually not beneficial to the employees in the workplace because the penalties that this government is placing on those companies, on their pension plans, will be that much greater than what the ORPP provides. It makes it least affordable.

Today, the Insurance Brokers Association of Ontario is in the Legislature, and they are talking about the Ontario Retirement Pension Plan to members as they meet with them. They are small businesses throughout much of Ontario—really strong in rural Ontario. Every one of us who are in rural Ontario knows our insurance agents quite well. They're saying they're disappointed that the government ignored their request to allow group RRSPs as comparable plans that would be exempt from the ORPP. By not permitting group RRSPs to be exempt, they will be doing more harm than good, as employers that do offer relatively generous plans may be forced to cancel their plans altogether in order to comply with the ORPP and control employee costs.

My concern locally is what the Formet and Magna CEO said years ago: that if the government moved forward with the ORPP they would stop investment in our province. I have a Formet plant in my riding which

employs over 1,000 people. They're happily, gainfully employed. I'd hate to see investment end, because that usually means they're leaving the province, and that's terrible for my riding.

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

**M<sup>me</sup> France Gélinas:** I, too, am happy to put a few seconds of speech on the record about pension plans. Let's make it very clear: We all support pension plans. We all want to make sure that as people age they have a way to support themselves. As you age and are no longer able to work and make an income, there has to be an income coming from someplace so you can continue to live. The basics are clear—easily understood.

What the government is putting forward has too many grey zones. They say "everyone," but really, depending on who you work for, you may or may not qualify. Really? We have a model to follow. We have the CPP. Everybody who works, not only in the province but in this country, is covered by the Canada Pension Plan or the Québec Pension Plan, if you happen to live in Québec. The minute you get an hour's pay, you pay into the CPP and then you get it back once you're retired.

Why do we have to put something complicated that excludes a whole bunch of workers, not based on the fact, "Do they have needs as they grow older?" Yes, the needs will be the same. We're all human beings. But depending on who they work for and how they work and what kind of compensation package was offered to them, some of us will be covered and some of us won't be. That can't be. We will all age. We will all need support when we age. We will all need to continue to have a stream of income.

I come from Sudbury. The number of people that receive defined benefit pensions in my riding is really, really high. What does that mean? That means security for your old age. That means that my 93-year-old—my time is over. Sorry, Speaker.

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

**Hon. Steven Del Duca:** I'm delighted to have the chance to speak in support of the legislation, Bill 186. I did listen closely to the member from Oshawa and her remarks and, of course, the members from both the Conservative and NDP caucuses here this afternoon.

I think the proof that the government and specifically the proof that the Associate Minister of Finance—the minister responsible for this particular undertaking—are moving in exactly the right direction is being clearly demonstrated here this afternoon, because the Conservative Party believes that we are going too far and the NDP believes that we are not going far enough.

I think it's also important to acknowledge in debate officially that the NDP is belatedly finding its voice with respect to the need to ensure that we are providing income security for those who will be retiring in years to come, because, of course, the record will show very clearly that over the last year or two in particular they seem to have completely forgotten about the importance

of moving forward with this kind of plan. There are no two individuals in the province of Ontario other than Premier Kathleen Wynne and Minister Mitzi Hunter who are more dedicated and devoted to making sure we get this right, so that in years to come we can continue to provide in particular for those who have helped build up our economy so we can continue to support and expand the middle class within the province, which at the end of the day helps to ensure that we have a strong economy and helps to support all the other critical investments we need to make going forward for years and decades to make sure that the quality of life for the people we are proud to represent remains strong.

Notwithstanding their questions, I would encourage everybody, both in the Conservative caucus and in the NDP, to put aside their partisan differences on this one and make sure that we go forward to committee and beyond to pass this legislation to create the ORPP and build a brighter future for Ontario.

**The Acting Speaker (Mr. Ted Arnott):** That concludes questions and comments. We return to the member for Oshawa for her reply.

**Ms. Jennifer K. French:** Thank you very much, Mr. Speaker. I appreciate the thoughtful comments from my colleagues around the room.

First, to the Associate Minister of Finance: Yes, indeed, I am her critic and I am listening carefully, and I'm glad that she listens carefully as well, sometimes. I want to say that I appreciated what she had to say about her grandmother, Eva Hunter, and putting something away for the future so that you can have independence. That is good advice, but it highlights the fact that so many struggle day to day and don't even have independence now along the way. That's why it is fundamentally important to have a strong public pension plan. Individuals are doing their best to scrape by, and having an appropriate vehicle that can support them in retirement is why we're here, having this conversation.

To the member from Elgin–Middlesex–London: Yes, I am from "just Oshawa," but it is grand and it is mighty and there's nothing "just Oshawa" about it. But his points about existing pension plans and group RRSPs and some of those conversations—I remember that initially the conversations were about DB plans being the only ones that might be considered comparable. We've come so far from that, and now non-existent PRPPs and anything else that meets a very basic threshold are considered comparable and therefore exempt, and that's disappointing.

To the member from Nickel Belt: Thank you for reminding us that we do have a model to follow—the CPP—where everyone is covered. I don't know why this government is so afraid to talk about universal plans and the importance—we could have continued modelling it after the CPP rather than talk about modeling CPP expansion after the ORPP.

Unfortunately I'm running out of time, but the Minister of Finance said that they feel they're moving in exactly the right direction. I would say: a little less Bay Street and a little more left direction, and then we would have a direction.

**The Acting Speaker (Mr. Ted Arnott):** Further debate? The member for Ottawa–Orléans.

**Mrs. Marie-France Lalonde:** I would like to start by saying that I will be sharing my time with the member for Newmarket–Aurora and the member for Kitchener Centre.

I'm proud to rise today and speak about Bill 186, the Ontario Retirement Pension Plan Act. As a newly elected member, I was propelled into this chamber by the constituents of Ottawa–Orléans, who believe that retirement security must be enhanced. I campaigned on this promise, and certainly it is a promise we will deliver on. As I was canvassing, I heard the concern of many parents and grandparents about the future of their children and also their grandchildren. I heard that our current retirement security will not be enough for the next generation of retirees. CPP will not be able to keep pace, and many fear that their children or their grandchildren will not be able to retire with the dignity they deserve.

Also, I was a member who sat on the social policy committee. I heard from businesses that expressed concerns about the timeline of our contributions. This government has listened to their concerns and revamped the timelines. I would like to share that enrolment will begin in January 2017 and contributions will start on January 1, 2018. This will allow businesses the time they need to prepare.

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As a former business owner and as parliamentary assistant to the Minister of Economic Development, Employment and Infrastructure, I understand these concerns, but I also have to say that the ORPP can help businesses retain their employees. The ORPP is a way for businesses to retain good employees by providing them with the much-needed benefits of a pension plan. When both the employee and the employer are contributing to the long-term welfare of the employee, it signals a strong commitment by everyone to the happiness and health of this individual. A stronger and more secure retirement will make an employee happier, healthier and more productive, and I think it's a win for everyone.

Deferred savings in the form of the ORPP will also help our economy in the long term by creating savings for retirees to access that will help them retain their standard of living. This will ensure that they do not fall into elder poverty and also give them money to help support the economy through potential consumer spending. Collectively, we can solve a potentially large retirement income shortfall for our youth and young adults, who deserve to retire with the same dignity as their parents and grandparents.

The ORPP also addresses a growing trend in the workforce. Workplaces are changing, and we are seeing greater part-time and contract work. Our youth and young adults are working in more less traditionally fixed workplace contracts. This is a concern we hear—and that I certainly hear—and we have an expert panel that is studying the issue of changing workplaces. The ORPP will ensure that those who work in this new workplace

situation are able to contribute, giving them a secure retirement.

With a growing number of people in the workforce not able to access workplace pensions or private pensions, we must enhance our communal pension system through the ORPP. Our pension enhancement will complement the CPP and also capture a larger portion of people who aren't captured under the current CPP. Therefore, until we can have comprehensive CPP reform at the federal level, Ontario must remain steadfast in its commitment to protect the retirement security of our young adults of today.

Enhancing our pension system through the ORPP is also a form of intergenerational equality. In our society, it is important that we realize that successive generations have a commitment to one another. As parents take care of their children and in turn are taken care of by their kids—I have to say that, working in the retirement home industry for several years, I definitely have seen this—we must ensure that retirement security is guaranteed for all generations across the generations. As our workplace changes and our generation passes, it is a matter of fairness that we continue to guarantee the same retirement security that each passing generation has enjoyed before.

In closing, I know that we have debated the ORPP before. I actually spoke on this; it's something I feel very passionate about. But I have to say it is important that we continue to discuss the virtues of helping the youth and adults who will have greater retirement security long after we are gone from this chamber.

**The Acting Speaker (Mr. Ted Arnott):** The member for Newmarket–Aurora.

**Mr. Chris Ballard:** It gives me great pleasure to be able to speak on Bill 186. There is real excitement in my riding of Newmarket–Aurora, as I am out and about, talking with residents of Newmarket–Aurora about Bill 186—the ORPP—what it means to them and, more importantly, what it means to their children.

Residents have a lot of questions, but they are, and remain, exceptionally positive about the direction of the government, especially those parents with children in their twenties who are just starting out in the corporate world or are working in precarious employment. Parents, being good parents, are always concerned about the future of our children. So, for those people in the riding of Newmarket–Aurora, what I want to do is just take a few minutes to highlight some of the key, important parts of this important legislation. I am so grateful to the associate minister for shepherding this legislation to this point and I look forward to seeing it through the House.

One of those key points that I think we need to be cognizant of is that the foundation of this legislation is that every worker deserves to have a secure retirement. It's as simple as that, Mr. Speaker. The ORPP will help close the retirement savings gap for two thirds of Ontario employees who do not have a workplace pension plan. As I mentioned earlier, this gap is even worse for young people. Three quarters of Ontario workers 25 to 34 do not have a workplace pension plan. That's why our govern-

ment introduced the Ontario Retirement Pension Plan. Bill 186 is a critical leap forward in our commitment to deliver greater pension coverage and adequacy for Ontario workers.

Carrying on, let's look at some of the benefits of the ORPP. It will provide Ontario workers with a predictable stream of income, paid for life, in retirement. Ontarians will be eligible to collect benefits beginning in 2022; that's not far off. The ORPP is designed to provide plan members a 15% income replacement rate after 40 years of contributing to the plan. A member would be eligible to begin collecting a benefit at 65, with actuarially adjusted benefits as early as 60 and as late as 70.

The amount of money any individual receives from the ORPP after they retire would depend on how many years they contribute to the pension plan and their salary throughout those years. This legislation confirms that pension plans, contributions and maximum earning thresholds would be indexed to inflation, so that plan members' benefits maintain their value for life. Similar to the CPP, this legislation also outlines a survivor benefit, and that is exceptionally important.

I've had some questions from businesses in the riding of Newmarket–Aurora when we've been talking about ORPP. One of the things that's top of mind is around the area of what is comparable. I want to take just a minute to run through some of those specifics, if I might, Mr. Speaker. As the government has previously outlined, Ontario workers participating in comparable plans will be exempt from participating in the ORPP. The government made this decision as we recognized that there are good registered pension plans that exist, and our focus is on ensuring those without plans are able to access financial security in retirement.

Comparable workplace pension plans—and here are the specifics—are registered pension plans that meet a minimum benefit contribution threshold. Here's the threshold:

- defined benefit plans with an annual benefit accrual rate of at least 0.5%;
- defined contribution plans which have a minimum total contribution rate of 8%, with employers contributing at least half that amount;
- multi-employer pension plans; and
- pooled registration pension plans, when available in Ontario.

Those are some of the key things that need to be considered.

A word around the administration of the ORPP, because I think people need to understand the thinking that has gone into how these funds will be collected and administered. The bill reaffirms our government's commitment to ensure that the ORPP contributions are managed at arm's length from the government. The ORPP's administration corporation will have broad responsibilities, including enrolling members; collecting and investing contributions in trust; administering benefits; and communicating with employers, members and other beneficiaries.

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Through a very strong accountability and transparency framework, the board of directors and management team of the ORPP Administration Corp. will be fully accountable to plan members. The corporation will hold all contributions in trust for the benefit of the members of the plan. As I said earlier, and importantly, revenues will not form part of government revenues, and the government will not determine where and how contributions are invested. I think that is a very important point to reiterate.

The government has designed the ORPP to be sustainable over the long term. The act would establish a formal funding policy to guide the actions of the ORPP and the government in the event of a funding shortfall or excess.

In wrapping up, I just wanted to go back and reiterate one of the key points, one that is of great importance to the residents of Newmarket and Aurora and across Ontario: Passing Bill 186 will bring us one step closer to our government's goal that all Ontario workers are enrolled in either the ORPP or a comparable workplace pension plan by 2020. It's so important that we make sure those Ontario residents who are working will be taken care of as they enter retirement.

**The Acting Speaker (Mr. Ted Arnott):** The member for Kitchener Centre.

**Ms. Daiene Vernile:** I'm very pleased to join the discussion this afternoon in the House supporting Bill 186, the Ontario Retirement Pension Plan Act.

Mr. Speaker, two years ago at this time, like you and many of our colleagues here in the House—we were in the thick of the election campaign—I was out knocking on doors. The one thing that I did hear over and over again in my riding of Kitchener Centre from our constituents was their concern about retirement security. After a lifetime of working, what a person in this country collects in retirement from the Canada Pension Plan and Old Age Security is hardly enough to live on. We want to ensure that our seniors here in Ontario can live with dignity and that all members of our society do have the ability to contribute to a healthier economy and to be able to spend.

This is exactly why we're introducing the ORPP. We need to help close the retirement savings gap. When two thirds of Ontario employees don't have a workplace pension plan, it really became imperative for our government to take action, an action that the people in my community in Kitchener Centre tell me is very important to them.

This gap is even bigger among our youth. When three quarters of Ontario workers who are between 25 and 34 are without a workplace pension plan, I do worry about the future of our young workers and I worry about my very own kids. My three children are among those who currently don't have a workplace pension plan. They are all in their twenties. My eldest is the CEO of a tech start-up in Kitchener, and his younger brother heads the business development section of that company—you can say it's a family affair. My daughter is graduating in a few weeks from the University of Waterloo with a degree

in English literature. As their mother, I am very concerned about what lies in store for them when they retire in about 40 years' time. I know they're not thinking about that, but I'm thinking about it on their behalf.

Because of the ORPP, we can be assured that not only my children but all children in Ontario, all youth, are going to be saving a little bit from each paycheque. That is going to accrue over time, and by the time they become senior citizens, that will be there for them.

The ORPP will follow a worker throughout his or her working years. This is very important because today, as you know, people change jobs and careers far more often than they used to. This government understands changing times. Many young people don't have the job security that we had years ago, when you might have spent 30 or 40 years working at one company. The ORPP is flexible. It's movable, just like today's workforce is.

I'd like to share with you some of the other important details about this bill, Mr. Speaker.

Our government made a commitment to ensure that the ORPP contributions are managed at an arm's-length distance from government. This is important to us. The establishment of the ORPP Administration Corp. reaffirms that commitment. Its responsibilities include enrolling members; collecting and investing contributions in trust; administering benefits; and communicating with employers, members and other beneficiaries.

The plan is built on a foundation of accountability and transparency. It's going to be fully accountable to plan members, and to this end the ORPP Administration Corp. will not form part of the government's revenues and the government will not make any decisions regarding where and how the contributions are invested.

This legislation is made to last. The act confirms that pension benefits, contributions and the maximum earnings threshold would be indexed to inflation. Again, this is very important. This allows for plan members' benefits to maintain their value over the course of time until you need them.

The funding for this plan has also been designed to be sustainable in the long term, by establishing a formal funding policy to guide the actions of the ORPP Administration Corp.

Finally, in accordance with our government's focus on transparency and accountability, we have committed to introducing legislation this fall to establish an office of the chief actuary. This office is going to provide expert and impartial advice and guidance to both the government and the ORPP Administration Corp.

Mr. Speaker, it was a very big decision for me when I decided to leave a 36-year career in broadcasting to seek the nomination in Kitchener Centre and run as the candidate there. I walked away from a very healthy pension plan—a defined benefit plan—at CTV in Kitchener that I'd been paying into for 33 years. This is what I walked away from in order to seek this position. It was—I see you shaking your head there, wondering why I did that—because I wanted to serve my community.

However, for all of the people out there who don't have pension plans, who are seeking more security in their retirement, doing this is important for the two thirds of Ontarians who currently do not have a workplace pension plan.

Mr. Speaker, as a concerned parent of three young workers who are just beginning their careers, I say this to you and to the many people in my community of Kitchener Centre who spoke to me about retirement security when I was knocking on doors and getting feedback on what was important to people: I wish to express my sincerest hopes that my colleagues here today add their voices in support of the ORPP; in support of the dignity of Ontario's seniors, who are looking for more support in their retirement years so they have spending power and so that they can pay their bills and live in dignity; and in support of the two thirds of Ontario workers who are currently without a workplace pension plan.

I know that I'll be supporting this. My colleagues on this side of the House will be supporting the ORPP. My desire is to see all members of this House stand up and say yes to this important piece of legislation.

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

**Mr. Norm Miller:** I'm pleased to add some comments to the speeches from the members from Ottawa–Orléans, Kitchener Centre and Newmarket–Aurora.

I believe it was the member from Ottawa–Orléans who talked about this ORPP complementing the Canada Pension Plan. I would simply ask the question: now that you have a federal partner, I wonder why you aren't just expanding the Canada Pension Plan. Because the administration of this ORPP was also talked about, and I note that the government has hired their administrator for some \$520,000. I can just imagine the bureaucracy that's going to be created, so it seems to me to make a lot more sense, from the operations side, to just expand the CPP than to create a whole new bureaucracy.

I note that today is the Insurance Brokers Association of Ontario Awareness Day. They left a position paper, and they say that "our membership does not support the planned ORPP.

"We are disappointed that the government ignored our request to allow group RRSPs as comparable plans that would be exempt. By not permitting group RRSPs to be exempt, it will be doing more harm than good, as employers that do offer relatively generous plans may be forced to cancel the plans altogether in order to comply with the ORPP and control employee costs."

They go on to show that, "For the average brokerage earning \$659,987 before tax, the cost will be in the range of \$19,700 to \$41,075, or 3% to 6.2% of average income." They go on to say, "To impose a cost of between \$788 to \$1,643 per employee would take away 6.3% to 13.1% of operating profit per employee."

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Obviously, they're making this point today in their lobby day here at Queen's Park, saying that this would be bad for all those many small businesses that are insurance brokers in the province of Ontario.



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

**M<sup>me</sup> France Gélinas:** Again, I had the opportunity to talk a little bit earlier, 20 minutes earlier, about the importance of having a strong and robust pension in your elder years, and I continue to support this.

I come from Sudbury. Sudbury is heavily unionized, with most unions having, up to recently, defined benefit pensions, the type of pension that the member was talking about and the type of pension that everybody wants. Why? It doesn't need to be big, but it needs to be predictable. It needs to be managed in a way that you know how much money you will have and you can manage to live within this.

I was giving the example of my father-in-law and mother-in-law. He was 93 years old when he passed. He had been retired for close to 40 years. He didn't have a big pension, but he had a pension cheque coming every month. He knew exactly how much money he was going to get, and he knew exactly how to manage his budget so that he could afford to continue to support himself and his wife till he passed. They did that, like so many others in my riding, very successfully.

