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LEGISLATIVE ASSEMBLY OF ONTARIO

Thursday 29 October 2020

ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

Jeudi 29 octobre 2020

The House met at 0900.

The Speaker (Hon. Ted Arnott): Good morning. We're going to begin this morning with a moment of silence for inner thought and personal reflection.

Let us pray.

Prayers / Prières.

ORDERS OF THE DAY

ONTARIO REBUILDING AND RECOVERY ACT, 2020

LOI DE 2020 SUR LA RECONSTRUCTION ET LA RELANCE EN ONTARIO

Resuming the debate adjourned on October 27, 2020, on the motion for second reading of the following bill:

Bill 222, An Act to amend various Acts in respect of transportation-related matters / Projet de loi 222, Loi modifiant diverses lois à l'égard de questions relatives au transport.

The Speaker (Hon. Ted Arnott): When we last debated this bill, the member for University–Rosedale had the floor.

I recognize the member for University–Rosedale.

Ms. Jessica Bell: I'm rising today to speak to Bill 222, the Ontario Rebuilding and Recovery Act. This act, as I summarized a few days ago, has two main pieces. One, it allows the Ontario government to speed up any kind of transit construction, potentially, using a variety of measures, the key ones being taking away the rights from businesses, municipalities and residents. The second piece is that Bill 222 allows for the quicker expropriation of nearby land for developers to build big in return for partially financing station construction.

These new rules already apply to the four priority transit projects in the GTHA, and this bill would expand what projects can have these rights applied to them: likely, the GO core expansion, where the goal is to turn GO into all-day, two-way, hopefully electrified GO—the government has been reluctant to firmly, 100% commit on that lately—and then the Hurontario LRT from Mississauga to Brampton, and potentially the third phase of the Ottawa LRT. But it's the government's decision on what projects it includes.

I did summarize some of the big issues that are facing the GTHA, and there's a lot of agreement on that issue around the challenges with congestion, the challenges with the high cost of affordable fares and the inability for all levels of government to really move forward on building

the kind of transit that is based on evidence-based decision-making instead of decision-based evidence-making.

And then I was halfway through the piece that I wanted to get to, which is, it is very important that we focus on how we're going to build transit for riders 10 years from now. What transit projects do we need to expand our infrastructure, to tackle the job issue that we have right now, the economic uncertainty that we have right now, and also really encourage riders to take public transit?

But what I was wanting to clarify before I delve into the bill in detail is that this government is not doing enough right now to improve the experience of the 1.8 million riders in the GTHA who are really struggling to get to where they want to go on time, to get from A to B at an affordable price. When we're talking about the riders of tomorrow, they are actually the riders of today. So if we want to help the riders of tomorrow, I really urge this government to look at what is happening now on the ground.

I did explain that there is a real need for the Safe Restart Agreement, where the federal government committed \$1 billion and the Ontario government committed \$1 billion, to help transit agencies meet that huge fare funding shortfall that they are facing right now. It is absolutely critical. If we want transit riders to actually have a functional transit system that is safe, it is really critical that that Safe Restart Agreement that's temporary becomes permanent.

Then there are two other pieces that I do want to emphasize that I really encourage this government to move forward on when we're talking about improving the ridership experience today. The big one is to make fares affordable and that can be done through a really fair fare integration. I'm under the impression this government is looking at moving forward with a fare-by-distance or a potential fare-by-zone model. It's something Metrolinx loves to champion, and I'm sure you've heard many presentations and consultant reports saying that it could work.

Well, I can tell you quite safely that there are some serious problems with that initiative. If you bring that in, if this government brings that in, it will mean the riders that you want to help—the riders in Etobicoke and Scarborough, the riders in the suburbs—are going to be facing higher fares just because they can't afford to live where they work. So they're going to have a double whammy—a triple whammy: they're going to be living far away from where they work, they're going to be having long commutes and then they're also going to be paying higher fares, because you're going to be doing fare-by-distance and zone fares. That is not going to help the riders

of today and it is not going to help the riders of tomorrow, which is the goal of this bill.

And then, finally, I also encourage this government, when you are looking at improving transit for riders for today and tomorrow, to have a good, hard look at the value of dedicated buses and dedicated streetcar lines, and I'll tell you why. Because when you actually look at the cost—which this government cares about deeply and so do we—it is a lot cheaper, to recruit a new rider, to build dedicated bus lanes than it is to build an underground subway. I'm not saying underground subways are bad; in some cases, they're excellent. But you do need to look at that value-for-money proposition.

Let me give you an example with the King Street streetcar pilot and how they made it easier for King streetcars to run along King Street. It is 500 times cheaper per rider gained to build the King streetcar pilot than it is to build the Scarborough subway—500 times cheaper per rider gained. That same equation can be applied to all the dedicated bus lanes that are being built around the GTHA that need provincial support.

So when we're talking about building transit more quickly, I urge you to look at that as a very sensible, cheap, short-term solution that will actually allow you to achieve the goals that are in Bill 222, just 10 years quicker. I wanted to say that before I move into the bill itself.

There are two pieces of the bill that I want to talk about. One is the matter of—construction companies, I assume, have approached you and lobbied for this, which is to essentially allow construction companies to use a variety of new rights and tools to take away the rights of businesses, municipalities and residents to build transit more quickly. That's essentially it. In theory, it sounds pretty good, and we do want to build transit quickly.

The reason why we do have some concerns with this is because we did stakeholder outreach on Bill 171. Bill 171 applies these rights to the four priority transit projects. We talked to the city. We talked to BIAs along the Eglinton Crosstown. We talked to residents who are going to be impacted by the new Ontario Line. We talked to experts in academia who study, very closely, the real reasons why construction is delayed in our region. We learned a few things, and I would like to share them with you today. I want to go point by point.

One of the first things that this Bill 222 changes is the ability for—if your area is near a transit line or is dedicated near a priority project, you lose the right to a hearing of necessity if the government decides that they want your home to build transit. What is this hearing of necessity? We heard a lot about this because we had a lot of residents come in who live along the relief line and explain to us what it's like to have your home targeted for expropriation.

0910

Ontario already has very powerful expropriation rules. Of course, when we're building infrastructure, we need to have those rules, but we also need to balance that right with the very real reality that we're taking away someone's home. We had residents come in and say, "Look, I'm

all for transit, I'm all for the relief line, but I don't know if my home is going to be expropriated or not. And if it is going to be expropriated, I want fair market value, and I want to know that it's actually going to be used for transit." Because what we have found is that when a government changes plans, moving from a relief line, for instance, to the Ontario Line, all these homes that are slated for expropriation and haven't been allowed to do anything with them for literally years—they don't know what's going to happen to their land.

The reason why you have a hearing of necessity is that it allows the homeowner to contest the decision and essentially have their day in court, where the inquiry officer or someone gets to make sure that the government is making an expropriation that is fair, sound and necessary. That's all it is. It's important because the power of government and your very fair right to expropriate needs to be balanced with the very real right of taxpayers and their homes. That's being taken away with Bill 222, and I think that is a concern. A lot of residents in the GTHA and soon, potentially, residents who live along the GO expansion lines and the Hurontario LRT are probably going to have those concerns as well.

The second issue with Bill 171, and also now with Bill 222, is that this bill allows a construction company, with the permission of Metrolinx or the ministry, to take over a municipal asset to speed up construction, in theory. I want to say "in theory" because when I reached out to people, including this government, to say, "Okay, give me some proof that this is actually going to speed up transit," they talked a lot about some tree on Eglinton, but that's all the reasons that they could give me. But I'm happy to hear it. If you've got the evidence, very clear evidence, explaining that, I'm happy to hear it.

Here we go: With the taking over of municipal assets, this is what this means: It means that if a government wants to take over an intersection such as the Bathurst-Eglinton intersection, which Metrolinx wanted to do—the MPP for Eglinton-Lawrence probably hears a lot about that—in order to speed up transit construction, then they can just do it. That's it; they can just do it. They can just take over the municipal asset. Or, if they wanted to take over a chunk of the TTC subway line—let's say they wanted to shut it down for a day, which they're doing with upgrading signalling to make it automatic—they can just do it.

The challenge with that is that the municipalities have not been naysayers and opponents when it comes to making sure that transit construction is built. They are usually the ones that are paying a third of the cost of this transit being built. And people who live in that municipality are going to benefit from that transit. So it's hard to say that municipalities are the ones that are really saying no, no, no here. What they want is proper coordination and consultation so that it's done properly, which means that they retain the right to say, "No, thank you. You can't just take over a municipal asset. Let's talk about it."

I'll give you the example with the Eglinton-Bathurst intersection. Understandably, the Eglinton Crosstown

wanted to shut down the intersection for a period of time, which is a main thoroughfare for many people who live up north and are coming downtown. The city, in response to people complaining and municipal councils complaining, said, “You know what? How about we partially shut it down so that you can still build transit quickly but people can still use this major thoroughfare to get to work on time.” That kind of collaboration and coordination, which currently happens—this bill says, “Meh, we’re not interested in playing fair and being nice to other jurisdictions,” which is a problem because you want money from these jurisdictions to pay for your transit projects. That is a problem.

The third piece that is concerning with the bill is forcing utilities to relocate assets in order to speed up transit construction. Once again, in theory, this sounds like a really good idea. You’ve got this recalcitrant utility like Enbridge or Bell saying, “You know what? I know you want to build your train line but we’re not really interested in moving those utilities until it is convenient for us.” Okay, that seems, in theory, reasonable.

So then I spoke to some experts at the city of Toronto who have first-hand experience working with utility companies and also working with cities to coordinate that kind of thing, and I learned a different picture. This is the picture that I learned: In actual fact, different jurisdictions and utilities meet on a regular basis to talk about how construction is going to happen and when utilities are going to move in order to factor in the very many interests that take place in the city.

I’ll give you some examples. You’ve got some water mains that need to be upgraded, you’ve got a road that needs to be resurfaced and then you’ve got a transit project where they need to do some upgrades as well. If you have got a transit company coming in and saying, “Do you know what? Meh. We’re just going to go first. We don’t care about all of you,” then the situation you get is that the municipality has to spend more money, because maybe the road gets ripped up twice. Then you’ve got all these residents around the neighbourhood who then have to deal with double the pain of construction. As someone who lives downtown—many of you now live downtown too—you know what it’s like when you see Bloor Street ripped up again and again and again.

There is a value in coordinating. There is already a coordinating process that ensures that resources are used efficiently and that construction and infrastructure investment is done in a thoughtful, careful way. This bill aims to say, “No, thanks, not interested. We are not going to play nice. We are not going collaborate. We are just going to do what we want.” That attitude is very different from the words I’m hearing from this government about how they are going to move forward on transit infrastructure, which is, “We are going to be partners and we are going to be collaborating.” This is not either of those two things. That is very concerning.

An additional element of the bill that I do want to address is the reality of compensation to municipalities and BIAs if they are impacted by transit construction or

the movement of utilities and things like that. How this bill is currently written, Metrolinx can assign the power to a transit construction company or Metrolinx can just take over assets and move utilities as they see fit in order to potentially speed up a transit project—by, what, six months? I’m not sure. I haven’t seen the evidence. A little bit, okay? Let’s say a little bit.