So the problem I have with the model that is being put forward is that it is not fully inclusive. I come back to—we have the model of the CPP. The CPP covers each and every one of us in Ontario. Why don't we build upon this? If we cannot get their Liberal cousin at the federal level to follow suit, why don't we simply copy this at the provincial level so that, when the time comes, we can harmonize the two? But right now, with what they're laying in front of us, it won't be feasible, and it will be a huge opportunity lost, with some of the workers left behind. Those workers will grow old, and they will need a pension.

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

**Hon. Mitzie Hunter:** It's a privilege, once again, to rise in the House and to speak to Bill 186. I certainly value the debate that is happening this afternoon on this very important topic where we're talking about people's retirement security.

I shared earlier about my grandmother Eva Hunter. My grandmother passed away, actually, just two weeks after I was first elected, in August 2013; it was two days after her 87th birthday. I recall that she would always talk about having that freedom that an income provides you with. That's exactly what this is about. This is about ensuring that, when people retire, they will have an income stream for life.

We talk about the Canada Pension Plan. It's one of our most respected institutions here in Canada. It has gone a long way in addressing the issue of seniors' poverty in Canada. In fact, it has helped to ease the social burden in terms of providing income security for seniors.

When I was out across many communities in Ontario, some of the most persuasive arguments came from our seniors—people who were currently in retirement and who this plan is not necessarily for, but they understand

that this plan is for their children, for their grandchildren and for future generations to come, to ensure that people are able to put away, just as my grandmother Eva advised, that little bit of income for when you get old and you're going to need that income coming in. The ORPP is going to entitle the members of the plan to an income stream for life, and that's why I am asking the members to support this bill.

**The Acting Speaker (Mr. Ted Arnott):** The member for Lambton–Kent–Middlesex.

**Mr. Monte McNaughton:** We're up for the 20 minutes, right, Mr. Speaker?

**Interjection:** Two minutes.

**Mr. Monte McNaughton:** Two minutes? I'm sorry, Mr. Speaker. I'm going to be up for 20 minutes shortly and—

**Mr. Bill Walker:** Give them a preview of what you're going to say.

**Mr. Monte McNaughton:** Exactly; I'll give a preview of what I'm going to say.

It's going to be no surprise to the government that I'm adamantly opposed to the ORPP. In fact, our leader, Patrick Brown, has been crystal clear about the damage that this is going to do to the economy in the province of Ontario: the billions and billions of dollars per year that it's going to take from businesses and from workers in the province, and just that drastic effect it's going to have—a negative effect on the economy. It's going to be less money that people can spend within our communities in every MPP's riding.

I've been on the record many times that the government needs to get the basics right to grow the economy. If they get hydro prices under control and make energy affordable again, if they get taxes competitive—I just read a recent story that they now have seven income tax brackets in the province; a number of years ago, it was just five. They need to get the fiscal house in order.

If they do all these things, people are going to have more take-home pay. In fact, every decision this government makes, it impacts workers' wages in this province, and the ORPP is going to have the same effect. It's essentially a tax on payrolls in Ontario.

I look forward to voicing more of my concerns in a few more minutes, to lay out why I think the ORPP is a devastating policy for the province of Ontario.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments. The member for Newmarket–Aurora can reply.

**Mr. Chris Ballard:** It's my privilege to be able to respond to members opposite and our side with regard to Bill 186. I just want to reiterate what the Minister of Transportation said. This government must be on the right track because the PCs are saying we're going too far too fast and the NDP say that we're not going far enough and it's too slow. So, since we're going down that middle track, I think we're obviously on the right track.

It would be nice to see an enhanced CPP. The government has made its position very clear. But it requires a

partnership, and not just of a federal government; it requires the partnership of all the provinces and territories. As we know, there are a few that are reluctant and have some questions. I think we're heading in that direction, but until we get there—and even if we do get there—it's so important that we continue on with the ORPP, because it offers things that even an enhanced CPP couldn't offer.

I said earlier, at the beginning, that I've had many conversations with members in my community of Newmarket–Aurora, and a lot of those conversations are with seniors who will not benefit from the ORPP. But they know the importance of a secure retirement and a secure retirement income stream. They know the importance that that will have for their grandchildren 30, 40, 50 years down the road. It's for that reason that the seniors in my riding are adamantly in support of what this legislation is going to do. It means a more secure future for their grandchildren and perhaps their children as well.

Really, Mr. Speaker, this legislation is about retirement freedom. It's specifically about freedom from the fear of poverty for those people who built the country.

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

**Mr. Monte McNaughton:** Now I know that I'm up for 20 minutes, to deliver the truth to the government.

As I said before, what I think about Bill 186 is no secret. I've been clear since this government announced the Ontario Retirement Pension Plan that I think it is the wrong course for families and businesses in the province of Ontario. In speaking to Bill 186 this afternoon, I am pleased to have the opportunity to dig into why I believe that to be the case.

To begin with, Mr. Speaker, the ORPP essentially is like a tax on payrolls in this province. It's more money off workers' wages, and it's a huge cost to the business community in Ontario. The government is taking money out of our pockets to invest in what they see as the public good. What defies believability is that in this case, the government contends that the public good is for them to oversee our personal retirement planning.

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Mr. Speaker, I think we should take a step back and look at the financial future this government has laid out for the next generation to date. Hundreds of billions of dollars of debt mean that higher taxes may very well take just as much out of our future retirees' pockets as the ORPP proposes to put back in them. Even today, the debt requires that almost \$1 billion per month is funnelled away from critical investments in the provision of vital services just to pay interest on that debt.

The services that suffer for this, as all MPPs have heard over the last number of weeks, are education, autism services and demonstration schools that are robbing the children of today of a better future.

Billions of dollars are spent annually on corporate welfare in Ontario, which the Ministry of Economic

Development claims is to improve our economy, but in fact the government does nothing to track whether these vast expenditures create any beneficial long-term effect whatsoever. They don't bother to track whether the jobs these companies promise to create in exchange for taxpayer money are kept for more than a few years. They don't bother to check if the funding has any impact whatsoever on driving innovation or increasing exports.

Just on this note, because it's very topical and it ties into my message on Bill 186 and the ORPP, the member from Kitchener Centre actually just spoke a few minutes ago saying that this government is transparent. Mr. Speaker, that is a complete lie. This government is not—

**The Acting Speaker (Mr. Ted Arnott):** The member has made an unparliamentary remark, and I would ask him to withdraw.

**Mr. Monte McNaughton:** I withdraw.

Mr. Speaker, I want to know from the government why the secrecy around billions and billions of dollars that this government is giving to private sector companies in the province of Ontario. Every day we're seeing stories come forward of crony capitalism schemes. They're taking billions and billions of dollars out of the economy and essentially giving it to Liberal supporters in the province. Is that why this government won't come clean with taxpayers and reveal that list of all the corporate welfare grants they've given out to private corporations in this province? It's an absolute disgrace. That's what I'm hearing about in my riding and across southwestern Ontario as I've travelled throughout the last week. They're not talking about wanting the ORPP. They want to know what the heck the government is doing with the tax dollars that they're collecting now from individuals and businesses across the province.

When this Liberal government brings forward a plan they claim is born of concern they have for what sort of future individuals are personally planning, it seems somewhat disingenuous. The economic future they've been preparing—

**The Acting Speaker (Mr. Ted Arnott):** I'm going to ask the member to withdraw that unparliamentary remark.

**Mr. Monte McNaughton:** I withdraw.

*Interjection.*

**Mr. Monte McNaughton:** Sorry, I won't use that word.

But Mr. Speaker, the economic future they've been preparing to this point certainly does not speak of proficiency or prudence. To speak bluntly, with the planning we've seen from this government on a provincial scale, why should people trust their personal savings to them? Their record speaks for itself and it does not instil confidence with the people and business community in Ontario.

Mr. Speaker, let's talk more about the financial situation today as the government prepares to start taking more money out of our pockets for this scheme. Wages in this province have been stagnant. People are not bringing more money home today than they were years ago, but the cost of living in this province continues to escalate.

The cost of energy has become crippling to many household budgets. I have constituents calling my office crying and yelling because they can't afford their hydro bills and they don't understand why those bills keep relentlessly going up.

Meanwhile, this government is overproducing electricity while simultaneously building more wind turbines, refurbishing our nuclear power while hinting they plan to get rid of it, and all the while encouraging consumers to conserve. This schizophrenic and expensive approach to energy is costing the people of this province dearly.

The carbon tax plan proposed by the Liberals has already outlined that the cost of transportation will also be going up. Because this tax will increase the cost of fuel, that means the cost of almost all goods will go up as businesses defray this higher expense by passing the cost along to the consumer.

Perhaps the government isn't aware of the level of personal debt most people in this province are already carrying. In a TD report from the end of last year, we saw Ontario hit a record high on the vulnerability index. Debtors in Ontario owe, on average, between \$125,000 and \$158,000. In a recent Financial Post article, Canada was singled out as one of most likely countries in the world to experience a serious recession in the near future, in part as a result of excessively high consumer debt.

Many people took on consumer debt following the 2008 recession, as a result of the allure of ultra-low interest rates. This leaves people extremely vulnerable to economic downturns, which could quickly cause them to default on their loans or force them to try to sell their homes. In Ontario, this would be particularly devastating, because the over \$300-billion provincial debt would inhibit the government's ability to respond to meet new assistance needs or deliver stimulus.

If the ORPP comes into effect, it will leave people with even less money to direct toward paying down their consumer debt, their high-interest credit card debt or their mortgage. It leaves them less money to invest in a business or education. It means they have less money to direct to retirement savings plans of their own choosing, all of which would almost certainly offer a higher rate of return than a government-invested pension plan.

Even for those who can afford to lose that extra chunk from their take-home pay, it means that money isn't available to put toward an emergency fund, pay down debt or buy a home. Not only would such measures likely offer a better rate of return; they would provide better assurance of financial stability in the short and medium term for families.

In the tragic event that one partner passes away, the money they channel into the ORPP is gone, leaving their family even more vulnerable. If it had gone to paying off debt or to a rainy day fund, that family would have fewer liabilities to contend with. If that money had instead been directed toward home ownership, not only would that family enjoy the benefits of having a home; they would have that equity immediately available should a crisis arise.

Home equity should not be underestimated. It increasingly figures into people's retirement savings plans as they make strategic choices about what home to buy, with an eye to what they can sell or rent it for later as they downsize. The consideration of assets is a very valid part of retirement planning, and it's a savings vehicle that would be made less accessible by the implementation of the Liberals' ORPP.

Having spoken briefly about the impact of employee contribution to this plan, I would like to turn to the other half of the ORPP contribution, which of course will come from employers in the province of Ontario. Along with paying the highest WSIB premiums in the country, high electricity rates and now the pending ORPP, our job creators are finding it increasingly difficult to grow their businesses here in Ontario. While this government may think that businesses have reserves of disposable cash available for this purpose, the fact of the matter is that it's an added expense that makes each employee on the payroll a more expensive outlay. This cost will either divert money from further hiring or investment, which certainly won't be beneficial for economic development, or companies will adjust how they compensate their employees.

If it's the latter, it will mean that the ORPP will be depriving people of even more take-home pay or will result in reduced benefits. Salaries may start lower or advance more slowly, so workers will take two hits, the first of which will be losing 1.9% in their take-home pay; the second, a reduction in existing and future compensation.

The Canadian Federation of Independent Business conducted a survey of small and medium-sized businesses on this very subject, and the results were truly alarming. Their poll indicated that in order to cope with the additional cost of ORPP contributions, 69% would be forced to freeze or cut salaries and 53% would have to eliminate jobs.

All of this fails to take into account that people are not approaching retirement saving the same way they once did. It's a radically different employment landscape here in Ontario. We lost hundreds of thousands of manufacturing jobs in this province, most of which had provided extremely generous pension plans and benefits which extended through retirement. Those jobs are gone, and it should be acknowledged that this is due in part to the unsustainable strain of expense of providing such benefits in the long term. The truth is that we do not have evidence that this provincial plan will be sustainable either.

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The Canadian Manufacturers and Exporters certainly seem to believe that it will have a serious and negative impact on Ontario's manufacturers and their 750,000 employees. Their report on the subject noted, "There is serious and widespread concern that this mandatory additional payroll tax will further undermine the confidence of an already fragile manufacturing sector. Simply put, as currently structured, the ORPP adds one more reason not to invest or employ more workers in Ontario."

The ORPP is modelled after the CPP, but the CPP benefits from an economy of scale bigger than what Ontario's plan will access and it still suffers from a huge unfunded liability. It remains unclear what effect an expanded CPP would have on the ORPP. The government has been all over the map on this.

During the recent federal election, the Premier very publicly lambasted then-Prime Minister Stephen Harper for his dismissal of the ORPP, while actively campaigning for Justin Trudeau and simultaneously spending well over half a million dollars of taxpayers' money to advertise the ORPP during that election campaign. At the time, the Premier had indicated that if Trudeau were elected, she would reconsider the ORPP. Even just last week, the Premier was quoted as saying, "Our position has always been that the CPP needs to be enhanced, that it's inadequate and needs to be updated. The previous government wasn't interested in looking at that at all. This government is, and so we are going to continue to work with the new federal government."

So I would like to know what the Premier's plan would be for the ORPP if the CPP were enhanced in two, three, five or 10 years. Once a new bureaucracy has been set up and money has been collected and channelled into investments, potentially for years, what does the Premier propose Ontario should do then?

Saying that the ORPP would be folded or could be folded into the CPP is an extremely simplistic answer that takes a lot for granted, especially when so very recently, this Premier found that she could not work with the federal government on pensions. Not only that, but many employers who currently offer a pension benefit may cancel their program as a result of the implementation of the ORPP. If this program gets cancelled in a few years' time, it seems unlikely that the employer initiatives will be re-established. Budgets will be rewritten and workplace pension plans will probably never be the same in this province.

The Ontario Chamber of Commerce has long been raising the alarm about this problem. They are concerned that the ORPP would erode demand for workplace retirement savings plans and lead to a less diversified retirement income system.

In Canada, we have a three-pillars approach to retirement savings. The first of these pillars is universal government benefits for seniors, the second is the Canada Pension Plan and the third pillar is employment pension plans and individual retirement savings. We've already seen this third pillar take a hit with the loss of hundreds of thousands of manufacturing jobs. Continuing to undermine it by forcing people to increasingly rely on the government is risky, especially when you're asking for that money almost 50 years before someone will see any benefit from it.

So far, this ORPP scheme has been long on advertising but very short on details, which is perhaps why it seems each successive poll on the ORPP shows mounting disapproval from the people of Ontario. The government loves talking about it in broad strokes, but the plan keeps changing and new questions keep arising.

For starters, we don't even know what this plan will cost to administer. That alone should raise red flags. The government hasn't even bothered to figure out what this scheme would cost to administer. It seems unlikely they looked into any of the less-direct economic repercussions of the plan in a comprehensive way.

The advertising the government has undertaken, while expensive, doesn't seem to have been all that informative. During finance committee hearings, the Canadian Federation of Independent Business observed: "I'm not quite sure, though, that the average Ontarian actually understands that this is going to be money coming from their paycheque. I think they're going to realize it after they see that deduction in 2017 onwards.... As a small business owner, you either have to take from your payroll, meaning reducing your labour force, or you have to pass it on to the consumer, meaning raising prices. If you keep raising prices you're not going to be competitive and you'll be out of business pretty soon."

The Canadian Manufacturers and Exporters have laid out concerns that companies don't understand what the ORPP means for them or how it will work. They also contend that employees do not understand that the ORPP will result in decreased private sector benefits such as wages, bonuses and contributions to their existing pensions and savings.

It's not simply understanding that is wanting, though, Speaker. These organizations have laid out well-measured and thoughtful critiques of the ORPP on the basis of unsustainability and the detrimental impact it may have on our economy.

The CFIB and CME are not alone in raising such concerns. Many other well-respected organizations, groups and advocates join in their critique of the ORPP, including the Chartered Professional Accountants of Ontario, Primerica Financial, the Progressive Contractors Association of Canada, the Investment Funds Institute of Canada, the Air Transport Association of Canada, the Chemistry Industry Association of Canada, Trillium Automobile Dealers Association, Canadian Manufacturers and Exporters, the Ontario Chamber of Commerce, the Ontario Home Builders' Association and other small and medium-sized businesses, citizens groups, municipalities, statisticians as well as public policy and business academics.

This is what assistant professor Ian Lee from Carleton University's Sprott School of Business had to say about it:

"Under the ORPP, the mandatory employer and employee contribution that will be withdrawn from Ontario's economy will be a combined \$2,470 for someone earning \$65,000 a year. That mandatory withdrawal from Ontario's economy is money that will not be spent or invested otherwise, and this will slow down Ontario's economy further than it already is. This is the last thing we need to do.

"There is a perception that the ORPP will benefit the lower 40% of income earners. It won't—because every dollar received from ORPP will reduce GIS benefits by

exactly one dollar. Instead, it will provide a small net benefit to the top 60%.”

To many of us, it is clear that the ORPP is a drag on the economy which offers questionable benefits. Employees, levied another charge on their paycheque, have less income to pump back into our economy; and employers, with the prospect of paying higher costs to keep people employed, have a disincentive to hire, and perhaps even an incentive to downsize.

But what about the category of people who are self-employed? How does the ORPP affect those who work for themselves as carpenters, Web designers, plumbers or consultants? Unlike the typical employee-employer relationship, these individuals get punished even more—punished for the fact that they have decided to take a risk and start a business here in Ontario. The reason is that for a self-employed individual, they are both employee and employer, and as both employee and employer, the self-employed individual is responsible for paying the entire pension contribution levelled on their earnings. As we know, Speaker, an employee and employer share the burden of each contributing half of the pension amount; however, if you are your own boss, you must foot the entire bill.

In closing, this plan has not been thought out. This is a made-at-Queen’s-Park pension scheme. It’s going to take billions of dollars out of the economy, as I said. It’s taking money and potential revenue from our small businesses in our community. But, of course, we know that this government only cares about the top 1% of big businesses in this province.

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

**Ms. Jennifer K. French:** I’m pleased to add my two minutes and my two cents to the member from Lambton–Kent–Middlesex—

**Mr. Randy Pettapiece:** Give us 10 cents.

**Ms. Jennifer K. French:** Ten cents? All right. Inflation.

I have some thoughts based on his remarks. Certainly, when the member is speaking about manufacturing jobs and the loss of good, solid manufacturing jobs, I understand that all too well in Oshawa. Certainly—

**Mr. Jeff Yurek:** Not just Oshawa.

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**Ms. Jennifer K. French:** No, not just Oshawa, but in Oshawa, to recognize how hard hit we have been with the loss of manufacturing jobs and what that feels like in a community. We should be talking about ways to bring solid manufacturing jobs to Ontario, not just waving to them as they leave.

Some of the important pieces of these jobs are the strong pensions and benefits, the sick leave and strong wages that come with solid, strong manufacturing jobs. This is what we need to keep our economy running. This is what we need to keep people contributing in their communities, to keep being able to make plans.

But we’re here talking about this bill, and further to his comments, as he was talking about the CPP benefits,

from an economy of scale, I think that with the ORPP there are missed opportunities, that it could have been universal. If it’s really going to be modelled after the CPP, that’s what we should have seen. We should have seen more people contributing so that it is a strong public pension plan with more in the pot so that more would benefit and to have that economy of scale.

But to his point that this government has been all over the map on how the ORPP and the CPP are going to connect and whether or not they will move forward together—anyway, I’m out of time. Thank you, Mr. Speaker.

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

**Mr. Peter Z. Milczyn:** I’m pleased to rise this afternoon to give my comments on Bill 186 and the remarks made by the member from Lambton–Kent–Middlesex.

I want to start out by pointing out that the member from Lambton–Kent–Middlesex was mistaken when he said there are no provisions for what happens to contributions made to the ORPP in the event of a person who paid in dying. Clearly, there are provisions in there for survivor benefits, for continuing benefits, for the payout of monies that were paid in; that is in the legislation. That is also very similar to the CPP.

I have to say that the member opposite, who’s a young man, a little bit younger than myself, perhaps isn’t quite thinking ahead 40 or 50 years to when he and his friends might need this money. People are living longer. The cost of providing home care supports for your loved ones is dramatically increasing, and it’s not realistic to expect government or taxpayers to be able to pick up all of those costs. That’s why a stable retirement income, especially for those people who have part-time jobs or have unsteady employment, is very important.

Listening to the remarks from the member for Lambton–Kent–Middlesex, I can’t help but think that, 50 years ago, the very same speech would have been made against the CPP. We know how much that has done for the well-being of Canadians. This will continue that tradition of ensuring that Ontarians have enhanced retirement benefits. That’s incredibly important, and we’re very proud of that on this side of the House.

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

**Mr. Randy Pettapiece:** I’m pleased to rise to offer my comments to the member for Lambton–Kent–Middlesex.

I tabled a petition not long ago, and it was a petition not to have the ORPP for my constituents in Perth–Wellington, because they understand this is just another tax grab that this government wants to implement here. They didn’t ask for it during the last campaign. I never heard that in the last campaign. What I did hear, though, in the last campaign was, “My hydro rates seem to be going up and up all the time. Can you help me out with that?”

I also heard during the last campaign that there were more people using food banks because they can’t afford

what's going on in this province, and it's very difficult for them to buy food and support their families. These are even families with two incomes—they're low-paying jobs, but these families are going to food banks now, because even with two jobs they have difficulty paying their bills.

That's what the people of Ontario are asking for. They are not asking for something here that they don't trust this government with, because it's their money this government is going to have its hands on, and they certainly don't trust them with any more tax dollars.

I also heard from a World War Two vet yesterday, Speaker. This man is in his nineties. He went in at D-Day and ended up in Holland and Germany. We were at an event that had nothing to do with the ORPP, but it had all to do with his cost of living. He said, "You've got to do something. I can't take this anymore. My energy costs have gone up." This is going on with all Ontarians.

To introduce a new tax, which is what this government is proposing, is the wrong thing to be doing at this time in our history, especially when they have already saddled Ontarians with a \$22,000 debt load. Each Ontarian has that debt load right now, and now they want to introduce another tax that is going to cost Ontarians more. This is wrong, Speaker.

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

**M<sup>me</sup> France Gélinas:** It was interesting listening to the member from Lambton–Kent–Middlesex. Although I did not agree with everything that he said, there are big parts of what he brought forward that we need to pay attention to. This bill cannot just go forward the way it is there. He has brought some examples of what could be changed that I think are worth looking into.

Both the PC members who got up spoke about elderly people having a tough time making ends meet. You have to realize that, as people age, their ability to be gainfully employed becomes almost impossible. Those opportunities do not exist anymore. But yet, when they see their cost of living keeps shooting up—I live in northern Ontario. The people I represent—we have seen the cost of oil, the cost of gas and the cost of electricity all shooting through the roof. We have no choice but to pay those.

The one that hurts the most is the cost of electricity. Electricity is not a luxury; it's something that everybody needs in order to be able to live in this province, and it's something that keeps going up and up and needs to be addressed.

Coming back to the bill that talks about pensions: Yes, we need to make sure that people have enough money to live on, but we also need to make sure that everybody will get to share equally. All of us keep coming back to the CPP, the Canada Pension Plan. This is a plan that supports every worker. We have a federal government that campaigned on the expansion of the Canada Pension Plan. We have a government here that said that would be their preference. Why don't we line those two up?

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments. The member for Lambton–Kent–Middlesex can reply.

**Mr. Monte McNaughton:** I would like to thank my colleagues in the House from Oshawa, Etobicoke–Lakeshore, Perth–Wellington and Nickel Belt for their questions and comments regarding what I said regarding Bill 186.

As I said in the beginning, I've opposed this personally since day one. I strongly believe that this should be repealed, and any money collected should be refunded to those individuals or businesses who will have paid into this Liberal scheme.

Mr. Speaker, I do want to be clear. This happens to many governments after they've been in power for a long, long time. I believe this government is, quite frankly, stale. It's past its best-before date. They've been in power for 13 years, and I think, unfortunately, they're making decisions here at Queen's Park without thinking about what those impacts are going to be on the small and medium-sized businesses and individuals.

When you see this government handing out \$5 billion a year—or most of that money—to 200 of the oldest, most well-established, big companies in the province and they won't reveal that list and let taxpayers know where the heck that money is going, I wouldn't trust them to manage retirement savings for my daughter and future generations in this province.

I just want to hit on the final point, and that is that this government is going to punish those people who are on the Guaranteed Income Supplement. As I said, every dollar received from the ORPP will reduce Guaranteed Income Supplement benefits by exactly one dollar, so it's going to have a small net benefit to the top 60%. This ORPP should be dead in its tracks.

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

**Mr. Paul Miller:** I'm pleased to speak on Bill 186, An Act to establish the Ontario Retirement Pension Plan. This bill is the third so far to deal with the ORPP, and I believe we are expecting at least one more bill in the fall session.

My New Democrat colleagues and I want every worker in this province to be able to retire with dignity. We want them to have a good pension plan that allows them to retire free of stress and worry. We don't want them to have to worry about paying their ever-increasing hydro bill, which is something this government has the most appalling track record with. Better public pension provision is the right way forward, and we in the NDP support a public pension plan. We recognize that Ontarians need the kind of fundamental change and retirement security that will address a fundamentally changing workplace. Part of that involves ensuring that all workers in this province have an adequate pension plan.

Speaker, I'm going to take a few minutes and delve into some history. I remember, four or five years ago, that Harry Arthurs was actually hired by the Liberal

government to study pensions in this province. Harry came to me a couple of times—maybe three times—in my office to speak to me, at the time, about pensions because he felt that I had experience after lobbying in Ottawa for a few years for the steelworkers on various issues, especially pensions. We kicked it around a little bit, and at the time, he agreed with me on some of the things we talked about, which I don't see in this Ontario pension plan.

One of those things, which is very important, is that this plan does absolutely nothing for a person over 38 years old. It does nothing to address current pension problems; it does nothing—absolutely nothing—to protect current pensioners. Yes, it's good for my kids, and maybe my grandkids down the road. Yes, there will be something there, and I totally agree with that.

However, one of the suggestions I made, which would have made this pension plan better and which this government did not listen to, was the potential of buying credits. So if you have RRSPs or other sources of income, you could take your RRSPs and buy credits toward the pension plan, which would allow you to get varying amounts—anywhere from \$500 to \$1,000 a month—with your credit. You're only getting 1% or 1.5% on your money in the bank, or your RRSPs aren't paying too well, so why not invest your RRSPs or other sources of income in a pension for you for life, starting at age 65, which would give you \$700 or \$800 and may allow you to pay your hydro bill, keep you in your house and not put you on the street, and, especially if you're a single-income or elderly person, may allow you to stay in your home?

They didn't even consider that, and they did not talk to people who have experience in pensions. I never got asked anything about pensions. This minister went ahead, did her thing and didn't talk to anyone who had previous experience. I sat with Mr. Arthurs for hours at a time talking about pensions; he's the one this government hired to do that study. They've probably implemented about 10% of what he suggested.

Then we talked about grouping pensions together: smaller pension plans that would be threatened at a time of recession or depression, that would fail or go under, or end up in bankruptcy or delinquency. We wanted to gather those pensions together into larger pension plans. There's not a lot in here about that. They touched on it, Speaker, but didn't do anything about it, really.

I could go on for hours about what they didn't do, but the bottom line is that it's very important that the Premier continue to push her friends in the federal Liberal government to expand the CPP. It would probably enhance the ORPP. They're saying that the ORPP will enhance the CPP—nonsense. The ORPP will not enhance the CPP unless I'm 110 years old. It's not going to happen for 30 or 40 years, maybe. So that's just a fallacy.

We haven't seen much improvement in the CPP thanks to the federal government. The Conservatives did nothing—kept talking about it and did nothing. Will she deliver on her campaign promise? I hope the Premier

pushes for this at every meeting, especially with Mr. Trudeau. Of equal importance, if we do not enhance the CPP, what do we look for? Do you think the ORPP is going to help people in the next 25 or 30 years? Not. So all the struggling pensioners, our baby boomers—all the aging population—won't see a dime. Great plan.

Will the CPP be compatible with this ORPP, or will there be very difficult conflicts to resolve, conflicts that may be fundamentally unsolvable or challenged?

When I saw this bill, Speaker, there were a few areas that gave me grounds for grave concern. In some key areas we are very concerned that the legislation doesn't match up with the previous Liberal promises.

This pension plan does not cover all Ontario employees. Some are in and some are out. That's not what was promised a little while ago, and it's not what we in the NDP have been fighting for for decades.

Eligibility and inclusion is a really critical concern, especially if we're talking about future integration with an expanded CPP. Any departure of the ORPP from the CPP, be it positive or negative, will make it difficult to integrate the ORPP into a future and potential CPP enhancement.

One of the hallmarks of the CPP is that it is universal. We don't see this in the ORPP, Speaker. There are some groups who will be covered by neither the ORPP nor what is defined as a comparable workplace pension plan. In other words, some people still won't have access to a good pension, and many of those are precisely the people who need it most.

There are other discrepancies with previous Liberal promises with regard to implementation timelines and benefit payments.

I've been talking about this for my entire tenure in this building, Speaker, and for many years I've dealt with pensions. But as important as an Ontario pension plan is, there is much more that needs to be done for workers and retirees in this province.

If the government truly prioritizes the strengthening of retirement income security for all Ontarians, then it should be making sure that Ontario pensioners are put first in the bankruptcy process. The Bankruptcy and Insolvency Act in this country is a disgrace, and the CCAA is a disgrace. People are treated much better in the province of Quebec. It's not acceptable—and we've seen it time and time again—that when a company files for bankruptcy, money owed to the creditors is prioritized before the benefits owed to the pensioners, before deferred wages. It's wrong, it's unfair and it's unjust.

The ORPP is an important step forward to future retirees—young workers of today, Speaker—but it doesn't do much to help those over 40, as I've said. There is not enough happening to protect current retirees and to ensure sustainability in existing pension plans.

In Hamilton and Nanticoke, the US Steel debacle has seen the evisceration of pension benefits. We've seen explicitly that pensions themselves are under grave threat. Speaker, not only have they taken away the benefits from the steelworkers; now they are going to try and

attack the pension plan. These are deferred wages which were negotiated over the years—benefits and pensions—under several contracts. We went out for four or five months at a time on strike to have these in legislation, in contractual agreements.

The federal government has allowed US Steel to break contractual law. They've broken some labour laws; they've broken contractual law. They have broken all kinds of laws, and the federal government sat on their hands and did absolutely nothing. Mr. Clement did nothing. He had two years to nail these guys and take them to court. He let the time run out and then had the nerve to come into Hamilton and say, "Sorry, folks. The time's run out; there's nothing we can do." Wonderful—really taking care of the people he represents.

Okay, we see very explicitly that pensions themselves are under grave threat. As I said, the retirement security of thousands of my constituents is also in jeopardy. Just because the bankruptcy and restructuring processes are under federal jurisdiction doesn't mean that they don't have profound implications for the people of this province and the provincial government itself.

I'm very worried, Speaker, that Ontarians working for the federal government are automatically excluded from this plan from day one, without any qualification. I wonder how many people that affects. Not every employee of the federal government has access to a good pension plan. In fact, we see more and more precarious work in both the federal government and here in the provincial government.

We all know that the province has been ramping up the reliance on contract workers and temporary help agencies in order to avoid paying benefits, even basic benefits such as good vacation, paid sick days and access to a good pension. But at whose cost, Speaker? At whose cost is this? Precarious, uncertain work with low wages and poor benefits is one of the greatest challenges facing Ontarians. This government should be helping to relieve the stress, not making it worse.

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Instead of offering good jobs, many ministries and other agencies are helping to line the pockets of consultants and temporary help agencies while the people actually doing the labour are paid a pittance. We hear stories like this all the time. Every week in my office I hear this, and it seems to be getting worse. They can't say anything on precarious work to private business with any credibility because everyone knows they're one of the worst culprits.

Beyond federal employees, there are lots of other groups excluded. It worries me that some of them are left to be defined in the regulations. We all know how far regulations go: At the whim of the government or the cabinet, they can change regulations. We need it in legislation; we don't need it in regulation. These issues are too important to be left to regulation—far too important. We should be debating and examining them here in this Legislature. They're going to leave self-employed people to the regulations as well as workers under federal juris-

diction, such as employees of airlines, post offices, banks, radio and television stations and interprovincial railways. That's an enormous number of people in this province left to regulations. It's very disappointing—very disappointing.

We proposed a much more comprehensive plan in previous years, and I had hoped that the Liberals would be following that fairly closely. I put a plan forward a few years ago, a little more in depth, a little more solid and with a little bit more substance. Some of these things I've expressed here today would have been dealt with through debate, through committee and through input from the public and other pension plans. It didn't happen, Speaker.

The exemptions worry me. It's nowhere close to being a universal plan—nowhere even close.

The delays are of equal worry. Too much of this is being pushed back towards the next election, which makes me suspicious of commitment and motive—and with good reason. We don't want to see this being used as a political football yet again. We don't want it to be a succession of plans, consultations, announcements and re-announcements, like so many of this government's projects.

Transportation is a great example of that. Not the smallest project gets accomplished without having run through at least 10 re-announcements, 10 press releases and 10 photo ops. Often, it takes a few election cycles to get anywhere, like Hamilton light rail.

Yes, we are finally relieved when a good project finally get on the books or gets shovels in the ground, but this constant cycle of delay, press release and delay in place of real action is not good for government or the people of this province. It hurts the people who are waiting on government action. Sometimes what matters is when—when, where, why, how and how much.

We see that dynamic starting to unfold here. Are the delays creeping into this process happening because new information has come to light and for practical reasons of implementation—which is a much more defensible and understandable reason—or is it a combination of electoral calculation and successful lobbying?

As late as January 2016—just four short months ago—the Minister of Finance and the Premier were assuring us that the first phase of contributions to the ORPP would begin in 2017. The February budget scotched those hopes. We discovered that the contributions would not begin until 2018, meaning millions of Ontarians will go an extra year without better retirement security. A year of pension contributions does make a difference at the end.

This delay only affected the largest employers in the province, the ones who tend to have the most money and the loudest voices in the policy-making process—surprise, surprise. As our critic my colleague from Oshawa said, it just seems convenient that new information always seems to come from the same place and consistently benefits the same people.

My colleague has gone through, in exhaustive detail, various aspects of this bill and the very worrying



loopholes and weaknesses in it. For example, in the government's discussion paper, they had said that the comparable—and therefore exempt—workplace pension plans should mean strong defined benefit pension plans. Well, Speaker, that definition has broadened considerably since that consultation paper, no doubt under the influence of various arms of the financial services industry.

Some defined contribution plans are now considered comparable, as are multi-employer pension plans. But very oddly, there is a type of product classified as comparable which doesn't even exist in Ontario right now. I'm talking about PPRPs, pooled registered pension plans. If I were feeling charitable—and I'm not—I might have called this legislation to accommodate a financial product of the future a rare example of forward-thinking government, but it's anything but that. The banks have been through the revolving door here so many times they're dizzy, because they don't want their latest idea of a profitable product jeopardized.

Several years ago, I was the NDP pension critic in this House, and our caucus made retirement security a top priority. We reached out to Ontarians across this province to hear directly from them what they needed in retirement, and what changes they thought were needed in Ontario's existing retirement system. We came to the same conclusion that this Liberal government has reached: that a stronger, better public pension plan is the right way forward for Ontario.

One of the things I suggested during the process was, as I said before, a buy-back clause, where you would take your RRSPs and buy credit for your past service in this new defined benefit public pension plan. People often make very little money on the interest on the contributions they make now. Other times, of course, they do very well. Some people would prefer the certainty of having most of their retirement income being based in defined benefit plans. This option would be very valuable to older workers who, through no fault of their own, were not able to contribute fully to the ORPP during their early working years, simply because it did not exist. It would also be of use to workers who, because of the exclusions and exemptions the government has included in this bill, spend part of their career unable to contribute to the ORPP.

When we think about how precarious work has become, with people having to work multiple jobs or spend part of their time self-employed, and how difficult the labour market has become for young people early in their careers, it stands to reason that we should keep the ORPP as open as possible and accessible to all Ontarians.

An RRSP transfer option could also be used to purchase past service credits. Unfortunately, this proposal for a buy-back of pension credit wasn't included in this bill for the new ORPP. That's very disappointing.

The pooling of pension plans was never followed through to a great extent, like the Harry Arthurs report suggested, which would have made small pension plans more viable. What happened to that idea? How far has that progressed?

The NDP, of course, supports a public pension plan for Ontario, but we want our public pension plan to cover the most people possible, and we want it to be in place as soon as possible. We think that this bill could be a lot better, and we certainly think the government could be doing a lot more to protect existing pensioners and pension plans.

In closing, I just want to say that over the years I have watched a North American corporate attack on pension plans, on benefits, on working people. The results have been terrible. An example is that in some of the southern states, the people that worked for the city—the police chief, the fire chief and all that, in some of the cities in Alabama and Mississippi—went to get their pension, to sign up for it, and found out it was gone. The corporation had used it, just to survive, because the contributions weren't made.

The regulations and restrictions on the payments into these pension plans are not strong enough. Some of these companies had access to parts of the pension plan over the years, to put it into the market to try to make more money, or to put it back into equipment and improvements to the plant. Instead of using shareholders' money, they used the pensioners' money. That was criminal. And now the pension plans are underfunded—go figure.

At Stelco, for example, we were funded at 72 cents on the dollar and it's dropping. If the pension plan at Stelco was wound up tomorrow, pensioners have already lost all their benefits—I have 80-year-old women in tears phoning my office. They've lost their dental, they've lost their pills, they've lost everything. Now they may go after—the worst scenario is that they could get 30% of their base pension. Some of the workers who are not 65 have lost their bridge, which will happen soon if they go bankrupt—that would be \$900 off their pension plan.

Where's the protection for the people who have spent their whole lives trying to build security and dignity in their old age? This plan is great for people in their twenties and 30s—it will help. It's not the end to meet all, but it certainly helps. But it certainly does nothing for the precarious workers. It does nothing for the terrible situation in our province, all the pensioners that are phoning me up, afraid. Some of them could live 10, 15, 20 years more, but on what? They're going to be on social assistance because they were robbed, deprived of something that they earned, or that their husbands gave their lives for or that they gave their lives for. It's a disgrace.