The problem is that all the municipalities and the businesses who are feeling the pain of that construction, such as the businesses along Eglinton—which, once again, the member for Eglinton—Lawrence probably hears about the concerns that businesses along Eglinton are facing because of the pain of construction, businesses that are going under because they can’t make it work anymore. And this construction has been going on for years. Those businesses, BIAs and the municipalities, they’re not eligible for any kind of compensation.

I’ll give you an example, once again with the Eglinton Crosstown. Because of the Eglinton Crosstown and some of the associated delays, the TTC had to spend literally millions of dollars—I think it was \$50 million—on extra bus service, because it takes longer to run a bus along the Eglinton line right now. And if it takes longer to run a bus, you have to run more of them in order to meet service standards because they’re slower. So the TTC spent millions of dollars of extra money to run buses and to mitigate for the fact that the construction was happening. They were promised a bit of compensation. They got some, but they didn’t get enough.

What this bill aims to do is say, “You’re not eligible for any kind of compensation at all.” It’s the same with BIAs, even if they have all the measures that they take to try and make a street beautiful to attract customers, which is going to become very important as we move forward on an economic recovery. That’s not there anymore. That is a concern. And I think when the businesses that are going to be impacted by some of these new transit expansion projects—the GO, the Hurontario—when they find out that this bill will run roughshod over their rights, I think they’re going to be pretty concerned about it.

I know that the members opposite listened to the testimony that came in committee with Bill 171. There was unanimity among many of the locals—businesses, residents—around what this could potentially mean and what they were asking you to do, because they weren’t anti-transit. They just wanted transit to be built right. I’ve got some concerns about whether this project will mean transit will be built right.

What we did in the committee—these are the recommendations that I would also argue need to be included within Bill 222 as well—is that we argued we are all for building transit too, but we want to make sure that it is built in a way that benefits residents and the city as best we can, and also so that we can mitigate any unnecessary negative consequences of construction.

0920

So we introduced these amendments, and I want to run through them with you now, because I think that they also apply to Bill 222, and my hope is that these amendments

can be introduced to this bill in committee moving forward. One is that we asked for community benefits agreements to be integrated into any kind of new transit construction project. A community benefits agreement is this: It means that there is a legally binding agreement with the construction company to meet some targets that will benefit the local community, who will be experiencing the pain of construction for some time.

In the case of the Eglinton Crosstown, it included some local hiring requirements to hire people who live locally, people who are racialized, people who've been systematically excluded from the trades and the good career, lifelong jobs that they can offer. That seems pretty good. My hope is that this government can integrate that into Bill 222.

The benefit of CBAs is that it can also include additional benefits that the community wants in order to ease the pain of construction and also make sure that they get some benefits out of it. Some examples that have come up recently include the Jane-Finch community centre that the community has been promised by Metrolinx for years and years and years—promised, and then, a few months ago, they learned that Metrolinx was not going to move forward on that promise anymore. We have heard promising signs from this government that they are looking at putting that back on the table, and my hope is that you do put that back on the table, because it will help the community and it will also help build transit.

Things like community centres, daycare centres, seniors' centres, parks, more funding for schools: These are the kinds of things that can potentially be included in a community benefits agreement. They're legally binding, they've been used all across North America, and there's already legislation here in Ontario to move forward on four pilot projects before it's expanded to all infrastructure projects. What is holding it back is this government. Bill 222 is an opportunity to put that back on the table and really, really bring true benefits to communities who get the transit project and also steps that will make our city and our region more livable.

An additional thing that we asked to be added into Bill 222 is to make clear in advance what the impacts of a construction project will be. The reason why I say this is because people want to know, because it affects the decisions they make in their lives.

In the case of Bill 171, we had this small business owner come in. He lives near Pape station. He came in and he said, "Look, if I know what the impacts of the Ontario Line are going to be, then I will be able to make decisions about what I'm going to do with my business. Do I want to place it here, near Pape? Do I want to close down and find another area to run my business?" They wanted to know the impact so that they could make real decisions that affect their lives.

If you were a parent with kids and you didn't know that the Ontario Line was coming and what the impact would be, you would be pretty upset if you'd bought a home and then discovered that you were going to be facing the pain of construction for the next eight to 10 years. People have a right to know.

We introduced an amendment to make it very clear what the impact of construction should be. This is especially important, because the Ontario government has chosen to gut the environmental assessment process and gut this sped-up-on-steroids transit approval process, so we know even less what these environmental assessment projects will mean. There is a reason why we do that research in the first place and we share it.

Another amendment that we introduced is to set basic standards for residents, businesses and the community for what their rights are when a construction project is happening. We're not talking there can be no noise at all; that's ridiculous. We didn't ask for that. We asked for very reasonable things when talking about setting noises, like access to your business during business hours, because in some cases, in the case of the Eglinton Crosstown, businesses would find out that they weren't actually allowed to access a road, without any notice at all. So they couldn't even access their business, and they didn't even know. Or they would discover in the morning that the water was going to be turned off for two days, and they didn't even know. Or that there was going to be 24/7 noise—24-hours-a-day, seven-days-a-week noise, which is allowed for transit projects. It's allowed all the time, seven days a week, which is what's happening on the Lakeshore right now with Metrolinx.

That's not okay. That creates serious mental health challenges. It will force people to move. That is not the kind of standard of living that we expect. There should be some basic standards that can be set in future, through regulation. It means, for the standards, you have a say on them. So we introduced that amendment, and it was rejected.

We also introduced a few others. We asked for the establishment of a construction working group, which is common practice in other areas, where the construction company, a contact from Metrolinx, residents, BIAs—key representatives, not just someone who is mad that day, who are following the work, are reasonable and represent the community or the business community; maybe the BIA—regularly meet to discuss issues before they happen so they can identify problems before they come.

I'll give you an example. Let's say the construction company wants to shut down the water for the Eglinton Crosstown and they want to do it the next day, but the BIA tells them, "Actually, that's the day that we're doing a two-day festival. Could you choose another day?" The construction company is like, "Okay." That's what a construction working group would do: It would coordinate that activity so that the pain of construction can be reduced, but the construction goals are still met. I believe that's reasonable. It is an amendment that could be introduced into Bill 222. That was rejected.

We introduced two other additional amendments that address some of the challenges that I raised earlier. One is to allow the municipality to maintain control of assets so that there is proper coordination within jurisdictions when we're talking about transit construction. I've explained why that is reasonable, and it is reasonable. There is more

that happens in a city than transit construction. There is hydro work that has to be done, there is water work that has to be done, there is sewage work that has to be done, there is road repairing that has to be done. All those needs need to be balanced, and this would be a way to do it: to return the rights to municipalities to maintain control of assets. That is an amendment that could be introduced into Bill 222. I recommend that it is done, because as you well know, you will need to be working with the city and the federal government for the next two years, and potentially many years to come. You want to make sure that these transit projects go smoothly, and this is a way to do it: be a good partner.

Finally, we introduced an amendment that would ensure that municipalities and BIAs are entitled to fair compensation for costs incurred as a result of construction. It also seems reasonable. The work we have done with BIAs during COVID tells us very, very clearly that small businesses need every ounce of support that we can give them. We need to remove any kind of unnecessary obstacle that makes their life difficult, to the best extent that we can. So offering them compensation if they are impacted by the pain of construction is a fair way forward. I think that the businesses—this actually came from the Eglinton BIA, because they said, “Our community is not going to make it. This is fair for us”—and I think it is fair.

So those are the amendments that we introduced. They are the amendments that we think are reasonable to add to Bill 222. And I think it falls into this big idea of what transit construction and what transit expansion should look like: We can't just build; we have to build right. Building right means planning, funding and building transit projects that most benefit the region; engaging in timely construction that respects people, municipalities and business needs; ensuring transit and development includes community benefits and affordable housing; and ensuring the project is publicly delivered, maintained and operated. That is our vision. That is our goal. These are our principles. This is how we think transit should be built. My hope is that Bill 222 can incorporate some of these very sensible ideas into it, because right now it is lacking.

0930

I believe that one of my biggest concerns with Bill 222 is that it doesn't address the real reason why we have transit delays in our region. We are actually okay when it comes to building transit once construction has begun. We are not great, but we are okay. What we are absolutely terrible at is making up our mind on what transit projects should be built, and we are extraordinarily slow at handing over the money once a transit project has been approved. So when we're looking at what is actually slowing transit construction in our region, we've got, “Okay, maybe transit construction is here.” Okay. But delays because of flip-flopping and not making our mind up are this big; and then us not handing the money over once a transit project is approved is this big.

This bill, Bill 222, might do some things around speeding up transit construction, with some consequences that I have explained, but it does absolutely zip to deal with the

two big issues that we're facing right now around how we're actually going to get transit built, which are that we flip-flop and we don't hand over the money.

Toronto is a graveyard of failed transit announcements and experiments; it's an absolute graveyard. The Eglinton West project, which has a lot of merit, would have been built right now. It would have been built already if we had stuck with the former mayor's, David Miller's, Transit City plan. It would have been built, from Pearson to Kennedy. Or if former Premier Harris didn't fill up the hole at Eglinton station, we would have had the Eglinton Crosstown built, I don't know, 20 years ago. The Sheppard extension would have been built if we had stuck to our commitments that we had made. The Finch West extension would have been built if we had stuck to the commitments that we had made. The Eglinton East extension, which this government before the June 2008 election were big fans of, would have been built if we had stuck with Mayor Miller's plan.

What we notice here, and what I want to move into, is that this government also has already, in two short years, quite a legacy of doing the two things that lead to transit projects being delayed: They flip-flop and they don't hand over the money.

The Eglinton East extension is an excellent example of that. Before the election, Premier Ford promised to build the Eglinton East extension, but now there is no money available to build the Eglinton East extension. It's just off the table.

Then we've got the waterfront LRT, which would certainly benefit the member for Etobicoke–Lakeshore. The government says that they're going to build it, but there is no money available to build it. If there is no money available to build it and there is no clear timeline for when it will be built, that's how projects die. That's always how projects die. So at this point, the waterfront LRT is on ice—a perfect example.

We've got GO expansion. When you look at the Infrastructure Ontario reports—they come out every four months or so—they give a nice little summary of how this government is progressing on moving forward on important transit projects. What we have found is that GO expansion is already seeing some very concerning signs of being delayed.

We're also seeing a reduction in project scope. Originally, before the election, the Ford government talked long and hard about how they were going to electrify. But when you look now at what the Infrastructure Ontario website is saying with their request for proposals, there is nothing about electrification. So we're seeing a reduction in scope, and we're also seeing a delay in some key measurables that tell us if a project is on track or not.

One key thing to look at is financial close. That's when you actually make a deal with a construction company to say, “Okay, we agree we're going to give you X amount of money to build this project.” That's when the rubber really hits the road. What we are finding is that with GO expansion, the deadline for when financial close is going to happen just keeps getting extended. And we're seeing that with a whole lot of other projects as well.