The sooner Canada and this province start protecting pensioners who earn those deferred wages and negotiated them fairly and honestly—until these governments start standing up to these corporations and say, “This isn't going to happen in Canada. This isn't going to happen in Ontario. We're going to stand up for our people. We're going to stand up for our people. We're going to stand up for pensioners, we're going to stand up for young people. We're going to make Canada and Ontario the place to live.”

1550

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

**Mr. Yvan Baker:** There was a lot said about the bill by the previous speaker, the member from Hamilton. What I want to do is just to respond to a couple of key elements that I thought were important.

I think that there are a lot of elements of this bill that just make good common sense. First of all, the legislation confirms that pension benefits, contributions and the maximum earnings threshold will be indexed to inflation, so that plan members' benefits maintain their value for life. That just, to me, makes sense.

The survivor benefits portion, I think, is great. Basically, we're building on the success of the CPP by including a survivor benefit for plan members who are single. As a single person, I appreciate that very, very much.

When I look at the ORPP Administration Corp., as a business person, this is something that speaks my language. I think that it's really, really important. One of the things that is really important, especially when it comes to something so important as a person's retirement, is that the funds are managed responsibly and managed at arm's length, and that's what the ORPP Administration Corp. would ensure happens.

It ensures that the Administration Corp.'s broad responsibilities include enrolling members, collecting and investing contributions in trust, administering benefits and communicating with employers.

There would be a strong accountability and transparency framework. The board of directors and the management team of the ORPP Administration Corp. would be fully accountable to plan members.

Again, these are just best practices in pensions and retirement savings policy, so we're applying these here to make sure that it's at arm's length, transparent and accountable, and that people know where their funds are being invested and that they're being invested responsibly.

The last piece of the bill is that it ensures plan sustainability.

Again, these are all elements that lead to prudent management of retirement savings, and they ensure that the people who are putting their savings into the ORPP know what they'll be able to get in return when they retire.

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

**Mr. Toby Barrett:** As we know, the benefits for this Ontario pension we're told will start to be paid out in the year 2022. However, to receive the maximum benefit, you have to pay into it for 40 years. As the member for Hamilton East–Stoney Creek has pointed out, for those of us in the baby boom crowd and anyone who is thinking of planning for retirement, there's really not much here in the way of benefit.

We know right off the top that, commencing next year, both the employer and the employee pay in 1.9% of gross earnings. We know that that is close to a brand new, additional 4% tax. It's bad for business, Speaker.

This spring, I had an opportunity to talk to a large number of businesses: storefronts, welding shops, manu-

facturing. By and large, people are pushing. Things are not going that badly down my way in many sectors, in spite of high taxes, high electricity, the red tape and the cost of labour. But there is a big concern. They do know what is looming. They know that there will be a very significant cost from this newly created Ontario pension program.

I've just come from a meeting with the Insurance Brokers Association of Ontario and local constituent Dennis Howden. They made it very clear that their membership does not support the planned ORPP. It's going to be a big hit. This is small business; this is Main Street business. This is going to have very serious ramifications for storefront operations like our insurance brokers.

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

**Ms. Catherine Fife:** It's always good to listen to the member from Hamilton East–Stoney Creek because he actually has a lot of years of experience on the pension file and is passionate about getting it right. On this side of the House, I think we have some very legitimate concerns, which he articulated, as to some of the gaps in the efficacy of the plan that has already been pushed down the laneway, if you will, right out of the gates. The inconsistencies in the plan actually cause us the most concern, because, of course, we are supportive of a universal pension plan for the people of this province. That's why we brought forward a motion back in 2010 asking the government to go in this direction. At the time, they did not support it, so we did lose some time.

We've also recently just lost another year. As the member mentioned, back in January 2006 the finance minister stood in this place and said, "We have a mandate from Ontarians, and they can't wait any longer for increased retirement security." But I guess they can. I guess they can wait another year, because in February 2016, in the legislation, it was announced that the first phase of contributions would begin in January 2018, not in 2017, as previously promised, which was, of course, a win for some of those stakeholders in the business community who have some concerns about this government's ability, I think, to bring in an Ontario Retirement Pension Plan with some integrity.

There are many, many outstanding questions. Who's going to manage this plan? Who will be benefiting from this plan? Who's excluded from this plan? What does a comparable plan mean in the context of a provincial plan going forward?

I want to thank the member from Hamilton East–Stoney Creek for articulating all of those concerns. This debate is obviously ongoing.

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

**Ms. Daiene Vernile:** I'm pleased to rise again this afternoon to speak to Bill 186, the Ontario Retirement Pension Plan Act. Earlier, I spoke on this issue.

I would like to give a few comments to the member for Hamilton East–Stoney Creek, who initiated the latest round of discussion on this. He raised concerns with

regard to our commitment to providing retirement security for all Ontarians. I think there are many areas where we have agreement on this issue, and chief among them is the desire to see workplace pension plans extended to more workers across Ontario. When you've got two thirds of workers in Ontario who do not have a pension plan, we do need to address this.

The ORPP is going to ensure that workers are going to have the benefit of retirement security. We know that with the Canada Pension Plan and Old Age Security, there's hardly enough that's paid out to our seniors for them to live on, and the ORPP was designed to address that.

We want to see our seniors live in dignity and to be active members of our community when it comes to our economy. If they're going to have more money in their pockets, they're going to be out actively spending and participating.

What's important to note is that this pension plan is going to follow workers from job to job and from career to career. I think that is very responsive, when you look at the way young people are living and working today. So this is a plan that is designed to meet a changing workforce. It is responsive in that way.

Again, there is agreement, I believe, with members of the third party, who have said positive things about the ORPP—that we need to provide better retirement security, that this is an important priority in Ontario. So we look forward to receiving their support on this.

I know that I will be supporting the ORPP, as will members of my party. I've heard some comments from the opposition, but I believe that when you look at the benefits of this, it is the right thing to do for the people of Ontario.

**The Acting Speaker (Mr. Ted Arnott):** That's four questions and comments. Now we return to the member for Hamilton East—Stoney Creek for his reply.

**Mr. Paul Miller:** Speaker, I'd like to thank the member from Etobicoke Centre, the member from Haldimand—Norfolk, especially the member from Kitchener—Waterloo with some good points, and the member from Kitchener Centre. Certainly, I have respect for my colleagues in the House.

I'm not quite sure where the member from Kitchener Centre was coming from when she said it's going to benefit seniors. It's going to do absolutely nothing for seniors for probably 40 years. There's nothing, not a penny, for our existing seniors, for existing pensioners. That is a total fallacy. The only people it's going to help, maybe, are my grandkids—maybe—and we're not quite sure that that will be managed properly either.

**Ms. Sophie Kiwala:** When they're seniors.

**Mr. Paul Miller:** I hear comments coming from another person who's just reading the Liberal notes as usual and doing their piece. That's understandable because they're directed to do that, but if you really take a hard look at it—and I've taken a look at this for probably 15 years; I don't know if you can match that—I can tell you right now there are so many holes in this it

looks like a piece of Swiss cheese. But the bottom line is that I would never stand in the way for any possible future enhancements to people's income. That's why we're supporting it, not because it's a good bill. We're supporting it because something is better than nothing. But it's as close to nothing as you're going to get.

**1600**

I can honestly say to you that it's going to be a lot of administration costs before there's anything paid out. I don't know where you're coming from over there, or if you really understand this bill or what's going on, because with all due respect I don't think you do. I do believe you're doing what you're told to do and asked to read, but I think if you really take a look at it—

*Interjection.*

**Mr. Paul Miller:** And that applies to the minister who is mocking me over there, too; he knows darn well. If he knew anything, he knew that this is no good for 50 years. He knows it. If he says any different, I'm sorry folks, you're getting a line of you know what. I think it's called malarkey.

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

**Hon. Bill Mauro:** I'm pleased to be sharing my time today with the Attorney General and the member for Kingston and the Islands on Bill 186.

I have six or seven minutes, and I can only make about three or four points here today. I wanted to begin by just talking about this pension legislation in the context of what it means as a member of a government to bring forward legislation like this.

We all know that governments—we've been fortunate and I've been fortunate, since being elected in 2003 to represent the riding of Thunder Bay—Atikokan, to be in government for all of that length of time, going on 13 years—can be transient and that you don't always win the next election. We know that people see the civil service and the bureaucracy as the constant in our democratic exercise.

Sometimes because of that paradigm, governments are seen as not making or developing policy choices in the long-term interest of the people that they're elected to serve. We know and have been criticized—all governments get criticized for making what are seen or are purported to be by members of the opposition sometimes, or by members of the public or the media, short-term decisions that sometimes would be framed as being in the political interest of the government of the day.

I think it's important for me to start—and I only have six or seven minutes—by saying that clearly no one, whether you support the pension plan or you're opposed to the pension plan, can make the comment that we're bringing forward legislation here today that if passed is going to have some short-term benefit for the government. People are standing up on the other side of the aisle and criticizing this plan because it won't have benefit for two, three, five, 10 or 20 years, but I think that speaks exactly to my point that we are bringing forward a piece of legislation that we know will build over time and that

the benefit comes farther down the road. It makes my point that there is no specific short-term, near-term political interest in the government doing this, but that it's a government that is doing it, whatever you may think, because they believe it's the right thing to do.

I think it's important to remind people that this was not our choice. I can remember being in this Legislature years ago listening to Dalton McGuinty, when he was the Premier, calling on Stephen Harper and the federal government of the day and asking them—I could go back as far as 2008 or 2009, I believe is where it started, when the recession hit—to enhance CPP. That request went on incessantly for month after month, for year after year, and you can all pass judgment. My point is not to pass judgment on the decision that the federal government of the day made, but clearly they decided that they didn't want to do it. They thought, I suppose, that \$12,500 a year at maximum—not what people get, but at maximum—from CPP was good enough.

Speaker, it's important to remember that this is not a tax. Some will frame it as a tax. Please, we all know it's not a tax. This doesn't come into consolidated revenue. It's set aside. It's deferred benefits for people. This idea that they thought \$12,500 was enough, I guess—fine. We'll leave it that. There have been no increases to CPP in Canada for a very long time. The average draw from CPP for people in Canada is somewhere on the order of \$6,500 to \$7,000 a year, and it has been that way for a very long time. I offer that as just some backdrop as we discuss what we're doing and why we're doing it. We have been asking for an enhanced CPP for a very long time, and it just simply never happened, and so here we find ourselves. If you're defending the status quo at \$12,500 as a maximum and you're defending an average of \$6,500 nationally, well, so be it; that's your position.

Speaker, I want to offer a couple of comments; I only have one or two or three minutes left. The NDP and the muted, tempered support that now seems to be in place—they're now saying that they support this pension piece, and they're still finding the opportunity, when they speak on this, to criticize us on a variety of other factors. So I think I need to make the point that if they're supporting it today, I'd ask them why they didn't support it in 2014, when it was contained in our budget. There are still many people who wonder out loud why the NDP would not have supported—

*Interjection.*

**Hon. Bill Mauro:** It's okay, Speaker, we're good—would not have supported a budget that contained a pension plan, that contained a minimum wage, that contained increases for personal support workers—

*Interjections.*

**The Acting Speaker (Mr. Ted Arnott):** I would just ask the House to come to order so that we can hear the Minister of Natural Resources and Forestry make his comments. Please stop interrupting him.

**Hon. Bill Mauro:** Thank you, Speaker.

It was an incredibly progressive budget in 2014, and while they say they support it today, they didn't support

it then. Why? Well, a pension plan wasn't so near and dear to their hearts in 2014, when they thought, based on metrics, that the government would be ousted and perhaps they'd end up as the government or as the official opposition. It didn't matter to them then, but apparently it matters today. So when they stand and criticize not only the pension but find the opportunity to speak and criticize a whole bunch of other things, I need to remind people that this apparently wasn't so important to them in 2014.

To the Conservatives, who are in opposition, I would say just once again: An enhanced CPP was our preferred choice. I remember very clearly multiple requests for enhancement to the CPP. If people think that \$12,500 at maximum is good enough, if they think that \$6,500 a year an average is good enough, then so be it; that's their position. They can stand on that, and they can defend that. But clearly we don't think that's the case. That's why we're bringing this forward. We preferred an enhanced CPP. That couldn't happen. We couldn't do that on our own, and that's why we find ourselves here today. Speaker, I thank you for the time, and I yield the floor to the Attorney General.

**The Acting Speaker (Mr. Ted Arnott):** I recognize the Attorney General.

**L'hon. Madeleine Meilleur:** Ça me fait plaisir aujourd'hui de parler sur le plan de pension proposé du gouvernement de l'Ontario. Je pense que ce plan-là ne pourrait pas arriver assez tôt.

Chez moi, régulièrement, je rencontre des personnes qui sont vraiment insécures à propos de leur avenir. Ils ne savent pas ce qui va se passer. Ils savent une chose : qu'ils n'auront pas assez d'argent pour prendre leur retraite. C'est pourquoi, aujourd'hui, on voit les gens retraités qui reviennent sur le marché du travail. Après quelques années, ils s'aperçoivent, avec l'argent qu'ils ont mis de côté et les intérêts qui sont si bas aujourd'hui, qu'ils ne peuvent pas continuer à vivre sans s'inquiéter tous les matins, à savoir : « Est-ce que je vais avoir assez d'argent pour continuer la qualité de vie que j'avais lorsque j'étais au travail? »

Alors, in my community, I hear it regularly when I go door to door. And whom do I hear it from? I hear it from women who have been retired—they are over 60, 65 or 70—and live in social housing because they don't have the income they wish they had to have a good living and a good quality of life. They know that this pension plan is not for them. This pension plan is not for me, but we, as a government, have to think for the future. We should not think about tomorrow: "Am I paying into this pension plan and will I be a 100% beneficiary of this pension plan?" No. As a government, we have to plan.

**1610**

When I read that three quarters of Ontario workers aged 25 years to 34 years do not have a workplace pension plan—when I hear that two thirds of the workers don't have a pension plan—it's just a tsunami coming our way. So as a government, we have to plan to make sure that those who don't have a pension plan now will have one.

Yes, our number one choice was an enhanced CPP, but it's not there. It may be coming, but it's not there. We have asked, and as my colleague from Thunder Bay–Atikokan just talked about, we have been talking about it for the past 10 years. We have been talking about it with the federal government. Especially in the previous federal government, there was no appetite, because they saw a pension plan as a tax.

My father would be 95 years old today, and he didn't see a pension plan as a tax. The advice that he gave to his kids was, "Go and work for the government, because you will have a pension plan." Because at the time, yes, most of the people that had a pension plan were those who were working for the government. For him, a pension plan was very important, so he would be disappointed because there are only a few of us that work with a pension plan, and like you said—

**Mr. Gilles Bisson:** Not in this place.

**Hon. Madeleine Meilleur:** —not us as MPPs.

They went into the private sector and they are business persons, so they have raised their own pension plans.

But the CPP is not enough. We would like to see an enhanced CPP.

On behalf of my grandmother, my mother and the women around me, I hope that this pension plan will pass, because our children and our grandchildren will be able to benefit from a pension plan.

A pension plan is not a tax. Only the Conservatives call that a tax. It's not a tax; it's an investment in the future.

I hope that we will all review this ORPP. I want to thank the minister, who worked very hard to develop that. I hope that in this term of office, we will see the ORPP in place for the benefit of those two thirds of employees who don't have a pension plan.

**The Acting Speaker (Mr. Ted Arnott):** The member for Kingston and the Islands.

**Ms. Sophie Kiwala:** I'm very proud today—je suis tellement fière de parler en faveur du Bill 186, the Ontario Retirement Pension Plan.

As the Premier and the Associate Minister of Finance said time and time again—and the other ministers and speakers have spoken of this today as well—two thirds of Ontario employees do not currently have a workplace pension plan, and many are not able to save enough to provide for their own secure retirement. This is why the ORPP was created.

I do want to spend just a minute as well to thank both the Minister of Natural Resources and Forestry and the Attorney General for focusing on the long-term benefits of the plan. Those benefits do indeed live outside of the confines of an electoral cycle. We are looking after the people of Ontario and the future of those seniors.

Along with my colleagues, I'm very supportive of improving and strengthening the CPP. The CPP provides Canadians with a secure pension that is predictable, indexed to inflation and paid for life. Ontario has been a leader in advocating for an enhancement to the CPP. However, CPP enhancement needs a consensus, as we

know, from two thirds of the provinces, representing two thirds of the population—a long and complex process.

In the meantime, it would be irresponsible of our government not to move forward with our own plan to ensure a more secure retirement for the people of Ontario. Fortunately, our new federal government is ready to collaborate with us to streamline that administration and find potential cost savings for the implementation of the ORPP. We are also designing the ORPP to integrate with an enhanced CPP if it is one day achieved.

Mr. Speaker, I support Bill 186, the Ontario Retirement Pension Plan Act, because it is a critical leap forward in our commitment to deliver greater pension coverage and adequacy for Ontario workers. Bill 186 enshrines the key plan design details of the ORPP in legislation, which were created after comprehensive consultations with businesses, unions and non-profit organizations all across the province. I'm pleased that the ORPP continues to be developed in full consultation with businesses to ensure that any potentially negative impact on their operations is minimal.

I want to thank the Associate Minister of Finance, who took the time to visit my community of Kingston and the Islands and meet with members of the Greater Kingston Chamber of Commerce to hear their concerns and ideas on how the ORPP can be strengthened and improved.

This bill provides employers and employees with the time and the clarity that they need to prepare for the launch of the ORPP, with enrolment starting in January 2017 and the collection of contributions phased in, starting on January 1, 2018.

As the government has also previously outlined, Ontario workers participating in comparable plans will be exempt from participating in the ORPP. We recognize that there are good registered plans that exist, and our focus is on ensuring that those without plans can also have access to financial security in their retirement.

As a former business owner, I'm always mindful of the challenges and pressures businesses face, and I have spoken at length with many business owners in my riding of Kingston and the Islands. We've discussed that the ORPP should be seen as part of our overall economic plan that also aims to foster a dynamic business climate, create jobs and grow the economy, particularly, in the future. There are specific initiatives led by the Ministry of Economic Development, Employment and Infrastructure to reduce unnecessary regulatory burden, spur innovation, and help businesses grow their operations and compete in a global economy.

I also want to make it very clear that pension contributions will not form a part of government revenues and that the government will not determine where and how contributions are invested.

To support transparency and accountability regarding plan sustainability, the government is committed to introducing legislation this fall that would establish an office of the chief actuary. This office would provide the government and the ORPP AC with expert and impartial advice and guidance.

This bill will bring us one step closer to our government's goal that all Ontario workers are either enrolled in the ORPP or a comparable workplace pension by 2020, which will provide Ontario workers with a predictable stream of income paid for life in retirement.

I strongly believe in promoting the interests of Ontario's businesses while helping to build a more secure retirement future. While I continue to support a federal CPP enhancement, the likelihood of that happening remains uncertain. Meanwhile, initially, the ORPP would expand pension coverage to more than three million working Ontarians who do not currently benefit from a workplace pension plan.

Mr. Speaker, I can't tell you how close to my heart this plan is, this bill is. After spending some time in a federal constituency office before having the honour of coming here and serving as the member of provincial Parliament for Kingston and the Islands, I spoke with many senior couples. On occasion, one of the partners has passed away. They are reduced to trying to figure out how to live on \$6,500 a month. That is not enough money. CPP is not sufficient to sustain seniors in their future years, in their retirement. It is just not working.

1620

I've heard today that there will be some support coming from the opposition, and I'm very, very pleased to hear that. I do encourage all of my colleagues in the House to support Ontarians and vote in favour of Bill 186.

Merci beaucoup. Thank you. Meegwetch.

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

**Mr. Toby Barrett:** Well, I will comment on the recent presentation by the Minister of Natural Resources and Forestry and a similar point that was made by the Attorney General. They talked about the enhanced CPP and indicated this was their first choice. This was their preference. So by definition, obviously, this Ontario pension that they are now proposing is their second choice. This is not their preference.

I guess we can see why their new-found partner in the federal government is not coming through, to date, with an enhanced CPP that, obviously, would make a lot more sense than this Ontario pension starting from scratch, something that so many citizens in the province would not see full benefit from for another 40 years. We do see a failure here in provincial-federal relations: the failure to achieve an enhanced CPP that, at minimum, is preferable to what we're debating this afternoon.

One reason it would be preferable—and the Canadian Federation of Independent Business talks about this. They've indicated that the ORPP represents a 40% increase in pension payments that they would be currently paying, for example, through CPP. So regardless of whether it's CPP or ORPP, or whether you call it a premium, or whether you call it a tax or investment or savings, one thing is clear: It's a major subtraction from employees' paycheques and a major subtraction of gross earnings of business.

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

**Ms. Catherine Fife:** It's always interesting to hear—I mean, there are some members across the aisle who genuinely believe that this plan is going to do what it says it will. I have no reason to question them.

But when the Minister of Natural Resources stands in his place and says that in the 2014 budget, this plan was a key part of it and, of course, we did not support the government at the time—we didn't support the government at the time because there were 6% cuts in every ministry, with the exception of four. There was also a long track record of broken promises on auto insurance, on home care, on youth employment strategies.

We did get the FAO, though, out of that negotiation. Of course, we didn't know that the government wasn't going to listen to the FAO.

So there were very good reasons. Just for context, Mike Harris had 5% cuts in every ministry. This government had 6%. When Mike Harris did it, they were burning him in effigy on the front lawn of Queen's Park. So there were a lot of reasons to not support that budget.

One of the major pieces was, of course, energy. I don't know if you saw this, Mr. Speaker, on the weekend. The Globe and Mail did an editorial, and they said, "Coming Soon: Ontario's Green Energy Fiasco, the Sequel." We've seen this coming for so long that it's incredible—the fact that Ontarians have overpaid for electricity to the tune of \$37 billion between 2006 and 2014 and will continue to be overcharged by another \$133 billion by 2032.

It was an unsupportable budget. It's not the pension that we objected to; it was the pure and utter incompetence.

**The Acting Speaker (Mr. Ted Arnott):** There's still time for some more questions and comments.

**Ms. Sophie Kiwala:** Point of order.

**The Acting Speaker (Mr. Ted Arnott):** Point of order, the member for Kingston and the Islands.

**Ms. Sophie Kiwala:** Thank you very much, Mr. Speaker. I have a point of order. I was just testing everybody to see if you were listening, but I made a mistake in saying that the CPP was providing \$6,500 per month. It was per year.

**The Acting Speaker (Mr. Ted Arnott):** Thank you. Members can correct their own record on a point of order.

Questions and comments?

**Ms. Daiene Vernile:** Well, we are having a very lively debate, aren't we, this afternoon on Bill 186, the Ontario Retirement Pension Plan Act. I'm up again, speaking on this very important issue that matters to me and to you and to people who are watching at home. Retirement security is something that affects every single person in this province. Again, I'm very pleased to be part of this debate today.

I'm so happy that our Minister for Natural Resources did get up and respond directly to a comment that had been made by the member for Hamilton East—Stoney

Creek. He had some critical comments that he directed toward me, in particular, and our party. I did not have the opportunity to respond to him directly, but I'm glad that our minister did respond to him.

That member of the NDP is concerned that older workers are not going to have the immediate benefit of the ORPP. But as the Minister of Natural Resources stated quite emphatically—he made a very good argument—this is an investment for future workers and this is a plan that has to have a starting point.

*Interjection.*

**Ms. Daiene Vernile:** The other option was doing nothing. Would you rather have us do nothing? That is untenable. So we are doing something.

As you've heard many times today, the CPP and Old Age Security are not enough on which to live, and you heard my colleague, the member from Kingston, talk about that. I would have to agree with you. Imagine trying to pay your bills and trying to get by on just over \$6,000 a year. You add the Old Age Security to it and it's not very much.

I know when I was knocking on doors, Mr. Speaker, during the last—

*Interjections.*

**The Acting Speaker (Mr. Ted Arnott):** I apologize. I would ask the House to come to order, please. We're in questions and comments.

The member for Kitchen Centre has the floor.

**Ms. Daiene Vernile:** I know when I was knocking on doors, voters in Kitchener Centre asked me about this, and they pushed me for this. That's why I'm delivering, and I'll be voting in favour of it.

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

**Mr. Norm Miller:** I'm pleased to have the opportunity to respond to the speeches from the Minister of Natural Resources, the Attorney General and the member for Kingston and the Islands.

I think it was the Minister of Natural Resources who was talking about when benefits might flow from this. It's certainly not going to help people near retirement because the first payments would come out in 2022. To get the full benefit, you would actually have to pay in for some 40 years. So, obviously, that's a long time.

I come back to the question of why not, at least, try to expand the CPP. We heard, I think, from the member of Kingston and the Islands saying that we need two thirds of the population of Canada to be able to do that. Well, Ontario is one third, so it doesn't seem to me to be that great of a challenge, and that's what this government had talked about as being their first choice.

I would say that that's a better choice versus hiring the new administrator and paying \$520,000 and then hiring communications people and paying large sums of money and creating a whole new bureaucracy. I met with the insurance brokers this morning, and the group I met with said, "Would you really want to give this money to the government with the track record that they have for looking after money? Wouldn't you rather have the

choice to look after it yourself?" I would say that that is a very real choice.

There are a number of ways you can save money at the current time with RRSPs, with TFSAs and with pooled RRSPs. If you give individuals a choice to manage their own money, then they might want to use the extra money they have and put a down payment on a house. Generally speaking, the housing market does pretty well over a long time. It's probably going to do a lot better than this ORPP. But with the government making the choice for people, they won't necessarily have that down payment to be able to buy the house and then see the house appreciate. So people could end up worse off with this bill, Mr. Speaker.

**The Acting Speaker (Mr. Ted Arnott):** One of the government members can respond: the member for Kingston and the Islands.

1630

**Ms. Sophie Kiwala:** It really is a pleasure to again provide some last-minute comments.

I want to reiterate that it's really important that we think outside of the electoral boundaries when we think about this act. We need to make the investments in the future for future generations who are retiring.

One of the members of the opposition said there would be even less money to put towards their own pension plan, but the fact of the matter is that this will go towards the pension plan and it will provide for their future. They're not putting money away now for that pension plan. That's the whole point of this legislation: that two thirds of Ontario employees are not putting money away for their pension plan.

It's incorrect to call it a tax. It has never been a tax. Nobody ever gets retirement income from taxes that they paid. It just seems to me to be an effort to mislead the public, and I don't think that's an advisable thing to do. People resent being spoken to in that way.

I think it's really important that we look at this bill and invest in our future, that we make difficult decisions to plan for future generations to make sure that every single senior has the opportunity when they retire to live a comfortable life. There's nothing like listening to seniors who come in to the office, who cannot provide for themselves and who, when a spouse dies, have to move out of their house because they can't live on \$6,000 a month.

**The Acting Speaker (Mr. Paul Miller):** I beg to inform the House that, pursuant to standing order 98(c), a change has been made to the order of precedence on the ballot list for private members' public business such that Mr. Bailey assumes ballot item number 45 and Mr. MacLaren assumes ballot item number 73.

Further debate? You're not going to believe it: the member from Bruce-Grey-Owen Sound.

**Mr. Bill Walker:** I know I'm one of your favourites, and that was just why you were struggling to get that out of there.

Mr. Speaker, a pleasure to stand and speak today to Bill 186, the Ontario Retirement Pension Plan Act. Who

wouldn't support a bill that suggests someone is going get a retirement plan? The rhetoric out there is that they're trying to believe and spin to people that they're going to have—

**Hon. Yasir Naqvi:** Rhetoric.

**Mr. Bill Walker:** Rhetoric even more—that they're actually going to have a pension plan next week, if they could get away with it. At the end of the day, no one is going to say that they don't want this. If you're out knocking on doors and you ask a simplistic question, "Do you want a pension plan that's going to be paid for?", of course everyone is going to say yes. Although the interesting thing is, Mr. Speaker—and I believe you went door to door—I don't think this was ever an election platform question that came up before.

Before I get into my official notes, the other thing that I think was just mentioned—my colleague from Parry Sound–Muskoka asked a very valid question: Who would trust this Liberal government to manage their pension funds if they actually had a choice? I think that would be an interesting question to ask at most doors, considering that they've actually doubled the debt in their 13 years in government. They have the worst record in history, and they spend more money on debt and deficit than most of our actual ministries get. I'm going to talk about that a little bit more in my remarks.

I believe that at the end of the day, the best way for Ontarians to have a strong and secure retirement is to have a strong and secure job or employment—jobs which many people are suggesting this piece of legislation puts at risk. The government's own document shows we would lose another 50,000 jobs because of the ORPP. That's half of my riding's population. It's a significant loss for our great province.

We have a number of groups coming out. I'm hearing unequivocal concerns from my constituents in Bruce–Grey–Owen Sound about the timing and affordability of the mandatory pension plan.

The Owen Sound Chamber of Commerce has stepped out and said they cannot support this \$3.5-billion payroll tax. As my astute colleague from Perth–Wellington sitting beside me today said, "Any money coming into the government is a tax." Regardless of what you want to spin and call it, a tax is a tax is a tax, and this is nothing more.

There's a united message being delivered by businesses, from the smallest member of the Canadian Federation of Independent Business, the CFIB, to the Ontario Chamber of Commerce, Magna International, Canadian Tire and Fiat Chrysler CEO Sergio Marchionne, saying that this is definitely not a direction to go. That is someone who has the ability to influence a lot of jobs in our province, in our country and across the world. I think that what we need to do, at times, is listen to some of the experts who are out there and understand where they're coming from. All the groups I just mentioned, with the exception of the Liberal government, agree that this is an unacceptable burden at this time.

It is a payroll tax. Even the government admits that the provincial economy won't fully recover from the shock

of the ORPP for 20 years. So again, why are they rushing ahead to do this, based on rhetoric? It's not like someone is going to get that pension plan paying out for them tomorrow. In fact, most people are suggesting it will be at least 40 years—20 years, minimum—before most see it, 40 years for the full benefit they talk about.

One colleague across the aisle was talking about not being able to live on, I believe she said, \$6,000 a month but then stood up and corrected her record, which was admirable, that she meant \$6,000 per year. But I then have to ask: If they're that concerned about people with \$6,000-a-year income, why do they continue to double and triple hydro rates? Every time we ask them about that, they continue to find other ways to spin it and say, "We're the best and we're the lowest in North America and everything is rosy and it's all good." It is not rosy. Mr. Speaker. This is yet another burden on the people of Ontario, particularly our small and medium-sized businesses, although large businesses will be impacted as well.

Disposable income and private investment will decline, and household spending isn't forecast to recover until 2040. Mr. Speaker, think about those pages in front of you. By that time they'll actually be in the workforce and paying some of the taxes. They'll be the people who are starting to worry about their retirement, and they're not going to be spun off on this rhetoric of a plan that is going to pay everybody out and treat everyone in the way they believe they want to be treated. It's just not reality. Someone has to pay the piper on these things, and at the end of the day we have to be honest and sincere with people and tell them the true story.

I remember the Premier standing up numerous times in this House criticizing former Prime Minister Harper for not buying into this plan—not doing it. Now they have the "sunny ways" Prime Minister, yet I don't hear that they're going to do that. In fact, there are other Premiers asking them to step back: "Don't mess this up if we can enhance the CPP. It's already in place. We don't have to double the bureaucracy; we don't have to put another whole administration and machinery in there if we can enhance it."

Again, I'm not certain why the government, who were criticizing the former Prime Minister for not allowing that to happen—in fact, they were pushing him to make it happen—seem adamant today that they're going to continue to steamroll this bill through. I don't understand, Mr. Speaker. They've got whom they want in Ottawa now—in fact, the Premier spent much of her time campaigning for the new Prime Minister instead of dealing with Ontario business—yet, at the end of the day, they're not pushing today's Prime Minister the same way, even though a number of her colleagues across the country are asking her to do that.

This government has given no assurance that the pension plan will benefit Ontarians as intended—40 years before they actually get the full benefit of it. No one is going to argue if you ask them the simple questions: Do you believe you deserve a pension? Do



you want a pension? Do you think you need a pension to have a better retirement? Absolutely, no one is going to argue that. But at the end of the day, what is the hit to the economy today? What is the hit to our business sector today? Who is coming to our province, and who is leaving our province, as a result of a lot of the challenges this government is putting in place?

How do you justify the plan when everything is predicated on too much risk, when so much loss is expected? To the contrary, as I mentioned, the government's own study and findings into this plan show that too much risk is involved. I ask again, Mr. Speaker, and I believe you might have said in your deliberation, who can trust this Liberal government to manage the finances after the track record they have shown over the last 13 years?

We have to also factor in the lacklustre economy and our behemoth debt, the largest in the country, at \$294 billion, and actually projected to go to \$308 billion—unbelievable. You begin to understand why the Liberals are having such a hard time spinning and selling this policy to the people who truly are out there on the front lines trying to make a go of it in business.

Despite public opposition and warnings from the business community, the government maintains that it knows best yet again. They told us that about the Green Energy Act. “We’re going to have these wonderful 40,000 jobs,” I think they said somewhere. I don’t think we’re anywhere close to that. At the end of the day, they said about the gas plants, “It’s only going to be a \$40-million mess-up.” What was it? I believe it was \$1.1 billion. So if we’re a little bit hesitant to believe when they state some of these things, part of it is that they have to stand there and look in the mirror of their own track record.

**1640**

The government maintains we should trust them with our tax dollars. Again, Mr. Speaker, I say to you, there’s not a tax they haven’t loved. I think a number of years ago—I can’t remember the exact year; maybe someone in the House can help me—they made a commitment that said, “We will not raise your taxes.” Then they said, “We will not implement a health tax.”

**Mr. Randy Pettapiece:** In 2003.

**Mr. Bill Walker:** In 2003. Thank you, my esteemed colleague from Perth–Wellington. I knew you’d be all over it.

They said in the campaign, “We will not implement a health care tax.” The next year after they took power, we had a health care tax, which remains in place today.

They’re talking about a number of different things—the cap-and-trade that they’re going to bring in—and again, no certainty of where that money is going to go. In fact, many believe that it’s actually going to go to their general coffers. It’s not going to go even to fight for the environment and climate control, as we have talked about this in House.

I have very serious concerns with this government and where they’ve taken our province in their 13 years and where they continue to go down that line. As of today,

Mr. Speaker—and you know this as well as I do—this government spends \$11.4 billion every year just on interest payments. Just think of what we could do if we had that \$11.4 billion in the bank. Then, when people come into your office and my office asking for special drugs for their children, when they ask for health care services—today, I brought in a petition about closing schools. We keep hearing from the minister that education is better than it’s ever been. Well, you tell that to the educational assistants that you cut. You tell that to the people with autism that you cut. You tell that to the special-needs students who don’t have the ability to have special education assistants with them like they had just a year ago.

You tell them, the people that are actually losing their schools in small, one-school communities. There is no alternative. Some in my riding have more than one in a community and they’re amalgamating. Meaford had a great announcement last week, and I’ll applaud the government for that. That was a wonderful thing for Meaford. But there are five schools getting closed in my riding as we speak, and another round of cuts will come next year. They committed to address the funding formula two elections ago at least, and maybe a third before I got elected, and yet they’ve done nothing with that. So it comes back to trust.

I’m going to go back to the \$11.4 billion that they spend every year on interest payments because of the debt and the overspending that they have accumulated in their tenure. For much of the history of our province, we didn’t have the level of debt we have. In their 13 years, they’ve doubled that debt. They’re putting those pages in front of you—and all of the young people out there—at risk.

They keep talking about retirement. What about the money we’re spending that we could be putting into some retirement programs, if we didn’t have \$11.4 billion in interest payments? That’s more than this government spends on the whole community and social services sector, the people most in need. And yet, they’re okay with adding more debt and more interest payments and not helping out those who truly are in need. It’s more than it spends on post-secondary education. In fact, it’s more than all ministries, except health and education. I don’t know how anyone on that side of the House can come out with yet another budget when they continue to go down that path and think that that’s okay, that they’re not doing a disservice to the young people that are going to come along. My children—and hopefully, someday, grandchildren—and these young pages in front of you are going to be the people that suffer even more as a result. There are lots now. Our front-line health care services are getting cut. Our front-line education systems are getting cut. They seem to get away with all of these nurse cuts and with the schools closing. We don’t see a lot of backlash in the media, which I find interesting.

We need to live within our means. We need to make sure that we’re not passing on that debt load to the next generation. I think you referenced your grandchildren

that are going to bear the brunt of the decisions that they're making today. The Liberals got to us in this financial pickle because of 13 years of incompetent budgets, overspending, mismanagement and scandal. Mr. Speaker, just for those people at home that may not follow as closely as you and I do here every day, I'm going to reiterate a couple of those, just to make sure that people understand a little bit of historical context, to understand why this really bothers me so much.

We had eHealth: \$1 billion was wasted. Gas plants: Again, remember, they told us, even after they got caught, that it was going to be a \$40-million issue, but it was \$1.2 billion wasted on gas plants, while the people of Ontario have got not one iota of power. Ornge: a half a billion dollars. SAMS: My colleague, again, from Perth-Wellington brought that issue up. It's over \$300 million and still is not providing the service to the people most in need the way it should. Time after time, the Liberal government's projects have been a complete failure.

With regard to SAMS, the government invested \$300 million into a case management system that clearly was flawed from the beginning. I was the critic back when that SAMS fiasco came upon us, and I asked very directly the question, "Are you sure this is going to work?" They actually did delay it for a little while because they thought there were going to be some flaws. And yet, when they were ready to push the go button, they still did it knowing that this was not going to work. They miraculously found \$50 million to pay overtime to the municipalities that got saddled with most of the front line. It's not typically the minister who is answering all those questions; it's the front-line people in our municipalities. It's interesting that the government, with the flip of a switch, found \$50 million to bail their own scandal out, and yet, when I ask for special drugs for children, we get a no. When we ask them for more needs, like our special education assistants, it's, "No, we don't have any more money." They dumped millions more to fix that defective system.