You've also got the legacy of the relief line. With the relief line, we had all levels of government saying, "Okay, we're going to build it." We had \$150 million in funding allocated to planning and design. We had people who were most impacted by construction at peace. I sat through city of Toronto meetings when I heard these people complain about how they didn't want the line going down Pape; they wanted it to go down Carlaw. There were arrangements made. People were at peace. So you've got community support, the environmental assessment project had been approved, and the line was set to begin construction this year, through public delivery. This government cancelled it.

So now we have a situation, despite all the announcements—I know about the requests for requests for requests for proposals to start with subway boring. But at this point, when you look at the estimates, when you look at the FAO report, there's no real money going into those projects yet. You've got no support from the federal government. You've got no financial support from the city. In fact, because of your deal-making, the city got out of paying for it, which is very interesting. You don't know the technology. You don't yet know the route. There has already been a two-year delay when it comes to financial close for the largest section of the line, serving the most under-served communities, which is a very important piece of the line. I was actually in support of seeing the relief line be extended into those communities, but now there has been a delay. That's the track record here, so that's very concerning.

Now I want to talk about the second piece of the bill, which I want to address in the final 19 minutes that I have. This bill essentially gives Ontario the right to quickly expropriate land for developers to move forward on building big in return for partially financing station construction.

This is essentially my take on the transit-oriented communities piece that is in this bill: Essentially, what this does—and it's connected to other legislation that you've passed as well—is that it allows the ministry to exempt itself from municipal zoning requirements and also impose new zoning on land that is designated as transit-oriented communities land.

I want to start off by saying that the idea of transit-oriented communities is a really good thing. I support it. I think increasing density around transit hubs is a really good thing, for so many reasons, and we know these reasons: It increases ridership; it increases walkability; it creates a more livable city. There are so many excellent things that are associated with it. But the challenge is that, when we're moving forward on transit-oriented communities, we can't just build the 78-storey condo. We need to build a community at the same time. Developers just can't have a win-win-win; the community has to benefit as well. And the challenge that I see with the legislation as it's currently written is that it doesn't have any hard and fast requirements that would ensure that the communities get the benefits as well.

Some of these benefits I've already suggested in the previous section that I talked about, with municipalities,

businesses and residents losing rights. They're the things around inclusionary zoning. So if you're asking a developer to build a 70-storey condo above a station and then you've got to take the land around it, exempt it from municipal rights, impose your own zoning rules on it and allow them to build big as well so they can partially fund the cost of the station, there need to be some additional benefits imposed on these new condo developments to make sure everyone in the community benefits. That would mean inclusionary zoning.

It could take a variety of benefits. It could be that we're going to limit how many 400-square-foot micro units are built so that we're not just a home for capital coming in and parking their money here. Instead, we're going to require that two- and three-bedroom apartments of a certain size need to be built into these new developments so that families can access the good schools that are nearby and can actually live near a transit station. That would be a good example of an inclusionary zoning requirement that could be included in Bill 222.

Or you could say, "You know what? We're going to once again allow school boards to collect development fees from new developments so that schools can actually handle the influx of residents and kids who move into the area because of this new development." You could do that too. And that would mean that there would be less signs pocketed all around the city of Toronto on all these condo developments that say, "I know you want to live here, but we're not guaranteeing you a spot at the local school, because the local school is full, because we haven't done sensible planning." They don't say that bit, but that's what it is. That would actually address that problem and allow for schools to actually meet the needs of the residents, and where you could have planning that matches what the community actually needs. That would be good as well.

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You could require that developments must set aside a certain amount of parkland, more than they currently do, so that people who live in these condos have a park to go to or a daycare centre that is partially subsidized. There are some condos where they set aside space for a child care centre within the condo itself so that they can cater to the needs of the residents there. This would be a good example of inclusionary zoning that could be included in Bill 222 that would really allow this concept of transit-oriented communities to flourish, and my hope is that you would incorporate that into the transit-oriented communities piece.

The second question and concern I have around this idea of having developers partially pay for station construction—which is essentially what the purpose of this amendment is—is that it can lead to transit being built with the goal of reducing costs and helping developers first, and the very real needs of riders and communities taking a little bit less of a priority. This is a little bit complicated to explain, but I think we're already seeing signs of it here in the GTHA, so we have some examples to flesh it out.

My concern is that having a developer-friendly approach, where you really want to maximize the developers' profit in order for them to contribute to the station

construction, could lead to station location and route alignment being based on how much a developer can profit or contribute to a station's construction and less on whether it would truly benefit ridership in the community. What that means is that decisions will be made that are consequential.

I'll give you an example. It could mean that there will be more of a tendency for transit to be built on underdeveloped land, maybe owned by a developer, that is slated for subdivisions, that has low density, because it is cheaper to build stations in those areas, and the developer will make more money. There will be a prioritization towards that and there will be a move away from building in areas that have very high density, where there are a lot of community concerns, where it's harder to build big and where it's more costly to build a station. That will have very real impacts on where stations are located and what route will be chosen. Maybe there is a balance and it can be done, but my concern is that we could be going too close to developers' interests and too far away from what will truly benefit our city and ridership.

There have already been some examples of what this could potentially look like. We have seen, for instance, that Metrolinx approved Woodbine Entertainment Group's request to fund the construction of a GO station at their casino and racetrack complex in the Premier's riding. We have a whole list of GO stations that are slated for development. They're in the queue. This has been going on for years. We had the SmartTrack thingamajiggy, and now we've got GO Expansion. All these stations are in the queue to be built, and what station gets built, basically, second, is the Woodbine Entertainment Group's casino, even though—even though—Metrolinx did not recommend for the station to be built because it could negatively impact ridership further up the line. This is an example of a GO station benefitting a developer but not necessarily benefitting riders in the same way.

We've also got examples where critical stations further on down the line, further GO station examples, are not prioritized. I'll give you some examples of them. St. Clair-Weston GO station and the Spadina station are critical new GO station construction projects that should happen. They are in areas that are understandably hard to build, because it's already dense, but they will significantly improve ridership, not just further north—where people come in and then they might want to go east or west instead of downtown—but also for people who live in those very dense areas who want to go downtown and travel around themselves. Those two GO station projects have been languishing for years. Maybe that's because they can't find a developer who's willing to pay the cost of building in that area but they can more easily find a developer who's willing to pay the cost of building in Lawrence East or Kirby or Woodbine. There are significant, multi-year, decades-long consequences that will happen if we build stations to help developers first and riders second. I urge you to really look very hard at that framework that you're using to choose what stations are built. I have a lot of concerns about that. So that's my second piece.

This is why—oh, yes, there is one additional thing that I think is pretty concerning. It's that, unfortunately, a lot of the deals that we are seeing with these transit development TOC projects, such as Woodbine Entertainment Group, such as the situation with Mimico where there is a developer building big in return for renovating the station—a lot of these deals are secret, so we don't know anything about them. We don't know how much the developer is getting. We don't know how high they're building. We don't know what additional benefits the developer is going to be giving to the city. We don't know what the profit margin is for the developer. We don't know a lot.

The reason why that is important is because when we make these decisions transparent, which I am encouraging this government to do with this TOC amendment, we can make sure that the city and the region are getting a good deal and that the developer is also paying its fair share. That's why these decisions need to be transparent. Station selection and where we build also needs to be based on what's best for the city, and those decisions need to be transparent as well. I encourage this government to also look at how Bill 222 could be used to shine the light of transparency on these decisions so that the transit we build benefits everyone and so that we can build transit and we can build a livable city at the same time.

So these are my concerns with Bill 222. Now, most of my examples that I give are based on the GTHA, because a lot of the research that we've done with Bill 171 has been related to the four priority transit projects. When this bill goes to committee—my hope is that it will go to committee—I will be reaching out to other stakeholders who could be impacted by the GO expansion and the Hurontario LRT and who might want to know about what this bill means for them as well. My hope is that you also listen to some of their concerns and you can improve this bill and make it so that we can have transit construction that benefits the city, benefits the region and also respects municipal businesses' and residents' rights.

I also want to conclude by talking a little bit about what we can do to improve public transit now and improve this bill. As I mentioned, one thing that I think is critical, especially with the November 5 budget cycle coming up, is that this government can fund transit now so that the riders that potentially will be using these new lines can experience real benefits now, from Scarborough to Etobicoke to North York. They can have the bus routes run on time so that they can get to work safely. It doesn't matter if they're a long-term-care worker or a doctor working at St. Mike's or a student that's wanting to go to school, they all have the option to use public transit now in a safe way.

I also encourage this government, because we are in the middle of one of the worst economic crises that we have had in many, many years, to make sure that any kind of transit infrastructure development or investment that we do, not just in the future but also now, creates good jobs that are made-in-Ontario jobs. You have an example, an opportunity right now that you can take, which is to do

what the Ontario government used to do and contribute its fair share to buying buses, streetcars, Wheel-Trans vehicles and subways so that we can make them in Ontario now at the Thunder Bay plant, and potentially at the Kingston plant, so that when we get these new lines built all across the region, we've done the order now so that those vehicles are ready to go to transport people around.

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When we do things like that, we can have the benefits of improving transit in all our cities and all our municipalities. We can also give people those good jobs—those good, green jobs—so we can help them survive this pandemic and continue to pay their bills, pay their mortgage, pay their rent and lead good lives.

That is a decision, as you well know, that is being decided right now at Toronto city council. It's a decision that will have significant positive benefits—real benefits—similar to what's potentially in Bill 222, that could benefit people right now. I urge this government to look forward to that.

I also want to emphasize our vision for what transit should look like and how transit should be built. It is about investing in transit now so we can have immediate transit relief. It is about having a made-in-Ontario plan so that we can benefit in the region and also benefit with job creation. It's also about building transit for the future that will truly allow our city and our regions to grow into the world-class, livable regions that they deserve to be.

That involves doing a few things. It involves listening to the experts. Instead of listening to one consultant who talks to you for a few months and then coming up with a grand plan that completely reshapes what transit expansion was supposed to look like in the city, I encourage you to listen to the experts and plan well and make evidence-based decision-making. We have a lot of experts in this city who have put a lot of thought into what transit will benefit our region, and I encourage this government to listen to them.

I also encourage this government to use public sector delivery. The reason we should use public sector delivery for new transit projects is because we now have a track record of privatized transit experiments that have led to massive cost overruns: in the case of the Eglinton Crosstown, it's \$237 million, and they're still taking you to court; in the case of Presto, which is the most expensive, privatized, outdated technology fare-collection system in the Western world; and in the case of the Ottawa LRT, which is an unmitigated disaster.

You've got examples of privatized transit delivery which simply haven't worked. So when you're looking at moving forward with transit construction and transit expansion, I urge you to look at public sector delivery. It is a tried-and-true method. It works and it makes sure that all the money that we invest into transit stays in Ontario. It doesn't just go to other countries because they need to make a profit margin.

I also encourage you to look at transit-oriented community development, which I support, to take steps to add real binding agreements to make sure that it

contributes to good jobs and really tackles the affordable housing crisis that we have in our regions by moving forward with hard targets for what inclusionary zoning could look like.

I encourage this government to build as respectfully as you can, by respecting homeowners' right to their day in court if their home is going to be expropriated; that you respect municipalities' right to control their own assets; and that you provide fair compensation to businesses, municipalities and BIAs if they suffer the consequences of transit construction. It is the reasonable thing to do.

I also encourage you to make sure that you have a commitment to community benefits agreements so that we can hire locally and make sure marginalized communities—racialized people who have been left out of the trades—have access to some of these good career jobs, and that we use the transit infrastructure investment that we are doing to do our part to tackle inequity in the workplace.

I also encourage you to expand the made-in-Ontario requirement, not just to the purchasing of vehicles but also to how we construct investment in Ontario as well. There are things that we can do to make sure that these investments help local businesses and local construction companies, and to really make sure that with the investment you make the money circulates locally. I encourage you look at that as well.

This is the conclusion to what I have to say in response to Bill 222. I'm looking forward to the committee hearings and hearing what other stakeholders will have to say. I'll be doing my own stakeholder outreach to make sure that this bill is the best that it can be. My hope is that this government listens very carefully to what the people of Ontario have to say, because we all pay for the cost of transit construction, we all benefit from the cost of transit construction, and then there are some people who experience the pain of transit construction as well. We need to have a balance to make sure we do it right.

The Acting Speaker (Ms. Jennifer K. French):
Questions?

Ms. Donna Skelly: I think that every single member in our House would agree that there is a lot to do to improve Ontario's transportation network, especially in the GTHA. Coming from Hamilton and driving in on a daily basis, trust me, we especially—even now, with more cars on the road, we're seeing more and more congestion. Of course, that congestion leads to gridlock and that gridlock leads to costs to the consumer and to our economy. But the official opposition agrees that we need to build transit and we need to build it now, yet you stand in opposition to our practical and responsible plan. Is the member opposite more concerned with political gain than making progress on our transit file?

Ms. Jessica Bell: Thank you to the member for Flamborough–Glanbrook. I've spent the last 10 years working to improve transit and improve the ridership experience in the city of Toronto, so I can safely say that I'm very committed to building transit and I'm very committed to getting people from A to B at an affordable price.

I made it very clear in my presentation that the two main reasons why transit expansion gets delayed is because governments flip-flop. They change their transit plans. And what that means is that we have to start from scratch again. We've seen that many times already. The second piece that governments do is that usually they don't provide the money. This government also has a track record of not providing the money. So when we look at the real reasons why transit isn't built, the evidence is right here with this Ontario government and your actions.

The Acting Speaker (Ms. Jennifer K. French): Further questions?

Ms. Judith Monteith-Farrell: When I saw the title of this bill—the Ontario Rebuilding and Recovery Act—and looked at the emphasis on transit, I got excited because I thought, finally, maybe we would have a made-in-Ontario commitment and the jobs at the Bombardier plant would be saved.

I thank the member from University–Rosedale for a really good understanding of the Toronto situation and the transit system. I'm always proud when I ride on public transit that I see a made-in-Thunder Bay car, when I've seen them on the line.

I would like to ask the member, can you expand on how a made-in-Ontario plan put into this bill would assist us in Ontario?

Ms. Jessica Bell: There are many things that could be introduced into Bill 222 and there are many actions that the Ontario government could take now to ensure that the transit that we build today and for tomorrow benefits and creates good, local jobs right now. In the case of Thunder Bay, the provincial government could do what it has done for many years, which is to help the TTC in its vehicle purchasing.

Right now, the TTC needs 80 subway cars just to maintain the vehicle fleet in the TTC, and they can't buy any because the provincial government hasn't provided its fair share. If they did provide their fair share, those 80 vehicles could be built in Thunder Bay, because that is the best plant to do it and they have been doing it for years. That would be a real made-in-Ontario plan.

The Acting Speaker (Ms. Jennifer K. French): Further questions?

Hon. Kinga Surma: The member opposite explained that she has spoken to members of the BIAs, particularly the ones located along the Eglinton Crosstown. So my question to the member opposite is: Have you spoken to the members of the BIAs about the tools and the possible hardship that could have been spared, given that these tools could have expedited the construction of the Eglinton Crosstown by three years?

Ms. Jessica Bell: Thank you to the member opposite. I have spoken to the Eglinton BIA about the impact of construction. There are two pieces I want to address.

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This government hasn't provided a lot of information, aside from talking points, on how these changes would have actually sped up transit construction in the Eglinton

Crosstown. I hear a lot of talk about a tree. That is about it.

The second thing is that what I think we should do to change Bill 222 is to ensure that during the construction period—businesses have rights, such as the right to know when their water is shut off, the right to access their businesses so that they can continue to operate, so that they can continue to function during the construction period. If this government cares so much about these businesses' survival, then why don't you put those recommendations, put those amendments that the Eglinton BIA is asking for, into Bill 222?

The Acting Speaker (Ms. Jennifer K. French): Questions?

Mr. Terence Kernaghan: Through you, Speaker: I very much appreciated the member from University–Rosedale's comments about inclusionary zoning, transit-oriented communities and plans for the future.

I think of an individual from my riding, Nan Finlayson at 100 Stanley Street, who is locked in an incredibly emotional and lengthy five-year battle to save her 120-year-old house from expropriation. My question is, how will the increased powers of the minister or the minister's delegate to expropriate property without a hearing impact individuals and communities?

Ms. Jessica Bell: In general, expropriation does need to happen in key examples where transit needs to be built or infrastructure needs to be built and it's in the clear public interest. No one's challenging that.

What we do have concerns about is that the expropriations process is an incredibly powerful tool and it needs to be used in a fair way, which means that homeowners get to have their equivalent day in court to have it made clear and to express their concerns so that we can make sure that expropriation is fair and sound and reasonable. That's what is needed.

In committee hearings, we heard many residents—similar to your experience—where they're just like, "Prove to us that you need it, because you've done all these potential expropriations"—

The Acting Speaker (Ms. Jennifer K. French): Response?

Ms. Jessica Bell: Sorry. Oh, response. Sorry—"you've done all these potential expropriations but we haven't had our home expropriated because you've changed transit plans."

There's a reason why we need to be very careful when we use that tool, because there are consequences.

The Acting Speaker (Ms. Jennifer K. French): Further questions?

Hon. Kinga Surma: The member opposite clearly defined that flip-flopping and indecisiveness have been responsible for stalling the building of transportation projects in the greater Toronto area. She went on to list a number of other transportation projects that are very much in earlier stages of planning and design—certainly in construction. So my question to the member opposite is, if you are opposed to flip-flopping and indecisiveness, how

could you not support a transit plan that was endorsed by the city of Toronto and York region and supported by the province?

Ms. Jessica Bell: It's difficult to support a transit plan when we don't exactly know what it is yet. We don't know the route. We don't know the technology. We don't know where the stations are going to be. We don't know when it's going to be built. We don't know how much it's going to cost, because you're at a very early stage of design.

What we do support is transit being built right. We have made it clear that there are some benefits to building an extended relief line—let's call it the Ontario Line—farther up, into Flemingdon and Thorncliffe. But any kind of development needs to be done in a way where we respect the experts and make evidence-based decision-making, and that we also respect communities' very real needs.

One of the requests that has been made is that the section of the line that follows the relief line route needs to be underground. When we say that, we're not saying, "No, no, no"; we're saying there need to be improvements.

The Acting Speaker (Ms. Jennifer K. French): We have time for one quick back-and-forth.

M^{me} France Gélinas: Thanks to the member for her very interesting comments this morning. My quick question: You talked about community binding agreements. Could you share with the House some of the benefits of those agreements?

Ms. Jessica Bell: Community benefits agreements are legally binding agreements that you often set up with a construction company in order for them to deliver certain things. In the case of the Eglinton Crosstown, there was a requirement that they hire a certain percentage of marginalized people, racialized people into all sectors of the transit construction project, especially the trades. That leads to real, tangible benefits to people's lives. It gives people a chance to have a career—

The Acting Speaker (Ms. Jennifer K. French): Thank you. Further debate? Further debate?

Seeing none, I will wait for guidance from the Clerks.

Ms. Mulroney has moved second reading of Bill 222, An Act to amend various Acts in respect of transportation-related matters. Is it the pleasure of the House that the motion carry? I heard a no.

All those in favour of the motion will please say "aye."

All those opposed to the motion will please say "nay."

In my opinion, the ayes have it.

A recorded vote being required, it will be deferred until after question period today.

Second reading vote deferred.

The Acting Speaker (Ms. Jennifer K. French): Orders of the day.

Hon. Kinga Surma: No further business, Madam Speaker.

The Acting Speaker (Ms. Jennifer K. French): Okay. Understanding no further business, this House stands in recess until 10:15.

The House recessed from 1007 to 1015.

MEMBERS' STATEMENTS

LANDFILL

Mr. Guy Bourgoin: Good morning, Mr. Speaker. I rise today to ask the Minister of the Environment to say no to the De Beers Canada landfill proposal at Attawapiskat First Nation's traditional territories. De Beers Canada wants approval from Ontario for a third landfill at the old Victor mine site near Attawapiskat. While De Beers shut down the mine in 2018, it's now trying to leave behind 100,000 cubic metres of materials. That's about two CN Towers of demolition and organic waste.

What's really concerning about this is that De Beers has not consulted with Attawapiskat, and that much of the mine waste is recyclable. To add insult to injury, De Beers is using COVID-19 as an excuse for not taking responsibility to transfer and repurpose the waste accordingly.

Canada's mining industry is known for its ethics and sustainability, but De Beers's current intentions are at odds with the reputation of our industry.

Attawapiskat's chief and council are asking the Ontario government to do the right thing and reject De Beers's proposal, to ensure that this multinational corporation transports this waste out of the sensitive wetlands and watersheds of Attawapiskat.

ANTI-SEMITISM

Mrs. Robin Martin: I am very proud that, this week, Ontario became the first province in Canada to adopt the working definition of anti-Semitism as defined by the International Holocaust Remembrance Alliance at their Bucharest plenary on May 26, 2016.

Under this definition, anti-Semitism is defined as "a certain perception of Jews, which may be expressed as hatred toward Jews. Rhetorical and physical manifestations of anti-Semitism are directed toward Jewish or non-Jewish individuals and/or their property, toward Jewish community institutions and religious facilities."

Speaker, the first step in addressing a problem is identifying it and calling it out. And make no mistake, anti-Semitism continues to be a real problem. According to the Toronto Police Service's annual hate crimes report, 32% of the recorded hate crimes in our city last year were targeted at Jews.

Clearly, we still have lots of work to do, but this is a major step forward. I want to thank everyone who helped to make this happen, including those in the Jewish community who raised awareness of this issue for so long and my colleagues in government who worked to push this idea forward. I want to make special mention of the member from Brantford-Brant, with whom I co-sponsored a private member's bill to accomplish this very goal.

Together, we will continue to stand united with Ontario's Jewish community and stand firmly against hatred and anti-Semitism in all forms.