Now they want to run roughshod over our retirement savings. They're trying to plant in people's minds that they're going to have this windfall, that there's a money tree out there that's going to spit out retirement cheques to every single person in our great province of Ontario—and I'd be one of those people who would love to do that. But as my mom told me, someone has to pay all the bills. She worked for next to nothing for most of her life, and yet I didn't go without because she stuck to the moral principle of "I pay within my means. I only buy the things for which I have money. I'm not going to put a whole bunch of debt on and be the benefactor today but saddle someone else." Sadly, this government is doing way too much of that.

I hear a lot from businesses. In my riding, we don't have a lot of large Magna types or a GM or a Ford, like some of my colleagues in Oshawa and other places. I have a lot of small and medium-sized businesses, mom-and-pop shops, a lot of contractors, a lot of people running a little general store, just trying to make a go of

it. They're telling me, "Bill, this is going to be one more thing that hampers my ability to maintain all the employees I have. In fact, I'm probably going to have to let one of them go because, with the red tape, with the rising cost of energy and with this new tax, I'm just not going to be able to continue to make a go of it." There have to be people in the Liberal caucus who hear very similar things from their constituents. This isn't necessarily a PC person talking to me; it could be a New Democrat, it could be a Green voter, it could be a Liberal voter. It's across the board. I'm hearing it from all over the place. High taxes, high cost of energy, continual red tape and more administration are making it very much a difficult place for business-people to be.

And then there are the people who are the employees. I'm not certain that many of the employees out there understand, or that it has been articulated to them: 1.9% is coming out of their back pocket. If you're struggling now to pay the hydro—lots of us have discussions in this House. We have lots of people coming through our doors saying, "I can't afford to pay my hydro bill anymore." Where are they going to find the 1.9%? I believe, if I'm not mistaken, that hydro rates just went up again yesterday—another \$37. So we're going to miraculously find 2% out of their incomes? We hear all this talk about—I think you say it a fair bit—precarious work conditions, Mr. Speaker. I'm not certain how we figure that these people in precarious work conditions are going to find another 2% to put into this mandatory program—and they billed it that this is who is going to get the benefit out of it. At the end of the day, I'm very concerned about those people who don't have enough now. They live paycheque to paycheque.

It's very disconcerting when you hear the Canadian Federation of Independent Business, the chambers of commerce and business-people saying, "This is not the thing to do. This is a job-killing tax."

They will even, to some degree, admit across the aisle that this is the wrong thing to do, because of the cost.

We believe that all Ontarians deserve strong and secure employment, which then leads to a strong, secure retirement. Many people are not feeling that confidence. They're very worried. There are companies that are leaving. There are companies that are coming to me and saying, "Bill, I was thinking of expanding my business." But do you know what? With all of the things that are going on, particularly the hydro rates, particularly with more tax—they're starting to get very worried about where this cap-and-trade is going to go and what the true impact is going to be at the front line. They're very concerned. They're concerned about the cost of food going up. Certainly, heat is going up, and insurance. Their kids are graduating with high debt and low job prospects.

Youth unemployment in Bruce-Grey is a staggering 21%—the highest in the province, I regret to say. This is not going to help them. This is not going to create more employment and give people the ability to say, "I want to remain in Bruce-Grey-Owen Sound and work. I want to

stay at home,” which I’ve been fortunate enough to be able to do. I’ve lived in my own riding my whole life.

**1650**

We have the highest rates, the fastest-rising rates, of any province or state in North America with our hydro. I keep going back to a couple of the members who spoke prior to me talking about how these people can’t afford to live on \$6,000 a year. How are those same people paying their hydro rates? It keeps getting sloughed off by the minister, by the Premier, by the finance minister, that everything is rosy and all is good. It’s not rosy and good.

I want to bring in, just in my closing, the cap-and-trade again. It’s very concerning out there that the Minister of the Environment is suggesting that a plan to reduce greenhouse gas emissions is going to cost a lot of money. It’s going to cost the private sector and it’s going to cost the public sector money. Finally, he at least has admitted that. Before it was all rainbows and, “Everything is wonderful. The world is good.”

I heard today that on Twitter he actually suggested that we’re not going to have nuclear in 10 years. I can’t fathom it. Their government just committed to the rebuild, the refurbishment, of all of our nuclear units, which provide half of our energy in Ontario, and at six cents a kilowatt hour or seven cents a kilowatt hour with the new—and the jobs they provide. Think of the pensions that are paid in that industry, and he’s suggesting they’re going to be gone in 10 years? How is he going to do this? There are no emissions from nuclear. He wants to get rid of nuclear and the good-paying jobs, and we come back to the pension plan.

Where does the money come to pay for this pension plan? They’re selling off Hydro One, a \$750-million net revenue source, even though 85% of Ontarians suggest that we don’t want that. I’m not certain where all the money is going to come to pay for this pension plan. We’ve got lots of opposition from people suggesting it’s not the right thing to do. I would certainly encourage the government to go back to pushing the federal government to enhance the CPP and not mess that up so that they won’t do that.

With taxpayers now that can barely afford Liberal policies such as the skyrocketing hydro rates, the government’s cap-and-trade slush fund and now the ORPP, I plead to the government opposite, the Liberals: If you want to bring dignity and security to Ontarians’ retirement after a lifetime of hard work, let them have the ability to have jobs and to have lower costs so that they actually have some money left to invest in their own retirement. That’s the best way. Let people manage their budgets.

I have to say this, Mr. Speaker: Their financial management track record is certainly not stellar. I would leave it up to the people to have a choice of where they invest their money.

**The Acting Speaker (Mr. Ted Arnott):** Before I ask for questions and comments, I want to thank the member for Hamilton East–Stoney Creek for his kind assistance.

Questions and comments?

**Ms. Peggy Sattler:** It’s a pleasure to rise in response to the comments from the member for Bruce–Grey–Owen Sound. Certainly he articulated a very thorough critique of Bill 186, the ORPP act. Within that critique, I did find some common ground with many of the issues that we on this side of the House have raised, many of the concerns that we have highlighted in connection to this bill.

Foremost among those is the need to recognize the CPP as the preferred option to ensure the retirement security of Ontarians, and also the potential negative consequences of not modelling the ORPP as closely as possible to the CPP, because any deviation, any inconsistency, any discrepancy between what is being proposed in Ontario with the ORPP and the hopefully future expansion of the CPP could make that expansion very difficult. It could make the integration of the two plans unnecessarily complex, and it could therefore compromise the retirement security of Ontarians.

One of the biggest concerns we have about the ORPP that has been proposed is its lack of universality. There are far too many Ontarians who are going to be excluded from this act. We would have much preferred to see a universal system that would include everyone regardless of whether they are covered with a workplace pension plan or not, and regardless of the type of plan they have in place. We know that workplace plans do not guarantee retirement security, and neither will the ORPP.

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

**Hon. Mitzie Hunter:** I’m very proud to rise in the Legislature today to speak to Bill 186. As the member from Bruce–Grey–Owen Sound has rightly pointed out, pensions are indeed about people. It’s our responsibility as government to take action when we see an issue that’s on the horizon. The fact is that two thirds of Ontario workers today have no workplace-based pension plan. If you look at younger workers, only one in four young workers has a pension plan.

I was at Studio Y, a place for young, innovative social entrepreneurs. In my conversation with those young leaders, many of them have said that they have never been offered a pension as part of any workplace conversation. So when we look out on the horizon, if we don’t take action, that is of concern for us, because people will retire without adequate income and without that security that they need in retirement. With the Ontario Retirement Pension Plan Act (Strengthening Retirement Security for Ontarians), 2016, should it pass, we are ensuring that over four million workers in Ontario will have the added benefit of a workplace-based pension plan through the ORPP.

Speaking to the concern about coverage, we have looked at where the coverage is needed, and that’s for those workers without pension plans at work. If they have a comparable plan, they are exempt, because it’s deemed that they have adequate coverage. If they do not have a comparable workplace pension plan, then they will be part of the ORPP. For the self-employed, for

federally regulated employees, we will continue to press the federal government to ensure that we can give them an option to be part of this plan as well.

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

**Mr. Randy Pettapiece:** I listened with interest to the member from Bruce–Grey–Owen Sound. The previous member from Durham would be proud of this member, of the amount of words he can get into a speech, his word count. If Mr. O’Toole—I think I can call him that—was watching today, he’d say, “Give ’er, Bill,” or “Give ’er, member.”

It was interesting. I remember a while ago when the Associate Minister of Finance decided to have a round table in my riding of Perth–Wellington. The problem is, she just didn’t invite anybody to go to it. At the last minute, there were a couple of people that I know—I believe it was the night before, there was an email sent through that said, “We’re coming to town. You can come to this meeting.” When they got there, there was nobody invited from the business community except for these two people. They thought, actually, that they were at the wrong meeting; they didn’t know until the discussion got going. I guess where I’m going with this, Speaker, is that there was nobody there to talk about this thing and get the truth about what this ORPP was about.

It’s certainly difficult for people in my riding to understand why a government would introduce something like this and say they’re going to manage the account when they have a difficult time managing anything else. They’ve had a difficult time managing the energy sector, with the scandals of the past that the member Bruce–Grey–Owen Sound mentioned. So why would we trust a government to take more money from my constituents and from the people of Ontario and to manage it in a way that they claim will be of benefit to Ontarians? It’s very unbelievable.

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

**Mr. John Vanthof:** I listened intently to the remarks from the member from Bruce–Grey–Owen Sound regarding his views on the pension. I was enjoying listening to the member. I don’t agree with everything he says, all the time, but I always enjoy listening to him.

Every time I think of this bill, I think of that TV commercial where the guy has to take that running jump over the stream and that bridge. That commercial describes this bill exactly. Because unless you’re 25 and in really good shape, you’re never going to make it. You’re just going to topple into the stream. That’s the first thing I want to make clear with this.

The second thing is, we agree with the pension plan. There could be some changes, but I also would very much like to echo the member from Bruce–Grey–Owen Sound: There are a lot of people in this province who just don’t know how to pay for it. Specifically, in rural Ontario, they can’t afford to heat their houses with electricity now. There’s no 2% there. That’s an issue that we have to come to grips with. That’s an issue that this

government owns, probably with some help from the Conservatives, but they own this. How are these people going to continue?

**1700**

Talking about pensions: It’s so pie-in-the-sky for a huge amount of Ontarians, hard-working Ontarians, people who work now or people who have worked their whole lives who are on a fixed income now who should be enjoying their pension years. The cost of living in this province, specifically in rural Ontario, is far outstripping their wildest—I was going to say “dreams,” but a better word would be “nightmare.” What are these people supposed to do? This debate is so pie-in-the-sky for so many people.

Does everyone need a pension plan? Yes, but how are they going to pay today’s bills?

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments. The member for Bruce–Grey–Owen Sound can now reply.

**Mr. Bill Walker:** It’s my pleasure, and thank you to the members from London West, Perth–Wellington, the Associate Minister of Finance and, of course, my friend from Timiskaming–Cochrane.

I’m going to focus a little bit first on the Associate Minister of Finance. I know that in her remarks earlier today she talked a lot about her grandma and her grandma telling her to always put money away for the future. I’d like to ask her how she grapples, when she goes to work every day and epitomizes a government that continues to overspend and put debt at levels that we’re never going to get out of for the next generation—I wonder what Grandma would say if she knew that she was voting to continue to go down that path. We’re setting a very dangerous precedent.

She talked about responsibility. Part of that means having to listen to stakeholders like the CFIB, like the chambers of commerce, like big business. The Insurance Brokers Association of Ontario do not support it because they were actually asked and they put in a proposal and said, “We want to ensure that you allow group RRSPs because that’s a good, viable alternative to be part of for people’s retirement,” and they turned it down. So they didn’t listen.

She talked about taking action. They are trying to, again, sell a bill of goods. My colleague from Timiskaming–Cochrane, I think, called it the right thing: It’s a leap of faith that you actually believe that you’re going to get this. You have to be 25 and in very good shape to think that you’re going to have money at the end, particularly if they run out of assets to sell, like Hydro One, and keep spending the way they do, because at some point, the bank will come calling. It will be a living nightmare.

People truly are out there struggling to pay their bills. They don’t have money in the bank at the end of the day, so where are they finding this 2%? All businesses aren’t making these huge profits that a lot of people like to think they do. They’re struggling to keep it all together.

This government has the highest debt and the highest hydro rates in the continent. If they want to really help

people take action, start taking responsibility, start being accountable for your actions; lower those costs across the board and ensure they actually have more money, so that they then can make choices about their own retirement and their own investments.

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

**Ms. Catherine Fife:** It's been a lively debate this afternoon, which I've actually enjoyed because this is an incredibly important topic for the people of this province. There are, of course, some very differing views on the Ontario Retirement Pension Plan.

I want to just take a different tack, though, today. I want to talk about work. The nature of work, if you will, and the emerging trend or the entrenched trend, if you will, of precarious part-time contract work is part of this debate because of the changing nature of work in the province of Ontario, which has largely been overseen by this government.

I'm going to quote a couple of things, and one is very, very current, Mr. Speaker. I don't know if you saw this, but it was in the commentary from the Toronto Star, and it has to do with "Ontario Labour Laws Failing Vulnerable Workers." These are the people we're really talking about. These are the workers this government talks about and sort of waves the ORPP flag as the solution for these people.

However, within the context of the world of work in the province of Ontario, we have outdated labour laws which "do little to remedy the dramatic power imbalance that exists between well-heeled company owners and their employees." This is the title from the commentary.

I would be remiss if I didn't raise the issue of the Fresh Taste Produce company that operates as the Ontario Food Terminal, and these are 12 Tibetan workers who are entering one week into a strike as they fight for their very first collective agreement. Why is this important? Because almost every one of them is a refugee who came to Canada after a decades-long flight from persecution that left their families stateless. They're not accustomed to having the law on their side, but their stories are similar to many people who seek asylum and new opportunities. And yet the promise of being a protected worker in the province of Ontario is turning out to be a very false promise.

These workers are immigrant workers. They start their warehouse shifts while the city sleeps, sorting the produce you find at all of our grocery stores. Their wages are from \$14 to \$17 an hour. The opinion piece goes on to say that some have worked there for 19 years without an increase in pay. "Without a union, many haven't had a raise in nearly a decade, and all of them earn wages well below the other workers at the terminal..." This is the nature of work where you have people who are doing the same work side-by-side and working at different rates.

But, of course, "last November, these workers took the bold step of voting to join a union."

It was a process that should have ended with a contract, but, no, not in the province of Ontario. And "after

five months of seeking wages, benefits and pensions on par with their counterparts, they are still without a first contract. Their only recourse was to go on strike, while the law allows their indifferent employer to simply bus temp agency workers past them to do their jobs."

How can these people, who are just fighting for some basic rights as workers in the province of Ontario, even think about contributing to a pension?

This is the trend. "The use of replacement workers undermines what little leverage the law gives employees and the hardship of strike pay wears at their resolve. With no automatic mechanism to bring both parties to an arbitrated settlement, callous employers can simply play the waiting game."

We saw this with Crown Metal Packaging, which the op ed by Chris Buckley, from the OFL, actually references.

This is "a frequent scenario that illustrates just how little Ontario's outdated labour laws can do to remedy the dramatic power imbalance that exists between well-heeled" companies and the influx, and the increased nature, of precarious employees who work for them.

So this is the context, and these are the people that we have to keep in mind as we talk about an Ontario retirement pension plan.

The other one that I pulled out because of this debate is a Toronto Star review of public sector workers in the province of Ontario. This came out just before Christmas of this year, and it's entitled "Public Sector Workers Feel Sting of Precarious Jobs, Data Shows."

This is a growing trend within the government of temporary work undermining public services, so there's a direct correlation between the government as an employer and the nature of the services that the people of this province receive.

There was an extensive review done by one company, one business here. They did a blitz, actually, and they found that three quarters of Ontario's companies are breaking the law around precarious work, around contract work, around not honouring the rights of those employees.

To see this trend play itself out in the very government that stands in this House and says, "We will not stand for precarious and part-time and contract work," but yet they are part of the problem, is unconscionable. If this government wants to address the issue of people not having enough money to save for the future, then they should stop undermining the very people who are delivering the public services in the province of Ontario.

"Despite its vow to tackle precarious employment"—this is a direct quote—"almost half of the Ontario government's own job postings last year were for temporary positions..." This was data obtained by the Toronto Star.

"In a province where around one third of all jobs are insecure"—one third—"a full 44% of the 10,682 jobs posted and filled at Ontario ministries ... were temporary or seasonal, according to documents accessed" through FOI. This is how we actually get information around there.

Of note, this excludes students. These are not students. These are not seasonal positions.

1710

“Six ministries hired more temporary than permanent employees last year, including correctional services, community and social services, and the Ministry of Training, Colleges and Universities.” I think it’s atrocious that the Ministry of Training, Colleges and Universities is part of the issue of precarious employment.

“Of the 300 job postings for provincial correctional officers, not a single position was permanent.”

How can this government in good conscience, in clear conscience, say that these workers are supposed to be contributing to a pension plan when they can’t even pay their bills? They can’t get work, even within the government.

“Critics argue that jobs that once provided a sure path to the middle class are now leaving more and more workers unable to access benefits or pensions.

“They argue the large volume of temporary positions is creating onerous turnover and training costs.”

Jessica Sikora, who is a caseworker at the Ministry of Community and Social Services and a young workers’ rep with OPSEU, says, “It’s a quadruple whammy.

“It means there is no training. It means morale is down. It means those people cannot necessarily focus on the work they’re supposed to be doing. And that also means they’re less likely to make the decisions that are most economically effective for the government.” So these people are focusing on surviving in the province of Ontario. They’re not focused on saving; they’re focused on just living day-to-day.

This report went on to say that of the 63,444 people in the government, only 53,000 of those are currently full-time.

“Critics argue temporary contracts are increasingly being used simply to avoid long-term commitments to employees.”

You see, there are two sides of the coin on the pension debate. People have to have consistent, well-paying, safe jobs in order to contribute to a savings plan of any nature.

Ms. Sikora goes on to say, “My experience is that it has become close to impossible to enter into the government of Ontario as a permanent employee.” This is a trend that we have seen, actually, in the workplace in the private sector, but it’s unconscionable that it’s also part of the government’s plan to outsource and contract out to save money when it actually compromises the level of services that we see.

It says, “While temporary positions may often serve as a foot in the door, many workers—especially young ones—end up in a ‘cyclical situation where they’re in a job interview forever.’” These are the people we need to keep in mind.

“All it really does is allow the employer to try people on for an extended period of time almost in a paid internship.”

Finally: “Temporary workers in the public service do not receive a pension, benefits or paid holidays.” I’m not

sure if government members know how bad it is, actually, on that side of the aisle.

The other side of this as well is that last year, temporary caseworkers at the Ministry of Community and Social Services were hired at double the rate of permanent ones. The Star’s analysis showed that “while there were 42 permanent caseworker positions created, there were 84 temporary hires.” So it’s a one-to-two ratio.

“The more turnover and the less experienced your staff, the more inefficiently (services) are being delivered.” This makes sense, right?

Also: “When you work in a situation where you provide a front-line service, you have to be compassionate to the needs of the member of the public you are serving. And that is going to be that much harder to do if you’re thinking, ‘I don’t know if I have a job next week.’” That’s a very powerful quote from a worker in the public service, especially as we’re dealing with this whole issue and, quite honestly, debacle with the SAMS contract.