BETTY'S RESTAURANT

Mr. Wayne Gates: I rise today as the MPP who represents Chippawa, where Betty's Restaurant is located. I've seen the backlash caused by the story about the member from Niagara West this week. I want to add my voice on behalf of my community. I know the restaurant's owner, Joe Misk. Joe is a friend of mine. He's a good man, a good father and a great community leader. I know he's doing everything he can to keep Betty's safe and his staff safe.

To anyone listening: I want you to know that Betty's is a wonderful restaurant and to encourage you to continue to support it. I want to ask people to stop holding Joe responsible for what happened. You must understand that Betty's is a restaurant that was overjoyed to have an MPP from Niagara West there along with his family. I'm going to share some statements that Joe's wife, Bernadette, posted due to the backlash that Joe has received because of the member from Niagara West's poor choices. This is his wife:

"I can no longer tolerate the cruel, nasty and threatening comments and phone calls my husband Joe or his staff have been receiving these past few days. Honestly, we are all losing much-needed sleep over this situation.... To attack the character of my husband is both ignorant and hurtful not only to him but to our entire family...."

"For those of you who made all these terrible comments about my husband without even knowing him, let me tell you he is a man of integrity, and a well respected man in our community."

Speaker, Joe and his staff should never have been put in this position. I want to say before this House that Joe is a good man who has experienced the unimaginable loss of his daughter this year. I know Joe and his staff tried their best to enforce safety guidelines.

Be kind, wear your mask, and I hope you'll join me in supporting the staff and the owners of Betty's.

1020

ELEARN.FYI

Mrs. Gila Martow: I want to share a great initiative brought forward by a Thornhill grade 12 student who attends the Country Day School in King City. Sophia Joffe realized that many students are struggling during this pandemic to adapt to the new reality of remote learning, so she created a website: eLearn.fyi. The site is a database of more than 300 online learning tools, including a civics curriculum founded by Sandra Day O'Connor, a former Supreme Court Justice, plus some engineering lessons on how to build a robotic arm.

One of her main goals was to get tools from trusted sources, while aiming for a wide variety of topics and making the platform as user-friendly as possible. The platform has been described as the Wikipedia of online learning. The materials are categorized by grades, subjects and descriptions. Users can find any type of material on her site, from bedtime math for kids in junior years to

civics programs and pre-university courses for those at the end of high school.

She was featured—I want to mention this—on CTV, CBC, the Toronto Star, the New York Times, CJAD and the Hechinger Report. Her friends and even teachers began using her site to access learning material, and it was confirmation that it was such a great success. So she wants all levels of government to work together to create what she's calling the "Netflix of online learning."

I want to thank Sophia for being such a great example of what happens when you use your own experience and struggles to make a difference for others. Congratulations.

CHILD CARE

Ms. Jessica Bell: We're in the middle of the worst pandemic we've had in 100 years, yet the Premier is choosing this moment to propose to weaken the laws that keep kids safe in child care by allowing operators to group infants and toddlers together, by reducing staff-to-child ratios for small kids and by lowering the qualification requirements for staff.

This is what child care operators and advocates in my riding had to say in response:

—"Frightening."

—"Disturbing."

—"Not planned by someone who works with children."

—"We have enough to worry about now, with PPE, and following all health guidelines."

—"To have something like this come along at a time when the sector is very vulnerable, very distracted and not able to mobilize ... I think it's opportunistic and sneaky."

That last quote is Carolyn Ferns, a leader in the field.

Children have died in poorly regulated child care settings. These rules exist for a reason. Premier, instead of weakening child care, let's strengthen child care. Invest in public and non-profit universal child care so there are more spots. Make child care affordable so parents can access it, including single parents. Increase the wages of child care staff who look after our kids, but right now many of them aren't paid enough to afford child care of their own.

These are front-line workers, and they need your help. By investing in child care, truly investing in child care, you help our kids learn; you help the sector survive; you help parents, especially women, have the opportunity to return to work and contribute to a real she-recovery.

COVID-19 RESPONSE

Ms. Kathleen O. Wynne: I think we can all agree that the COVID pandemic has tested our strength as individuals and as a society. It has separated us from one another, and for many, many people, it's forced them to stop taking initiative or to scale back expectations of what is possible.

But for another group of people, it has done the opposite. There are people in all of our communities who have been spurred on by the pandemic to reach out, to continue to advocate and, indeed, to find new ways to support the people around them.

Today, I want to acknowledge all of those people. In the beautiful riding of Don Valley West, there are hundreds of these unsung heroes. They are moms helping other moms getting kids to school. They are neighbours bringing food to an elderly friend, or maybe a neighbour who has become a friend. They are women sewing masks and young people delivering groceries.

Aamir Sukhera, an organizer and entrepreneur, has created an army of young people and donors who stock food and deliver it weekly to families in the Thorncliffe neighbourhood and beyond.

Susan Wright and Michelle Delaney have worked their magic with Thorncliffe Park residents to create a community harvest from gardens on the green space at the foot of their high-rise homes.

Doug Farley is undeterred by COVID in his fight to be a voice for environmentally sound development in North Toronto.

Masood Alam continues to work to support and inform tenants who are fearful of losing their homes.

Our communities are strong, but they are struggling in this pandemic. I just want to say thank you from my heart to all the people who fill their days with kindness, reaching out, being brave enough to start and to continue the work that makes us who we are: a caring and generous society.

COUNTRY HERITAGE PARK

Mr. Parm Gill: I am proud to rise today to recognize Country Heritage Park in my great riding of Milton. Country Heritage Park is a theme park rooted in farm, food and rural lifestyle heritage—defining features in our community.

Given the uncertain nature of the COVID-19 pandemic, Country Heritage Park has been there for our community, helping to make the new normal life feel a little bit more ordinary. When COVID-19 meant that our farmers' market might have to be cancelled, Country Heritage Park worked closely with my office, the Milton Chamber of Commerce and Halton region's public health unit to bring the farmers' market to its new temporary home at Country Heritage Park.

Not only did the market do exceptionally well throughout Ontario's safe reopening during the summer, but vendors and farmers reported exceptional sales, along with a feeling of safety, that would not have worked anywhere else. This had a direct impact on the recovery of our local farmers and small businesses.

What's more, Speaker, is that this was all done for free by Country Heritage Park in order to give back to our community, wanting desperately to feel a sense of normalcy during these unusual times.

I want to thank Jamie and the Country Heritage Park team for making a real, positive difference for our community.

MUNICIPAL PLANNING

Ms. Suze Morrison: Once again, this government is shamelessly meddling in the work of our municipalities

and trying to avoid the local planning process to push through their own agenda.

Last year, the Premier promised to respect mayors and municipal councillors, but just last week, city of Toronto staff and city councillors were surprised to learn about minister's zoning orders on three sites in the West Don Lands neighbourhood. These orders limit community input, prevent the city from studying the impact of these developments and jeopardize urgently needed affordable housing units and community benefits.

Toronto Centre desperately needs more deeply affordable housing. Almost half of the residents in my riding live in core housing need—which means they're spending more than 30% of their income on their rent—and the wait-list for community housing is decades long. I'm hearing from more and more people every single day who are on the verge of being evicted and becoming homeless.

Local planning should be driven by local communities and the long-term public interest, not dictated by the heavy-handed orders that we have seen come down from this province. Residents deserve an opportunity to have a say in how their community grows. Cutting the public out of the planning process ultimately undermines public support for new developments, even if those projects help us build more equitable neighbourhoods.

If the Premier is truly committed to working in partnership with municipalities, why did he issue these orders without consulting city councillors and local residents?

DAVID BRALEY

Ms. Donna Skelly: I rise this morning to pay tribute to David Braley, who passed away this week at the age of 79.

David Braley was a titan in Canadian business. As an avid sports enthusiast and a CFL governor, David Braley was credited with saving the Canadian Football League. At the time of his death, Braley was the current owner of the BC Lions, but he was also a former owner of both the Hamilton Tiger-Cats and the Toronto Argonauts. David Braley took three CFL teams facing bankruptcy, and by demanding financial accountability, he turned those failing organizations around. In 2012, he was elected into the Canadian Football Hall of Fame.

David Braley was raised in Hamilton. He graduated from McMaster University. His love of the city and its people was demonstrated by his generosity and support of causes that helped the needy and most vulnerable.

Braley's philanthropic contributions are far-reaching. He left his mark on our city. He donated tens of millions of dollars to support and enhance health care and education in Hamilton. Numerous institutions across Hamilton are named in his honour, including an athletic centre and health sciences centre at McMaster University, an athletic centre at Mohawk College and the David Braley research institute at the Hamilton General Hospital.

1030

He was chairman of the 2003 world cycling championships in Hamilton, and instrumental in getting federal

support to build what is now Tim Hortons Field. He was also a member of the Canadian Senate.

He had numerous friends; he was a friend of mine. David Braley will be missed.

TERRY FOX

Mr. Daryl Kramp: I personally remember and, quite frankly, will never forget a moment many years ago while running a large ball tournament and community summer fest. Late in the day, I received a call. It was from a local OPP officer, Walter Sawkins, affectionately known to all of us as Uncle Wally. He was escorting a young man running across Canada. He asked if the young man could speak to the hundreds of people gathered, and of course, I said yes, and shortly thereafter, he arrived.

At that point, I shooed the band off the stage and introduced the young man, relatively unknown at that time: Terry Fox. Within mere seconds from when he started speaking, incredibly, the entire boisterous crowd went completely silent. It was truly one of the most inspirational moments of my life when, spontaneously, people started passing their hats in support of Terry and his cause. I have a picture of that moment in my office, displayed with pride.

But fast-forward now to this year when Walter Sawkins's son, Jeff, and grandson, Tyler, ran the same segment where their dad had escorted Terry. Walter himself, ill with cancer, and his wife, Elaine, were waiting when they arrived and delivered over \$10,000 in pledged donations.

I should note that in 1980, only two out of 10 people survived that kind of cancer. Now, in large part due to Terry's mission, eight out of 10 people survive. Great strides have been made, but there is so much more to do. So today, I would like to express, on behalf of a grateful community, a sincere thank you to Walt, Elaine, Jeff, and Tyler for their tremendous dedication to the Terry Fox Marathon of Hope.

QUESTION PERIOD

COVID-19 RESPONSE

Ms. Andrea Horwath: My first question this morning is to our Premier. At every stage of the second wave of this pandemic, the Ford government's lack of planning has created chaos and confusion. The Premier keeps insisting that we're flattening the curve while cases mount and his own MPPs ignore public health rules.

Today's Toronto Star reports of experts warning the Ford government that hundreds of COVID-19 infections may be going absolutely undetected in the province of Ontario because of the province's deeply flawed testing regime. When will we see the investments in testing and tracing that should have been in place in our province months ago?

The Speaker (Hon. Ted Arnott): The member for Eglinton—Lawrence and parliamentary assistant.

Mrs. Robin Martin: Thank you for the question. Our government has made enormous investments in testing, including \$1 billion recently to improve our lab capacity and testing capacity, and we did for a long time throughout the summer run asymptomatic testing of anybody who wanted to present for testing.

What we found out was that by testing a number of people who were asymptomatic, we weren't actually detecting many positive cases. In fact, we have quotes from a member of the Queen's infectious disease specialty division, Dr. Gerald Evans, who said that asymptomatic people "provide less information at this point in the pandemic, and we know we're going to have lots of people ... with common cold symptoms who are going to present for testing, and we need to be able to find the ones that are real COVID so we can control them with contact tracing and isolation."

It is important that we dedicate our resources to the people who really need the test, and that is what we have done with our new plan.

The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Andrea Horwath: Speaker, there continue to be hot spots around Toronto—in fact, in the northwest—that don't have the testing capacity that they should have. We were supposed to have 55,000 daily tests here in Ontario. None of that's happening.

The second wave of COVID-19 is also at the same time devastating long-term-care homes again, just as it did in the first wave. Every day, the Minister of Long-Term care insists that the growing number of outbreaks and cases isn't a cause for concern. Well, I disagree, Speaker.

The government has expressed at the same time support for the long-overdue Time to Care Act, which adds more staff and four hours of hands-on care in long-term care. But in a briefing yesterday, the Minister of Long-Term Care informed me that the government doesn't intend to have a full staffing plan in place until sometime next year.

Other provinces have worked overtime, Speaker, to boost the number of staff in long-term-care homes. Why is this government so unprepared and still moving at such a glacial pace?

The Speaker (Hon. Ted Arnott): The Minister of Long-Term Care to respond.

Hon. Merrilee Fullerton: Thank you to the member opposite for the question. I've got to clarify that that is not what happened in that meeting. I am adamant that there is a staffing plan. It has been on the go ever since we were concerned about the crisis in long-term care and the PSW crisis, ever since we became a ministry. So to hear the member opposite say that is absolutely stunning. It is stunning, and I take great offence at anything that I would have said in an opposition briefing to be distorted in this manner. I take great offence.

There is an ongoing plan to deal with not only the overarching issue with staffing in long-term care but also emergency efforts to stabilize staffing in long-term care.

We've put dollars behind that plan, and we continue to put out more measures and continue to put out more dollars. I'm just absolutely amazed that that could be distorted in that way.

The Speaker (Hon. Ted Arnott): Final supplementary.

Ms. Andrea Horwath: Speaker, what is truly stunning is the Premier's failure to plan for the second wave of the COVID-19 pandemic in our province. That failure has left people in our province paying the price while he scrambles to get ahead of crisis after crisis.

He claims testing is a success while hundreds of infections go, literally, undetected in our province. He tells people they have to follow the rules, while his own MPPs ignore the rules and face no consequences for doing so.

When will the Premier stop making this up as he goes? When is he going to stop making excuses for his team when they break the rules and start making investments that should have been made months ago?

The Speaker (Hon. Ted Arnott): Deputy Premier and Minister of Health

Hon. Christine Elliott: I think it's really important to bring forward a few points of fact with respect to this question. One is that we have invested over \$1 billion in testing, tracing, contact management and so on. Secondly, we have the most robust testing strategy in the entire country, and we have recently exceeded a target of five million Ontarians who have already been tested. That's a third of the entire population. So we have a very robust testing strategy.

We do recognize that there are some areas—northwestern Toronto, for example, being one area—where people aren't coming forward. But we have to remember that testing is demand-driven. It depends on how many people go in.

But in some cases, we know that people aren't coming in, so we are going to them. We have mobile test units, we have pop-up testing centres, and we're working with local organizations that already have established trusted relationships with the people in these areas. So we are going to them if they feel reluctant to come to us.

We're going to make sure that everybody who needs a test is going to be able to get a test.

POST-SECONDARY EDUCATION

Ms. Andrea Horwath: My next question is for the Premier, but look: 934 cases today—up—35,000 tests done, not 55,000 as it should be; a backlog of 40,000—up again—and the grim reality that we've now reached over 2,000 deaths of seniors in long-term care. It's certainly nothing to brag about over there.

But I have a different focus, Speaker, and that's about the questions that this Premier has continued to avoid—to give his friend, extremist Islamophobic, homophobic, transphobic Charles McVety, the right to grant a university degree for his Canada Christian College in the midst of this COVID-19 pandemic. They insisted that McVety was playing by the same rules as every other post-secondary organization when he applied to have his university

designation, yet days after questions were raised about the government's decision, the college application mysteriously disappeared from the Internet. Is the government still claiming that this is a normal process?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Thornhill.

1040

Mrs. Gila Martow: Just this morning was the first time I used technology to read a statement into the House, and we all know that technology has a few bugs. I was talking to my colleagues about it. I had it backed up on my phone so that if this one somehow didn't connect to the Internet—it was through a Google document—I would be able to use my phone.

In terms of technology not always working, we've all experienced it. It's a frustration. It's a frustration for our students and our businesses across the province. That's why our government is focusing on ensuring that we have better broadband connectivity throughout the province in rural areas.

If any applications to government websites experienced any difficulty or had to make any changes—my understanding is that an application was put on, then taken off, and changes were made and it was put back on again. Perhaps those applications have to be done through some type of Google document, where changes can be made and they don't have to be taken off. It's something that we can all discuss here in terms of better use of technology to provide those services.

The Speaker (Hon. Ted Arnott): The supplementary question?

Ms. Andrea Horwath: Well, if that isn't one of the lamest excuses I've heard in this House, I don't know what is—absolutely lame.

Coincidentally, this disappearing document reappeared yesterday on the Internet, but without 91 of the original pages that were first put on, including statements that clearly show that Mr. McVety took loans of more than half a million dollars from the college. That information is now redacted.

Why has this agency allowed Mr. McVety to remove the information and, more importantly, why is the government still claiming that removing this information was merely a web compliance issue? That is shameful, and people deserve an explanation on what sneaky things are happening over there.

Mrs. Gila Martow: As we have discussed in the Legislature, there is an independent process that is taking place. Members from all religious communities are welcome and invited to participate in any applications that our government puts forward, or any changes or any services they need. Enabling legislation for private, faith-based degree-granting institutions has happened under all governments of all political stripes.

Again, this review is being undertaken by the independent, non-partisan Postsecondary Education Quality Assessment Board—we call it PEQAB. PEQAB is made up of independent experts and individuals with significant experience on post-secondary education administration. I

don't know exactly how the process is conducted, but I trust in those experts to ask any questions that are pertinent to the application.

The Speaker (Hon. Ted Arnott): The final supplementary.

Ms. Andrea Horwath: Something just doesn't add up here. Something just doesn't add up—again. This government is back to its normal behaviour.

The redacted information shows other members of the McVety family getting sizable loans from Canada Christian College as well. In fact, Ryan McVety, Charles's son, is both the college's vice-president and its legal counsel—and of course, the college let Ryan take two loans worth more than \$400,000.

The decision to rewrite the law to help a friend of the Premier with a history of hate speech is absolutely indefensible—absolutely indefensible. Why would a government agency help Mr. McVety hide this information and, more importantly, why did this government help them by claiming that this was nothing but a web compliance issue? Nobody believes it. Come clean and tell the people of Ontario how Mr. McVety got special treatment from the Premier to try to get his college accredited.

Mrs. Gila Martow: All of my colleagues in the House are aware that there are certain processes that we have to follow, whether it's here at Queen's Park or in our constituency offices. It's the hardest thing, I think, to explain sometimes to new staff that we're there to support, we're there to ensure they're provided with the right government services, but we're not there to intervene in any applications, any reviews of applications or things like that. It's a very tricky, difficult spot sometimes to give advice without being seen as intervening.

We know that this process specifically that we're discussing today has been in place for 20 years. Numerous institutions have had legislation proposed based on the review by PEQAB. All three political parties have proposed legislation and voted in support of this process in the last 20 years.

I think that, in general, there are always processes that we need to look at again. We were talking about the use of technology, and I think that maybe some changes are going to have to be made based on better use of technology in the processes of providing the services to all of our constituents.

POST-SECONDARY EDUCATION

Ms. Laura Mae Lindo: My question is to the Premier. Mr. Speaker, it's more and more clear: There is absolutely no defence for the government's decision to make Charles McVety's Canada Christian College into a university. The information redacted from Canada Christian College's application shows that Charles McVety's wife, who is also a vice-president of the college, has awarded herself the title of doctor despite lacking any qualifications to do so.

The more the government tries to defend the decision, the less defensible it gets. So my question: Will the government immediately pull this bill?

The Speaker (Hon. Ted Arnott): The member for Thornhill to reply.

Mrs. Gila Martow: I can speak to the process that is taking place; an independent review is taking place. I would not want to be seen as somebody who is intervening in any kind of independent process, and I would suggest that everybody in this room would not want to be called out for intervening in an independent process. I believe that we should all wait for the independent process to take place and then we can have whatever discussions we want to have on what they rule in terms of the application.

The Speaker (Hon. Ted Arnott): Supplementary question.

Ms. Laura Mae Lindo: We are speaking about legislation. They are speaking about the process. That is the problem.

Back to the Premier: Faculty associations have serious concerns about what this legislation means for the quality of post-secondary education in Ontario. Muslim Ontarians are worried about giving Charles McVety an even larger platform for hate. Members of Ontario's LGBTQ2S community are sick of being harassed after years of homophobic and transphobic comments from Charles McVety. Ontarians know that our province's reputation takes a hit when the Premier pals around with Mr. McVety.

So my question: Why won't the government stop this now and pull the legislation?

Interjections.

The Speaker (Hon. Ted Arnott): Members please take their seats.

The response, the member for Thornhill.

Mrs. Gila Martow: It's my understanding that we have to wait until the independent review process takes place, until the experts complete their review, and then I guess we will have to see what that review is. It's impossible to surmise what questions the experts may have to the applicant. It's impossible to surmise what answers the applicant might have to those questions. It's equally impossible to surmise what the results of the independent process and review will be.

SOCIAL SERVICES FUNDING

Ms. Donna Skelly: Speaker, our province is currently facing the second wave of COVID-19, and winter is fast approaching. Our government took decisive action during the first wave by providing critical social services relief funding to municipalities and Indigenous partners. This funding was necessary to provide rent relief, expand shelters and purchase PPE.

Will the Minister of Municipal Affairs and Housing please explain how the government is preparing our partners for the second wave of COVID-19?

The Speaker (Hon. Ted Arnott): The member for Milton and parliamentary assistant.

Mr. Parm Gill: Let me just start off by thanking the member from Flamborough—Glanbrook for her amazing work on behalf of her constituents each and every day.

Mr. Speaker, it's an honour to stand in this House today to speak to our government's plan to help vulnerable Ontarians during the second wave of COVID-19. Yesterday, following several days of local announcements by MPPs across our province, our government announced \$241 million in new investments for municipalities and our Indigenous community partners. This funding is part of our government's \$510-million investment to support homeless shelters, create or renovate more than 1,500 housing units, and expand the rent support program right across this province.

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The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Donna Skelly: Clearly, this is evidence that our government is taking the safety and well-being of vulnerable Ontarians seriously. We all know that funding is important, but only if it's going towards community projects that keep our communities safe.

Can the minister please assure this House that the funds are going to projects that will benefit those who need them most?