Not only are these people just temporary workers coming in and dealing with very stressed-out clients because a computer program that was supposed to modernize the Social Assistance Management System—which was completely messed up by the company that was hired and contracted out to do the job. We overpaid by almost \$300 million, and then that company just got another contract for \$32 million to do the work to fix the problems that they created. Then we have people in your ministry—the minister has just entered—that are part-time, contract, precarious workers doing the work who are incredibly stressed out. These people are not thinking about saving for a pension plan. These people, as I mentioned, are really focused on trying to survive.

Finally, Sheila Block, who is a senior economist at the Canadian Centre for Policy Alternatives, said that providing good public sector jobs should be part of government’s efforts to reduce precarious employment. Of course, we agree with that. “If we have a government that’s committed to reducing inequality, we should expect that its actions meet its words.”

A lot of this research actually was done by the Toronto-based Workers’ Action Centre.

They have demonstrated a link between job security and overall well-being. “For example, a recent analysis by McMaster University and United Way showed that middle earners in precarious jobs have poorer mental health than even low-income workers in secure work.”

Finally, “Earlier this year, the Star revealed that the government spent millions of dollars on contracts”—this will be good—“with temp agencies that its own inspections found to be violating the Employment Standards Act.”

Now, I just need to reiterate that. This government is talking about securing long-term savings for retirement for the workers in the province of Ontario. The first place you start is by creating an economic environment where people can actually earn a half-decent living and where

the government should be leading in this regard. We see that the government spent millions of dollars on contracts with temp agencies that its own inspections found to be violating the Employment Standards Act. That's the nature; that's the culture that we are dealing with in the province of Ontario.

There is this general sense out there that the ORPP is a moving target. We saw that, actually, when the minister had said that Ontarians can't wait any longer, and then, a few months later, "Well, they can wait one more year. One more year: That's fine."

Language is really important, I think, in this regard, because the associate minister talks about "contemporary mobile employment." You can't make precarious, part-time contract work sexy. It just cannot be done. You can call it contemporary mobile employment, but that still means that you don't know where your next paycheque is coming from. That still means that you can't plan for the future regardless of the provincial strategy. Those workers are still trying to figure out if they are eligible, because when the plan was first rolled out, they were told that every employee in the province of Ontario would be part of the ORPP by 2020. In February, in the last budget, now we're talking about "eligible employees." If part-time, precarious, contract workers in the province of Ontario are not considered eligible, then 44% of the employees in the province of Ontario will not have an ORPP.

Finally, just on the nature of work and the breaking of the law, this is from a Metro news article from January of this year: "A Ministry of Labour inspection blitz focusing on precarious employment has found 78% of workplaces in violation of the Employment Standards Act." The violations of employment standards, it says, are becoming part of the norm.

In this battle in the province of Ontario—because it plays itself out outside of this building—you have workers who are trying to fight for their rights as employees. You're having workers that are trying to find stronger regulations around safety. You are trying to find workers that have a way to speak up. But "many precarious workers are too vulnerable to speak out about abuse." Most of these people are young workers and they are new immigrants. Quite honestly, Mr. Speaker, it is an unacceptable model that "the ministry's enforcement of employment standards still relies predominantly on individual workers coming forward to make claims against their bosses."

Well, if you are a part-time employee, new to Ontario and living on the margins of society as it is, for you to speak up and not think that you're going to get fired is in large part why a lot of these crimes—because they are crimes; they are violations of a piece of law—do not come forward. One of the young men who actually had the courage to speak up against an employer said, "It doesn't really make sense that a regulatory system is set up like that.... The onus can't be on the worker who we already know is marginalized."

Let's keep these workers in mind as we talk about the Ontario Retirement Pension Plan, because—while there

is obviously this tension in the province of Ontario between those large corporations—they did win a one-year reprieve, and there are some people who are quite honestly happy about that—it is so important to get this pension plan right, to make sure that these vulnerable, marginalized workers are not left out of the so-called shared prosperity. Right now, they're just trying to survive the so-called sharing economy, which really is not so much about sharing at all.

**1720**

A lot of people have written about the ORPP, and a lot of them have been very critical of the plan. One came from the Globe and Mail in January 2016, by William Robson: "Notwithstanding these announcements"—which keep coming fast and furious; more announcements—"and much advocacy pro and con, the government has published no numbers about the operation itself. How much savings would go in. What investment return it would earn. How much the ORPP would cost to run. The dollar value of benefits out. The basic business plan"—because there isn't a basic business plan.

While we are, obviously, supportive of a universal pension plan, we have serious concerns about the management of this plan and who will be running it. It was a little bit surprising to listen to who the government hired to do that, the former Pan Am fellow, which quite honestly didn't seem like the best choice of leadership, if you will.

But just to go back to the numbers—I only have a minute and a bit—if you compare the ORPP based on the numbers to the CPP, the CPP's contribution rate is 9.9%. Its retirement benefit is about 25% of the earnings it covers. The federal Chief Actuary's projections show that, working with real returns after expenses of 4.0% annually, the ORPP's 3.0% contribution would be less than two fifths of its CPP counterpart, yet its 15% payout would be three fifths of its CPP counterpart, which implies net returns much higher than the CPP. However, it is unlikely that the ORPP will outperform the CPP, so even the numbers—the government hasn't released them. This is actually a best guess, or speculation, if you will.

But when you put this into context, because of government deficits and massive health care commitments, younger Ontarians are already on the wrong end of huge intergenerational transfers. It does not calm our concerns on the ORPP. In fact, we have many outstanding questions of it going forward, and we have a question of integrity of the plan moving forward so that it actually serves the people that it was designed to help.

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

**Hon. Liz Sandals:** I'm very pleased to comment briefly on Bill 186, which is going to help bring the ORPP, the Ontario Retirement Pension Plan, get one step closer to being a reality.

I'd really like to congratulate my colleague the Associate Minister of Finance, who has done a tremendous amount of work figuring out the details of exactly how this plan will work. There's a huge amount of detail in

figuring it out. She has figured out things like the details of the benefits, the contribution rates, what survivor benefits look like and all the details around what qualifies as a comparable plan because—I'm sure you heard from some of the same people in your constit office what I heard in mine—there was a lot of conversation around what's comparable and what's not comparable. So there was a lot of detail to work out there.

One of the things I'm really pleased about is the way in which an independent administration corporation is being set up. I want to make it clear that the pension plan isn't part of government revenue; it isn't some pool of money that the government's going to play around with. It's actually going to be like the teachers' pension plan—a lot of people are familiar with that—or OMERS, the municipal employees retirement plan, which are administered by arm's-length administrative corporations with a great deal of expertise, and what makes those plans so successful is the fact that they have independent expert administration.

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

**Mr. Toby Barrett:** We just heard the member from Kitchener–Waterloo talk about precarious work, part-time work, contract work, the kind of work we see in the kitchen trade, the restaurant trade, the retail trade, small business.

During the finance committee hearings with respect to this Ontario pension, CFIB—the Canadian Federation of Independent Business—came forward to testify. They indicated that “as a small business owner, you either have to take from your payroll, meaning reducing your labour force, or you have to pass it on to your consumer, meaning raising prices. If you keep raising prices you're not going to be competitive and you'll be out of business pretty soon.” Hence, there is a link between imposing this on small business and the issue of precarious work and part-time work.

Here's the position of the Ontario Restaurant Hotel and Motel Association. Many of the employees in that organization are involved in part-time work, contract work. According to the association—this is referring to the Ontario pension—they describe it this way: “A disaster—it will be a disaster. The industry is struggling right now.”

The Retail Council of Canada, again representing precarious work, estimates the ORPP will cost their members \$20,000 to \$30,000 a year. You subtract \$30,000 from one of their member businesses, and that would represent one employee, or that could represent perhaps two part-time employees.

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

**Ms. Peggy Sattler:** I want to congratulate my colleague the member for Kitchener–Waterloo for her excellent speech. She provided some very valuable context about the changing world of work, context that is helpful to understand the importance of this debate that we are having.

Speaker, this morning I asked a question during question period about unpaid interns. We know that there are 100,000, and as many as 300,000, unpaid interns in Canada. Just as the member for Kitchener–Waterloo had reported about violations of the Employment Standards Act—flagrant violations of the Employment standards Act—with all kinds of marginalized workers, so are unpaid interns exploited and taken advantage of in workplaces across this province. Unpaid interns are not paid any salaries; they are not receiving any wages whatsoever. They will not see the benefit of this ORPP in any way, shape or form.

Another point that she made was about the public sector and about Ontario no longer maintaining its responsibility to be a model employer in providing full-time, stable, secure work.

We know that many senior women end their years in poverty, but currently, women tend to be more represented in RPPs because of public sector jobs. As we see more and more public sector jobs being lost and as we see the government moving more and more to precarious employment relationships, contract work, part-time work, we will see women who will be harder hit than others in this province.

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

**Mr. Shafiq Qadri:** Dearly beloved, we are here to get to this thing called a pension.

Speaker, I have to say that, listening to my honourable colleagues from the Conservative side, their solution to a pension was, “Why not just sell the real estate or one of those extra properties that you might be harbouring or cash out some GICs or maybe use that large inheritance? That will get you through your expenses and your monthly commitments.”

**1730**

I'm not really sure what world they're living in. Having done the research and having been advised by outside bodies, as the NDP very rightly acknowledges, we have identified that approximately two thirds of Ontarians—those in the workforce—do not, as of this moment, have any form of pension whatsoever. With the coming greying of the country, of which I am an example, with the tsunami proportion of retirees exceeding folks in the new workforce, we need to provide and use our capacity as government stewards of the public purse to help, to enable and to empower individuals to have a pension.

Of course, there is an extraordinary amount of detail that's attached: Will it be defined benefit, will it be defined contribution, what existing pension plans will qualify so there is no duplication?

Yes, we are certainly very pleased—I'm interested, by the way, to hear how the Conservatives opposite have turned into Stephen Harper apologists. I would encourage you to keep on that line of thought. Having said that, we are very pleased, not only that we have a federal government and the Honourable Prime Minister Justin Trudeau, but now we can actually get phone calls returned and



meetings planned with them to help amalgamate, should that be the case. But Ontario needs to move ahead with the ORPP.

**The Acting Speaker (Mr. Ted Arnott):** That concludes questions and comments. The member for Kitchener–Waterloo may respond.

**Ms. Catherine Fife:** Thanks to the Minister of Education, and the members from Haldimand–Norfolk, London West and Etobicoke North, with a little bit of a call-out to Prince, I think.

What I was trying to get to is that the government is trying to solve a problem that they won't be able to solve until they address the nature of the precarious part-time contract work that is the new reality for the people of this province. That is part of the debate, and it has to be part of the debate. I want to remind them to keep in mind the 12 Tibetan produce pickers who are refugees, who are fighting for their rights to a free collective agreement so that they can actually earn a living, pay their rent, support their families and, yes, save for retirement.

It is time to restore balance and fairness to Ontario workplaces, and there are many people across this province who are calling on this government to overhaul the Labour Relations Act and make it fair for everyone.

I also just want to point out that there are some inconsistencies out there around the ORPP. When the finance minister puts out a release saying, "Our goal is for every employee in Ontario to be part of the ORPP or a comparable pension plan," but then a couple months later says, "Today's announcement brings the government closer to achieving its goal of ensuring that every eligible employee," the language is important.

We view "broadening ownership" very differently than this government does. We see "transformation in health care" very differently than this government does. I just want to go back to the point that the "contemporary mobile employment" the deputy minister talks about is not sustainable for the people of this province and will not ensure that people can save for retirement in the future.

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

**Hon. David Zimmer:** I'll be sharing my time with the Minister of Transportation and the member for Etobicoke Centre.

I want to speak briefly to Bill 186. Look, our government has made the ORPP one of the pillars of our economic plan. Why have we have done that? Well, we believe that every worker—every worker—deserves a secure retirement—I emphasize "every worker" and "secure retirement." The plan will close the retirement savings gap for over two thirds of Ontario employees who do not have a pension plan. This gap is even worse for younger people. Three quarters of Ontario workers 25 to 34 do not have a pension plan. That's why we are going to introduce the Ontario Retirement Pension Plan.

Bill 186—the plan—is a critical leap forward in our commitment to delivering greater pension security coverage and adequacy for Ontario workers. It enshrines

the key plan designs in the legislation. The bill also provides employers and employees with the time and the clarity they need to prepare for the launch of the plan, starting in January 2017, and for the collection of contributions, which will be phased in starting January 2018. Passing the bill will bring us one step closer to our government's goal that all Ontario workers are either enrolled in a plan or a comparable workplace pension plan by 2020.

Let me give you some of the details of the plan. The plan will provide workers with a predictable stream of income for life in retirement. Ontarians will be eligible to begin collecting benefits in 2022. The plan is designed to provide plan members a 15% income replacement rate after 40 years of contributing to the plan.

A member would be eligible to begin collecting a benefit at 65, with an actuarially adjusted benefit as early as 60 or as late as 70. The amount of money an individual receives from the plan after they retire would depend on how many years they contributed to the plan and their salary throughout those years.

The legislation confirms that pension benefits, contributions and the maximum earnings threshold would be indexed to inflation, so that plan members' benefits maintain their value for life.

Similar to the CPP, the legislation also outlines a survivor benefit. We've built on the success of the CPP by including a survivor benefit for plan members who are single. What this means is that someone who is not married can designate a beneficiary of their choosing.

I do want to say something about the comparable plan exemption because we've heard a lot about this. As we previously outlined, Ontario workers participating in a comparable plan will be exempt from participating in the ORPP. We made this decision because we recognize that there are very good registered pension plans that exist, and our focus is on ensuring those without plans are able to access financial security in retirement.

So, Mr. Speaker, what is a comparable plan? Here is what a comparable plan is. Comparable workplace pension plans are registered pension plans that meet a minimum benefit contribution threshold:

- (1) defined benefit plans with an annual benefit accrual of at least 0.5%;
- (2) defined contribution plans which have a minimum total contribution rate of 8% with employers contributing at least half that amount. Voluntary contributions would not be applicable for the purposes of the plan's comparability test;
- (3) multiple employer pension plans;
- (4) pooled registered pension plans when available in Ontario. A pension contribution threshold will be set for PRPPs.

Let me say a few words about the administration of the plan. The bill reaffirms our government's commitment to ensure that the plan is managed at arm's length from the government. The plan's broad accountability responsibilities include enrolling members, collecting and investing contributions in trust, administering bene-

fits and communicating with employers, members and other beneficiaries.

There will be a strong accountability and transparency framework. The board of governors and management team of the plan will be fully accountable to plan members.

The corporation itself will hold all contributions in trust for the benefit of the members of the plan. That is a very important feature, and I'll say it again: The corporation will hold all contributions in trust for the benefit of members of the plan. They will not form a part of government revenues, and the government will not determine where and how contributions are invested.

**1740**

Let me say a few words about plan sustainability. The government has designed the plan to be sustainable over the long term. The act would establish a formal funding policy to guide the actions of the plan and the government in the event of a funding shortfall or funding excess.

To support transparency and accountability regarding plan sustainability, the government is committing to introducing legislation this fall that would establish the office of the chief actuary. This office would provide the government and the plan with expert and impartial guidance and advice in the administration of the plan.

Speaker, I've tried to outline the need for the plan, the details of the plan and the accountability provided in the plan. I think if we consider those three things—the need, the details of the plan and the built-in accountability of the plan to the members—and the very important fact that all contributions will be held in trust, government will not touch those contributions for its purposes.

I think this is a good plan. This guarantees income security for all those Ontarians who worry about their future security.

**The Acting Speaker (Mr. Ted Arnott):** I recognize the Minister of Transportation.

**Hon. Steven Del Duca:** I'm delighted to have the opportunity to speak this afternoon on Bill 186. It is always a challenge, I think it needs to be recognized, to speak following the Minister of Aboriginal Affairs. I want to thank him for his contribution to the debate this afternoon, and also for his consistent eloquence in defence of all that is good and progressive here in the province of Ontario. As he mentioned, we'll be sharing some of our time with the member from Etobicoke Centre—interestingly, a community in which I grew up before I moved to Vaughan many years ago. So I'm looking forward to hearing our other colleague's comments on this important bill.

Earlier today, I had the chance to respond for a couple of minutes to one of the opposition members. I believe it was an NDP member who had spoken out, expressing grave concerns with respect to some elements of this legislation. At that point in time in my remarks, I had the opportunity to pay tribute to both the Premier and the Associate Minister of Finance responsible for the ORPP. I think it's important to repeat and emphasize that we are

moving forward with this critical component of our plan, of our agenda, that for many years to come, for generations, will help support thousands and thousands of people across the province because of the foresight and the leadership of Premier Kathleen Wynne and Minister Mitzie Hunter, who has been directly responsible. In that capacity, as per her mandate letter, the associate minister travelled to literally every corner of this province and met with business, met with the advocacy sector, met with so many others, and consistently was told that there needs to be something done on this critical matter that we are facing.

The Minister of Aboriginal Affairs did speak to some of the specific details that are to be found in the plan. I'm not going to repeat some of those specifics, though it is crucially important for us to understand the mechanics of how the ORPP will function.

When we had the debates here in the chamber itself and over the course of the last couple of years since we went to the people of Ontario in 2014 and asked for a mandate to deliver on retirement income security through the ORPP, what we heard consistently was that it is—and I've heard it in my own community of Vaughan, in York region, from a number of individuals who experience the challenge currently, in the seniors' clubs that we have in Woodbridge and Maple, and thousands of others across my own community who expressed that because, historically, we haven't had the foresight to undertake this kind of work, to embark on this kind of endeavour, they face some very serious challenges in their lives.

One of the things that's often overlooked in this place is that we have to give consideration to those who will come after us—not just serving as members of the Legislature, of course, but those who will live in this province, as I said a second ago, for generations to come—to make sure that they have the capacity to support themselves and to support their community, and to support our economy, frankly. From my perspective, this is not just sound social policy; this in fact, in the long term, is very sound financial or economic policy as well, and that's something we shouldn't forget.

It's also interesting, from my perspective, to listen to members of both the Conservative caucus and the NDP caucus when they get up—and I understand that this is just naturally part of the cut and thrust of debate that occurs here in the Legislature, as it should. Obviously they have concerns about the legislation, a lot of specific questions are being raised that have been answered already by the minister and members of the governing caucus and will continue to be answered through the rest of the legislative process.

The one thing in particular, to both opposition caucuses, that I would remind them of: I get the role and I understand the importance of a robust opposition in the legislative process but, sometimes, on matters that are of such critical importance for the future well-being of our province, I think that we all have to remember, as the saying goes, to not let the perfect be the enemy of the good. The ORPP, frankly, is far more than just good; it's

actually tremendous in terms of being able to continue to move the yardsticks forward.

So I would say to members of the Conservatives and the NDP caucuses to remember that, as we work on these kinds of undertakings together, we have to think, as I said earlier, about where we're going to be not just this year, but where we're going to be over the next couple of years, where we'll be over the next couple of decades and looking forward to that point in time. Because I know, as I said earlier today when I had a couple of minutes to respond or ask questions of one of the previous speakers, that when you think about how we can best position ourselves to make decisions today so that, in the future, we not only continue to have a flourishing middle class in this province that we continue to support, but how we can continue to expand the middle class and give those who live here in the province today who are working—one of the speakers in the Conservative caucus—it might have been the member from Bruce–Grey–Owen Sound—earlier today repeatedly referenced the pages who sit near you.