Mr. Parm Gill: I want to thank my honourable colleague once again for the question. It's an important question. That's why we've asked our municipal partners to submit business cases for the available funding, and that's why we have now approved the investment for our partners.

For example, the city of Hamilton provided a compelling business case and will, in fact, receive over \$11.3 million in social services relief funding. This funding will be used to support the health and well-being of residents and will go towards projects such as operating an isolation centre, three hotels and enhanced drop-in services, and will assist in acquiring a facility and renovating two existing emergency shelters in the area.

EDUCATION FUNDING

Ms. Marit Stiles: My question is to the Premier. Speaker, the Thames Valley District School Board is reporting that 1,000 students are being moved out of schools and online, motivated by recent COVID-19 cases in the board. The board's director of education told the London Free Press that he's very concerned: "Please understand we have left no stone unturned, no budget area untouched in order to make this incredibly challenging new model of education in Ontario (work) where basically we are funded to run one model."

Across the province, families and students are anxious, teachers are getting close to burnout, and boards are struggling to meet the need with scant resources—and it's only the end of October. But the government seems to think their work here is done.

When will the Premier deliver more supports to ensure that our schools can continue to remain safely open?

The Speaker (Hon. Ted Arnott): Minister of Education to reply.

Hon. Stephen Lecce: Thank you to the member opposite for the question.

It was just two days ago when I was proud to join the Minister of the Environment, Conservation and Parks to announce a new school for the people of London—a cost of roughly \$60 million to build a state-of-the-art school for over 800 children, five new child care spaces.

We understand the importance of combatting COVID-19 within schools. New facilities will help.

Within the London district school board, they have more money to hire more teachers to reduce classroom sizes to well below the provincial average of last year.

We appreciate the difficult task of currently providing in-class learning that is safe and quality online learning. It's why we funded virtual schools, virtual principals, administrative support. It's why we extended technology to more families in need. It's why we ensured broadband modernization to all high schools in the province, which is the case in the province of Ontario today. We understand there's more to do.

Yesterday, we announced an additional \$700 million to help school boards in London, right across our province, to rebuild schools after a decade of neglect by the former Liberal government.

Ms. Marit Stiles: What the minister needs to understand is, the need is now; it's not a year from now, when the new school is finally built.

Every time a board is forced to change their delivery models because of a lack of funding, it compounds the stress that our parents and teachers and students are facing.

Some 70% of teachers responding to a CBC News survey said that physical distancing between students was not happening. A third of them said that they were considering changing professions or retiring.

Yet as cases are going up, there's a real sense out there that the minister is already running a victory lap on his plan and not seeing the reality of what's happening on the ground. At committee this week, he couldn't tell us if his ministry was even evaluating these models or the quality of education our children are getting.

So before they hang the "mission accomplished" sign up, will the minister roll up his sleeves and start to address these gaps in his plan?

Hon. Stephen Lecce: The member opposite rightfully speaks about quality education, and I will note that her party was silent when this government took bold action to ensure that the hiring system within our schools predicated on seniority comes to an end. It's unusual that when the members opposite would defend the Liberal record of bringing in a plan that ensures that promotion and hiring is based exclusively on seniority—one comes to think that it's not about students, in fact; it's about preserving a system that worked well for our unions but not for our kids. This government is actually going to ensure that the quality and diversity and mobility of the next generation of teachers actually leads the way.

That's what we're doing in the midst of this pandemic: updating a new math curriculum. We're making sure mental health supports are there. We're investing two rounds of capital: over \$1 billion to rebuild schools today and in the future. Yesterday, I joined the Premier, under

the Minister of Infrastructure's leadership—a \$700-million one-time infusion of investment to rebuild schools, to expand child care, to make our HVAC systems better off to reduce the risk within our schools. This is a significant investment—

The Speaker (Hon. Ted Arnott): Thank you very much.

The next question.

COMMERCIAL TENANT PROTECTION

Mr. Mike Schreiner: My question is for the Premier. It doesn't take a sixth sense to know that small businesses are feeling spooked. They've been screaming at this government to extend the commercial eviction ban, but it expires tomorrow before the new commercial rent program is in place, meaning that we could be waking up to the dawn of dead businesses on Halloween.

Speaker, small businesses are in the jaws of closure right now, and they need this government to exorcise the threat of eviction. Will the Premier finally end the nightmare on main street and extend the ban on commercial evictions until we are through this COVID-19 pandemic?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Milton.

Mr. Parm Gill: I want to thank the member opposite for that important question. We know that COVID-19 has had a significant impact on the small businesses who are all essential to Ontario's economic recovery. To help businesses continue to recover from COVID-19, our government passed Bill 204, the Helping Tenants and Small Businesses Act, 2020, which reinstates an extensive temporary ban on evictions of small commercial tenants eligible for the federal-provincial rent relief program.

We want to continue to protect businesses from being locked out or having their assets seized. We encourage landlords and tenants to continue to work together, because we have to work together to overcome COVID-19. That's true for protecting public health and for protecting our economy.

The Speaker (Hon. Ted Arnott): The supplementary question.

Mr. Mike Schreiner: With all due respect to the member opposite, the commercial eviction ban passed in the bill that the member cited expires tomorrow. Small businesses are asking for an extension of the commercial eviction ban until the new rent relief program is in place, and we don't know how long it's going to take the federal government to pass that legislation.

Meanwhile, the government also announced a \$300-million package for small businesses, but once again, it's tough talk and no action. Small businesses have no idea how to even apply for this money that's been allocated.

Speaker, can the parliamentary assistant tell us and, more importantly, tell small businesses how and when they will be able to apply for the help that the Premier promised over a month ago?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Willowdale.

Mr. Stan Cho: Thank you to the member. I know that during our 522 stakeholder meetings throughout the meetings from the Standing Committee on Finance and Economic Affairs, we heard directly from small businesses and the difficulties they're going through, but also through the pre-budget consultations at the Ministry of Finance, and our Premier, in his countless conversations with the mom-and-pop shops of this great province.

This government has responded, Speaker. That member will know that I have said from the beginning—this has to have been a collaborated effort with our partners in Ottawa. We've filled the gaps as we've progressed through these very uncertain times that is COVID-19. That's why our government has to be prudent and adaptive, and that's why we introduced an additional \$300 million, the details of which will be available in short order, to help businesses with fixed costs like their hydro rates, like bringing down other taxes, as well as helping them with their property taxes.

To that member opposite, I say, this coordination will continue with our federal partners. We will continue to work together to provide the relief that small businesses expect. To the small businesses out there, our message is clear: This government will always have your back.

HUNTING AND FISHING

Mr. Daryl Kramp: The fall outdoors season is here. Hunting and fishing are crucial economic drivers for small and, often, family-owned businesses, certainly not just in my riding but in a great many others across this province.

Can the Minister of Natural Resources and Forestry explain how our government is supporting this industry and the growth of the outdoors and resource-based sector here in the province of Ontario?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Kitchener–Conestoga.

1100

Mr. Mike Harris: It's an excellent question from the member from Hastings–Lennox and Addington. I know that this member is a great advocate for the sector and for his community.

Hunting and fishing are not only valued pastimes and an integral part of our Canadian heritage, but the sale of more than 1.8 million Outdoors Cards and other fees directly support continued fish and wildlife management here in the province. Hunters and anglers are not only stewards of the land, they also spend more than \$560 million and \$1.6 billion a year, respectively, supporting countless jobs in many rural and northern communities.

Since day one, this government has been listening and responding to their concerns. This includes expanding various free fishing opportunities and designing a fair and more consistent approach to moose tag allocation and distribution.

I look forward to working with the minister, this member and this government to support this sector in the years to come.

Thank you, and I look forward to the supplemental.

The Speaker (Hon. Ted Arnott): Supplementary question?

Mr. Daryl Kramp: I would certainly like to thank the parliamentary assistant for that great, supportive response. I know that our government is 100% committed to supporting the growth of this sector which is so, so important to many, many families and businesses, not just in my riding but across this great province.

To ensure that this sector will benefit my constituents, though, and many others for this year but most importantly also for many more years to come, can the minister explain our government's initiatives to promote fish and wildlife sustainability in this province, and offer, as I might add, due to the circumstance with COVID, advice for hunters and anglers on remaining safe?

Mr. Mike Harris: Thank you again to the member for that great question. On the sustainability piece, we are designing a new bait fish management strategy to address invasive species and fish diseases while supporting this important industry.

We are proactively updating the Chronic Wasting Disease Prevention and Response Plan to ensure we can act quickly if this disease that affects deer and moose populations is detected here in Ontario.

Regarding the pandemic, we ask that all hunters form a plan well in advance on how to safely hunt and camp together, on the advice from local public health and the chief medical officer. Fishing and hunting remain open here in Ontario, with all rules and regulations in effect, and our fantastic front-line conservation officers will continue to patrol and manage our natural resources here. We will continue to support them and all the hunters and anglers here in Ontario.

AUTISM TREATMENT

Miss Monique Taylor: My question is for the Premier. This morning, the Ontario Autism Coalition held a press conference to mark one year since the government received the advisory panel report. The minister promised that the new autism program would be launched by April 2020, but families still have no core services, no access to the therapy that their children need. The minister has failed to deliver on his promise. To quote the president of the OAC, "I feel like we were intentionally deceived"; or "The minister and his staff are incapable of delivering on their promise."

Why has the Premier failed over and over again to deliver on the needs-based autism program?

The Speaker (Hon. Ted Arnott): I have to ask the member to withdraw her unparliamentary remark.

Miss Monique Taylor: I'll withdraw.

The Speaker (Hon. Ted Arnott): Response? The Associate Minister of Children and Women's Issues.

Hon. Jill Dunlop: I'd like to start off by thanking the advisory panel for all of their hard work. Our government is adopting the key pillars of the Ontario Autism Program as a strong foundation for the new, needs-based Ontario Autism Program. In line with their recommendations, we

established an implementation working group, which has been providing input on how we implement the key elements of the new program. The minister and the working group have been working hard as we continue to make progress on the implementation to date.

I'd like to remind the member of the work that has been done so far. We've launched the foundational family services, a key element of the panel's report, including family and peer mentoring, caregiver workshops and coaching, so families can support their child's ongoing learning and development. We launched a variety of early years supports, focused on younger children on the wait-list, to help build skills in social communication, engagement, and speech and language and emotional regulation.

The Speaker (Hon. Ted Arnott): The supplementary question? The member for Thunder Bay–Atikokan.

Ms. Judith Monteith-Farrell: My question is for the Minister of Children, Community and Social Services. My constituent, Alina Cameron, is beyond upset with the Ontario Autism Program delays. She has told me her daughter Fiona is finally receiving care and seeing wonderful progress, but funding will run out in February and she fears all that progress will disappear. The cost of Fiona's care is \$93,000 per year, and her family cannot afford to pay for it.

Across the north, thousands of families are facing heart-breaking decisions about their children. Minister, what is this government's plan for delivering autism services to families in northern Ontario?

Hon. Jill Dunlop: More than 28,000 families are receiving support through existing behaviour plans, childhood budgets and interim one-time funding as we transition to the new needs-based system. That's more children receiving support than at any point in the program's history.