*Interjection.*

**Hon. Steven Del Duca:** It was that member.

It's a critical point to remember: that we are making decisions in this chamber on a regular basis that will help them, in turn, support themselves, their families and their communities over the next number of years.

I talk often, in the speeches that I have the privilege to give as Minister of Transportation and MPP for Vaughan, about my own children, my daughters who are eight and five years of age, and where they will be in a decade when it comes to the infrastructure investments, the hard transportation and other critical infrastructure investments we're making.

But this is also an infrastructure undertaking on the part of our government for their future. It's why those on this side of the House speak so passionately, so consistently and so eloquently, as the Minister of Aboriginal Affairs did, about this: because we recognize that it is extremely important for us to get it right. It's extremely important for us to make sure that the ORPP is nimble enough to support that brighter and more prosperous economic future and, at the same time, help support the existing businesses that we have in this province that need to continue to flourish so they can employ more people and they can help us, in turn, leverage that for that brighter quality of life that we are all here to deliver for the people of Ontario.

Again, I recognize that members of both opposition caucuses will have their questions and their concerns—it's exactly in keeping with what they should be doing—but I would just say on this one that, at all times, a little bit of recognition that we are moving the yardsticks forward on this in such an important way on such a critical topic. I will hope, of course, as I often do, because I'm an optimist by nature in this place, that we can work together on something like this. I think we'll look back in 10, 15 or 20 years and recognize that the ORPP was not only, again, very sound social policy, but extremely important economic policy for the future of Ontario.

With that, Speaker, thank you very much for giving me the chance to speak this afternoon.

**The Acting Speaker (Mr. Ted Arnott):** The member for Etobicoke Centre.

**Mr. Yvan Baker:** It's a pleasure to join the debate on this bill and to follow the Minister of Aboriginal Affairs and the Minister of Transportation. I'm proud that the Minister of Transportation grew up in my riding of Etobicoke Centre. I didn't grow up in Vaughan, but I had the opportunity to work in Vaughan for a number of years, so I returned the favour to the minister.

One of the things that I wanted to do in the remaining time was to share a story about why I think this piece of legislation and the ORPP are important. Early on, soon after I got elected, there were a number of constituents who came to see me to talk about a range of issues. In my community, as I've mentioned in this Legislature before, I have quite a large population of seniors, so people who are retired or are about to enter retirement.

I remember one constituent in particular who came to see me. She was still in very good health, but well into her eighties, and she was talking about how she was simply running out of savings. She had had employment, she had saved for retirement, but she didn't have enough. It was very sad. She was talking about how she was having to sell her home to generate the cash that she needed to be able to survive.

That story, in particular, sticks out in my mind because—she would have been earning CPP, but when I think back to the time when the CPP was created and the current CPP regimen was put in place, I don't think we anticipated that people would be living as long as they are or that the cost of living would be what it is today. It doesn't accommodate the needs of people who are retiring in this day and age, and it's certainly not accommodating those people who are going to be retiring when the Minister of Transportation's children are retiring, as he noted.

So I think that securing retirement savings is a really important initiative, and this bill helps support that. It helps make that a reality.

I agree with what the Minister of Transportation was saying: I think we will look back on the foresight of our Premier and this government in taking on the issue of retirement savings. We'll look back on this, just like we'll look back on the infrastructure investments, and say that it took a lot of political courage but it was the right thing to do, and it changed the lives of hundreds of thousands, if not millions, of people in the long term.

The bill that we're debating here today, obviously, supports the implementation of the ORPP. There are a couple of things that I want to speak to in my remaining time, and one of them is how it's being set up in a way that is transparent and also at arm's length. Through this bill, we create the ORPP Administration Corp. This ensures that this body is managing the contributions at arm's length from the government. I think that's really important for people to note and understand. Their responsibilities include enrolling members, investing

contributions in trust, administering benefits and things like that—basically, managing the savings that people have put into the ORPP. I think that's really important.

The other piece that I think is important is that there's accountability, a transparency framework and approach. That ensures that the administration corporation, which is managing the money of those who have entrusted their savings to this corporation—that they have a view and an ability to oversee what it is that the administration corporation is doing with their funds. I think that's a very, very important thing.

When I think about my experience in business, some of the most important elements of ensuring good governance—not the only ones—are transparency and direct accountability, and that's what this does.

Another piece of governance that's really important is making sure that you alleviate conflicts of interest. By having this managed at arm's length, you have a group of people who are professional, who are experienced or

qualified, but also whose focus is to deliver for those people who have entrusted their savings to the plan.

The other piece that's important to highlight is the fact that this bill supports the sustainability of the ORPP, by establishing a formal funding policy to guide the actions of the administrative corporation in the event of a funding shortfall or excess. This is just prudent financial management, and I know from my business background that this is really important.

In a nutshell, Speaker, we need to help people supplement their retirement savings, and to do that, we need to have good governance, transparency, accountability and arm's-length implementation. That's what this bill supports.

*Second reading debate deemed adjourned.*

**The Acting Speaker (Mr. Ted Arnott):** It being close to 6 of the clock, this House stands adjourned until tomorrow at 9 a.m.

*The House adjourned at 1754.*

**LEGISLATIVE ASSEMBLY OF ONTARIO**  
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Speaker / Président: Hon. / L'hon. Dave Levac

Clerk / Greffière: Deborah Deller

Clerks-at-the-Table / Greffiers parlementaires: Todd Decker, Tonia Grannum, Trevor Day, William Short

Sergeant-at-Arms / Sergent d'armes: Dennis Clark

Member and Party / Député(e) et parti	Constituency / Circonscription	Other responsibilities / Autres responsabilités
Albanese, Laura (LIB)	York South–Weston / York-Sud–Weston	
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<b>Arnott, Ted (PC)</b>	Wellington–Halton Hills	First Deputy Chair of the Committee of the Whole House / Premier vice-président du comité plénier de l'Assemblée
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Baker, Yvan (LIB)	Etobicoke Centre / Etobicoke-Centre	
Ballard, Chris (LIB)	Newmarket–Aurora	
Barrett, Toby (PC)	Haldimand–Norfolk	
Berardinetti, Lorenzo (LIB)	Scarborough Southwest / Scarborough-Sud-Ouest	
Bisson, Gilles (NDP)	Timmins–James Bay / Timmins–Baie James	
<b>Bradley, Hon. / L'hon. James J. (LIB)</b>	St. Catharines	Chair of Cabinet / Président du Conseil des ministres Minister Without Portfolio / Ministre sans portefeuille Deputy Government House Leader / Leader parlementaire adjoint du gouvernement
Brown, Patrick (PC)	Simcoe North / Simcoe-Nord	Leader, Official Opposition / Chef de l'opposition officielle
Campbell, Sarah (NDP)	Kenora–Rainy River	
<b>Chan, Hon. / L'hon. Michael (LIB)</b>	Markham–Unionville	Minister of Citizenship, Immigration and International Trade / Ministre des Affaires civiques, de l'Immigration et du Commerce international
<b>Chiarelli, Hon. / L'hon. Bob (LIB)</b>	Ottawa West–Nepean / Ottawa-Ouest–Nepean	Minister of Energy / Ministre de l'Énergie
Clark, Steve (PC)	Leeds–Grenville	Deputy Leader, Official Opposition / Chef adjoint de l'opposition officielle
Coe, Lorne (PC)	Whitby–Oshawa	
Colle, Mike (LIB)	Eglinton–Lawrence	
<b>Coteau, Hon. / L'hon. Michael (LIB)</b>	Don Valley East / Don Valley-Est	Minister of Tourism, Culture and Sport / Ministre du Tourisme, de la Culture et du Sport Minister Responsible for Anti-Racism Minister Responsible for the 2015 Pan and Parapan American Games / Ministre responsable des Jeux panaméricains et parapanaméricains de 2015
Crack, Grant (LIB)	Glengarry–Prescott–Russell	
<b>Damerla, Hon. / L'hon. Dipika (LIB)</b>	Mississauga East–Cooksville / Mississauga-Est–Cooksville	Associate Minister of Health and Long-Term Care (Long-Term Care and Wellness) / Ministre associée de la Santé et des Soins de longue durée (Soins de longue durée et Promotion du mieux-être) Minister Without Portfolio / Ministre sans portefeuille
<b>Del Duca, Hon. / L'hon. Steven (LIB)</b>	Vaughan	Minister of Transportation / Ministre des Transports
Delaney, Bob (LIB)	Mississauga–Streetsville	
Dhillon, Vic (LIB)	Brampton West / Brampton-Ouest	
Dickson, Joe (LIB)	Ajax–Pickering	
DiNovo, Cheri (NDP)	Parkdale–High Park	
Dong, Han (LIB)	Trinity–Spadina	
<b>Duguid, Hon. / L'hon. Brad (LIB)</b>	Scarborough Centre / Scarborough-Centre	Minister of Economic Development, Employment and Infrastructure / Ministre du Développement économique, de l'Emploi et de l'Infrastructure
Fedeli, Victor (PC)	Nipissing	
Fife, Catherine (NDP)	Kitchener–Waterloo	
<b>Flynn, Hon. / L'hon. Kevin Daniel (LIB)</b>	Oakville	Minister of Labour / Ministre du Travail
Forster, Cindy (NDP)	Welland	
Fraser, John (LIB)	Ottawa South / Ottawa-Sud	

<b>Member and Party / Député(e) et parti</b>	<b>Constituency / Circonscription</b>	<b>Other responsibilities / Autres responsabilités</b>
French, Jennifer K. (NDP)	Oshawa	
Gates, Wayne (NDP)	Niagara Falls	
Gélinas, France (NDP)	Nickel Belt	
<b>Gravelle, Hon. / L'hon. Michael (LIB)</b>	Thunder Bay–Superior North / Thunder Bay–Superior-Nord	Minister of Northern Development and Mines / Ministre du Développement du Nord et des Mines
Gretzky, Lisa (NDP)	Windsor West / Windsor-Ouest	
Hardeman, Ernie (PC)	Oxford	
Harris, Michael (PC)	Kitchener–Conestoga	
Hatfield, Percy (NDP)	Windsor–Tecumseh	
Hillier, Randy (PC)	Lanark–Frontenac–Lennox and Addington	
Hoggarth, Ann (LIB)	Barrie	
Horwath, Andrea (NDP)	Hamilton Centre / Hamilton-Centre	Leader, Recognized Party / Chef de parti reconnu Leader, New Democratic Party of Ontario / Chef du Nouveau parti démocratique de l'Ontario
<b>Hoskins, Hon. / L'hon. Eric (LIB)</b>	St. Paul's	Minister of Health and Long-Term Care / Ministre de la Santé et des Soins de longue durée
Hudak, Tim (PC)	Niagara West–Glanbrook / Niagara- Ouest–Glanbrook	
<b>Hunter, Hon. / L'hon. Mitzie (LIB)</b>	Scarborough–Guildwood	Associate Minister of Finance (Ontario Retirement Pension Plan) / Ministre associée des Finances (Régime de retraite de la province de l'Ontario)
<b>Jaczek, Hon. / L'hon. Helena (LIB)</b>	Oak Ridges–Markham	Minister Without Portfolio / Ministre sans portefeuille Minister of Community and Social Services / Ministre des Services sociaux et communautaires
Jones, Sylvia (PC)	Dufferin–Caledon	Deputy Leader, Official Opposition / Chef adjointe de l'opposition officielle
Kiwala, Sophie (LIB)	Kingston and the Islands / Kingston et les Îles	
Kwinter, Monte (LIB)	York Centre / York-Centre	
Lalonde, Marie-France (LIB)	Ottawa–Orléans	
<b>Leal, Hon. / L'hon. Jeff (LIB)</b>	Peterborough	Minister of Agriculture, Food and Rural Affairs / Ministre de l'Agriculture, de l'Alimentation et des Affaires rurales
<b>Levac, Hon. / L'hon. Dave (LIB)</b>	Brant	Speaker / Président de l'Assemblée législative
<b>MacCharles, Hon. / L'hon. Tracy (LIB)</b>	Pickering–Scarborough East / Pickering–Scarborough-Est	Minister of Children and Youth Services / Ministre des Services à l'enfance et à la jeunesse Minister Responsible for Women's Issues / Ministre déléguée à la Condition féminine
MacLaren, Jack (PC)	Carleton–Mississippi Mills	
MacLeod, Lisa (PC)	Nepean–Carleton	
Malhi, Harinder (LIB)	Brampton–Springdale	
Mangat, Amrit (LIB)	Mississauga–Brampton South / Mississauga–Brampton-Sud	
Mantha, Michael (NDP)	Algoma–Manitoulin	
Martins, Cristina (LIB)	Davenport	
Martow, Gila (PC)	Thornhill	
<b>Matthews, Hon. / L'hon. Deborah (LIB)</b>	London North Centre / London- Centre-Nord	Deputy Premier / Vice-première ministre Minister Responsible for the Poverty Reduction Strategy / Ministre responsable de la Stratégie de réduction de la pauvreté President of the Treasury Board / Présidente du Conseil du Trésor
<b>Mauro, Hon. / L'hon. Bill (LIB)</b>	Thunder Bay–Atikokan	Minister of Natural Resources and Forestry / Ministre des Richesses naturelles et des Forêts
McDonnell, Jim (PC)	Stormont–Dundas–South Glengarry	
McGarry, Kathryn (LIB)	Cambridge	
McMahon, Eleanor (LIB)	Burlington	
<b>McMeekin, Hon. / L'hon. Ted (LIB)</b>	Ancaster–Dundas–Flamborough– Westdale	Minister of Municipal Affairs and Housing / Ministre des Affaires municipales et du Logement
McNaughton, Monte (PC)	Lambton–Kent–Middlesex	
<b>Meilleur, Hon. / L'hon. Madeleine (LIB)</b>	Ottawa–Vanier	Attorney General / Procureure générale Minister Responsible for Francophone Affairs / Ministre déléguée aux Affaires francophones
Milczyn, Peter Z. (LIB)	Etobicoke–Lakeshore	
Miller, Norm (PC)	Parry Sound–Muskoka	

<b>Member and Party / Député(e) et parti</b>	<b>Constituency / Circonscription</b>	<b>Other responsibilities / Autres responsabilités</b>
<b>Miller, Paul (NDP)</b>	Hamilton East–Stoney Creek / Hamilton-Est–Stoney Creek	Third Deputy Chair of the Committee of the Whole House / Troisième vice-président du comité plénier de l'Assemblée législative
<b>Moridi, Hon. / L'hon. Reza (LIB)</b>	Richmond Hill	Minister of Research and Innovation / Ministre de la Recherche et de l'Innovation Minister of Training, Colleges and Universities / Ministre de la Formation et des Collèges et Universités
Munro, Julia (PC)	York–Simcoe	
<b>Murray, Hon. / L'hon. Glen R. (LIB)</b>	Toronto Centre / Toronto-Centre	Minister of the Environment and Climate Change / Ministre de l'Environnement et de l'Action en matière de changement climatique
Naidoo-Harris, Indira (LIB)	Halton	
<b>Naqvi, Hon. / L'hon. Yasir (LIB)</b>	Ottawa Centre / Ottawa-Centre	Minister of Community Safety and Correctional Services / Ministre de la Sécurité communautaire et des Services correctionnels Government House Leader / Leader parlementaire du gouvernement
Natyshak, Taras (NDP)	Essex	
<b>Nicholls, Rick (PC)</b>	Chatham–Kent–Essex	Second Deputy Chair of the Committee of the Whole House / Deuxième vice-président du comité plénier de l'Assemblée législative
<b>Oraziotti, Hon. / L'hon. David (LIB)</b>	Sault Ste. Marie	Minister of Government and Consumer Services / Ministre des Services gouvernementaux et des Services aux consommateurs
Pettapiece, Randy (PC)	Perth–Wellington	
Potts, Arthur (LIB)	Beaches–East York	
Qaadri, Shafiq (LIB)	Etobicoke North / Etobicoke-Nord	
Rinaldi, Lou (LIB)	Northumberland–Quinte West	
<b>Sandals, Hon. / L'hon. Liz (LIB)</b>	Guelph	Minister of Education / Ministre de l'Éducation
Sattler, Peggy (NDP)	London West / London-Ouest	
Scott, Laurie (PC)	Haliburton–Kawartha Lakes–Brock	Deputy Opposition House Leader / Leader parlementaire adjointe de l'opposition officielle
<b>Sergio, Hon. / L'hon. Mario (LIB)</b>	York West / York-Ouest	Minister Responsible for Seniors Affairs Minister Without Portfolio / Ministre sans portefeuille Deputy Leader, Recognized Party / Chef adjoint du gouvernement
Singh, Jagmeet (NDP)	Bramalea–Gore–Malton	
Smith, Todd (PC)	Prince Edward–Hastings	
<b>Sousa, Hon. / L'hon. Charles (LIB)</b>	Mississauga South / Mississauga-Sud	Minister of Finance / Ministre des Finances
Tabuns, Peter (NDP)	Toronto–Danforth	
Takhar, Harinder S. (LIB)	Mississauga–Erindale	
Taylor, Monique (NDP)	Hamilton Mountain	
Thibeault, Glenn (LIB)	Sudbury	
Thompson, Lisa M. (PC)	Huron–Bruce	
Vanthof, John (NDP)	Timiskaming–Cochrane	
Vernile, Daiene (LIB)	Kitchener Centre / Kitchener-Centre	
Walker, Bill (PC)	Bruce–Grey–Owen Sound	
Wilson, Jim (PC)	Simcoe–Grey	Opposition House Leader / Leader parlementaire de l'opposition officielle
<b>Wong, Soo (LIB)</b>	Scarborough–Agincourt	Deputy Speaker / Vice-présidente
<b>Wynne, Hon. / L'hon. Kathleen O. (LIB)</b>	Don Valley West / Don Valley-Ouest	Minister of Intergovernmental Affairs / Ministre des Affaires intergouvernementales Premier / Première ministre Leader, Liberal Party of Ontario / Chef du Parti libéral de l'Ontario
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Yurek, Jeff (PC)	Elgin–Middlesex–London	
<b>Zimmer, Hon. / L'hon. David (LIB)</b>	Willowdale	Minister of Aboriginal Affairs / Ministre des Affaires autochtones
Vacant	Scarborough–Rouge River	

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Sophie Kiwala, Michael Mantha  
Eleanor McMahan, Monte McNaughton  
Soo Wong  
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Peter Z. Milczyn, Julia Munro  
Lou Rinaldi  
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Joe Dickson, Jennifer K. French  
Amrit Mangat, Kathryn McGarry  
Indira Naidoo-Harris, Bill Walker  
Jeff Yurek  
Committee Clerk / Greffier: Christopher Tyrell

**Standing Committee on Social Policy / Comité permanent de  
la politique sociale**

Chair / Président: Peter Tabuns  
Vice-Chair / Vice-président: Jagmeet Singh  
Granville Anderson, Lorne Coe  
Vic Dhillon, John Fraser  
Marie-France Lalonde, Gila Martow  
Kathryn McGarry, Jagmeet Singh  
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