I mentioned early years support, Speaker, as an example. Thousands of children and caregivers have already benefited from programs like More Than Words and TalkAbility by the Hanen Centre. As we continue our implementation work, programs like these will help young children build their skills in speech and language, emotional regulation and communication.

Recognizing the impacts of COVID-19, we have extended the amount of time for families to spend their childhood budgets and interim one-time funding by six months. Our government will spend \$1.2 billion over two years to support children and youth with autism as we transition to the new needs-based Ontario autism program.

WOMEN'S EMPLOYMENT

Ms. Mitzie Hunter: My question is for the Minister of Finance. In your government's first budget, the word "beer" was mentioned 12 times, while the word "women" was mentioned a mere four times. We've seen this government overlook women time and time again, from preventing the Pay Transparency Act from coming into force to defunding rape crisis centres and disbanding the expert panel on violence against women.

Now more than ever, women in Ontario are at risk of losing hard-won gains in the workplace as the COVID-19 pandemic has clear gender impacts on women's employment. Experts have been ringing the alarm bell about the she-cession and the need to invest in a she-recovery, but the government has been silent.

Speaker, through you to the minister: What investments are planned in the upcoming budget to mitigate the economic impacts of COVID-19 on women, and have you finally put your budget through a gender-based lens?

The Speaker (Hon. Ted Arnott): The Associate Minister of Children and Women's Issues.

Hon. Jill Dunlop: Thank you to the member for your question. Just recently, the Ontario Chamber of Commerce came out with a report exactly on this issue. All levels of government need to be working together to help women now, but also in the future. We need to ensure that women aren't being left behind by championing them in the workforce and getting them back into the workforce.

This is something our government was already doing before the pandemic. We have been working to address the fact that women continue to be under-represented in many sectors that are critical to our province's economic growth, such as science, technology, engineering, math, manufacturing, construction. I can also tell you that Minister McNaughton, Minister Romano and Minister Lecce have been working very hard on this. I know we have been working to raise awareness and to work across various sectors to get more women and girls into high-paying jobs that are very rewarding.

Increasing gender equality in the workplace and getting more women into sectors where they are under-represented is more than just a—

The Speaker (Hon. Ted Arnott): Thank you very much. The supplementary question.

Ms. Mitzie Hunter: Speaker, women need more than empty words. The minister is right: The federal government announced their plan in their throne speech. What has this government done? The minister's sentiments are meaningless unless women see results. Women are trying to balance work and child care, and they are disproportionately in low-wage, front-line work that has been impacted by COVID-19. Economists are predicting a K-shaped recovery for Canada, where some are recovering more quickly because they can continue to work at home while others are lining up in the food banks.

In Windsor, a trained PSW had to give up her job because of lack of child care. The minister ought to know the impacts of the pandemic are more severe on BIPOC, on Ontarians with disabilities, on women, on small businesses. But we've seen that there has been no real action on these files, while the government sits on \$9.3 billion in reserves and unallocated funds. Speaker, what programs is this government investing in to ensure that all Ontarians can recover quickly from this economic recession?

Hon. Jill Dunlop: Thank you to the member opposite. We are fighting for all Ontario workers. Everyone in Ontario should have the skills they need to get a good job. It's how we're going to be competitive. This year, we're

investing \$1.2 billion to help over one million people—programs that respond to the skills of individuals and the labour needs of employers. This includes \$418 million to connect employers and job seekers, \$191 million to support apprenticeship training and employers who host them, \$187 million to train unemployed job seekers and retrain employed workers. I could go on and on.

1110

On October 7, Minister McNaughton and I announced an additional \$75 million over two years to help apprentices cover their living expenses during in-class training, allow training providers to upgrade their facilities and purchase new state-of-the-art equipment and provide upgraded safety equipment to ensure in-person training.

Our government is standing up for all Ontario employees and getting this workforce back as we move forward.

INFRASTRUCTURE FUNDING

Mr. Sheref Sabawy: My question is for the Minister of Infrastructure. Earlier this year, the federal government announced the creation of a special stream of funding provinces could use to support the building of critical infrastructure projects. Ontario municipalities desperately need more funding to help rebuild and grow their local economies in the aftermath of the devastating COVID-19 pandemic.

As a result of the federal government announcement, municipalities across the province—including the city of Mississauga, which I am proud to represent—have been asking the province to provide these infrastructure dollars that would help create jobs, grow the economy and get shovels in the ground.

Can the minister commit that this government will, in fact, take advantage of the COVID stream to help build needed infrastructure in Ontario communities?

The Speaker (Hon. Ted Arnott): The parliamentary assistant and member for Oakville.

Mr. Stephen Crawford: Thank you to the member from the great riding of Mississauga—Erin Mills for his question. Let me say to the member, Ontario recognizes the flexibility that the COVID-19 resilience stream will have to provide for communities and organizations across this great province.

While Ontario would have liked to have seen new funding from the federal government, we do appreciate the flexibility to re-allocate funding to address critical issues relating to this pandemic. These issues can be addressed with investments in specific types of infrastructure projects that were previously not within the scope of the ICIP program.

Ontario is committed to delivering on the Investing in Canada Infrastructure Program, and we are committed to investing in infrastructure projects which will protect the health and well-being of Ontarians, including investments in long-term care as well as education projects. We're making it possible for communities right across this great province to get shovel-ready projects under way sooner and help kick-start their local economies.

The Speaker (Hon. Ted Arnott): The supplementary?

Mr. Sheref Sabawy: Thank you to my colleague the PA. While it's good to hear that the province will be taking advantage of the COVID resilience funding stream, I'm sure I speak for the members on all sides of this House when I say that we would have liked to see new funding from the federal government to support critical infrastructure projects. But in the absence of new funding, I think we all appreciate the flexibility you mentioned this new stream provides.

Mr. Speaker, can the PA tell this House and the residents of my community in Mississauga how much funding will be available for Ontario and our communities through the COVID-19 resilience stream and how this much-needed funding will be used?

Mr. Stephen Crawford: Back to the member for Mississauga—Erin Mills: He will be pleased to know that the combined federal and provincial funding will be \$1.05 billion under the new resilience stream as part of the ICIP program. Aligned with federal eligibility criteria, municipalities can invest in projects such as retrofits, repairs and upgrades for municipal, provincial and Indigenous buildings.

COVID-19 infrastructure includes measures to support physical distancing. This includes active transportation and infrastructure such as parks, trails, footbridges, bike lanes and multi-use paths; projects that would assist with disaster mitigation, including natural infrastructure, flood and fire mitigation—tree-planting would also be eligible.

Additional details about the COVID-19 resilience stream and intake opening dates will be available in the days and weeks ahead.

TENANT PROTECTION

Ms. Suze Morrison: My question is for the Premier. The Premier has promised Ontarians that no one would lose their home during a pandemic. Just last week, I heard from William, a tenant in my riding in Toronto Centre, who lost his job in March and has since struggled to pay his rent. He signed a repayment plan with his landlord, but it has become unmanageable. Rent is due on Sunday. William is worried that he could be evicted and forced out of his home in a matter of weeks.

Why won't the Premier stand by his promise that no one will be evicted and ban residential evictions while we are still in the midst of a pandemic?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Milton.

Mr. Parm Gill: I want to thank the member opposite for that question.

I think we can all agree that this year has not been like any other, which is why our government has frozen rents for Ontario's 1.7 million rental households. The legislation ensures that the vast majority of tenants in Ontario will not see a rent increase in 2021, as we work to get Ontario back on track.

We have also amended the RTA to mandate that adjudicators consider whether a landlord has made an effort to

negotiate a repayment agreement with their tenants before the Landlord and Tenant Board can issue an eviction order for nonpayment of rent from March 17, 2020, onward. This change emphasizes to the landlords that it's important to make efforts to negotiate a repayment agreement with their tenants and to help maintain tenancies, as opposed to resorting to evictions.

The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Suze Morrison: Respectfully, back to the minister: Rent freezes won't stop evictions. We need an eviction ban.

Housing advocates are urging this government to consider the dire consequences of evicting vulnerable tenants during this pandemic. The Neighbourhood Group, which is an organization helping families in Toronto, is hearing from an increasing number of tenants who are unable to pay their rent, even with a rent freeze.

Families who are kicked out of their homes have no options. Shelters are full. People are sleeping in tents in parks. Where does the minister suggest that these families go?

Tataniya Chatterjea, a tenant with an eviction notice, told the Neighbourhood Group, "For me eviction would mean nowhere to go."

Why is the Premier refusing to act and ban residential evictions to prevent tenants like Tataniya from becoming homeless?

Mr. Parm Gill: Again, I want to thank the member opposite for that important question.

Mr. Speaker, our government recognizes that it's a serious concern right across this province, and it's one that our government has been working really, really hard on ever since coming into power, since June 2018, under the leadership of our Minister of Municipal Affairs and Housing—part of the reason why we continue to introduce measures to help those who are in need.

I would also like to point out that every single measure that our government has introduced to help tenants and help Ontarians right across this province—unfortunately, the opposition has opposed virtually every single one of those. I would encourage the opposition to get on board and help support this government if they're really interested in supporting Ontarians, rather than playing politics with these important issues.

DISCRIMINATION

Ms. Kathleen O. Wynne: My question is for the Minister of Colleges and Universities. I was copied on the letter that the minister received from OCUFA, the Ontario Confederation of University Faculty Associations, some days ago, where they expressed their alarm at the government intending to allow Charles McVety's Canada Christian College to call itself a university and award degrees in arts and science. They talk about him as someone who "openly holds deeply rooted Islamophobic, transphobic and homophobic views." This is a body of thoughtful academics who care deeply about post-

secondary education in Ontario. They go on to say, “The Ontario government should not grant accreditation and degree-granting privileges to institutions that do not meet the anti-discriminatory and anti-hate speech principles outlined in the Ontario Human Rights Code.” That seems like a pretty sensible bar.

When the organization that represents 17,000 faculty and academic librarians across the province urges the government to change course, does that not convince the minister that he and his government are on the wrong track?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Thornhill.

Mrs. Gila Martow: Again, as I’ve mentioned repeatedly, it’s an independent process. I distinctly recall the Attorney General for the former Premier, when she was in government, being asked numerous questions—and I admit, it was by my party—about police investigations a lot of different times, and he said that he could not comment because it was under review, it was in the courts, it was in a process.

So, again, this is under an independent process. This is under review by the independent experts on that committee. I think we will allow the independent experts and professionals to do their job and we will await their review.

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The Speaker (Hon. Ted Arnott): Supplementary question?

Ms. Kathleen O. Wynne: I am not asking about the PEQAB process. I am asking, Mr. Speaker, about the legislation that was brought in a peremptory way to this House. That’s the question that I am asking.

Mr. Speaker, the Minister of Education also received a letter this week on the issue of the behaviour of Michael Del Grande at the Toronto Catholic District School Board, and I am sending a copy of the correspondence just so that he will have it. Kyle Iannuzzi, who is a former school trustee and a young gay man, writes to urge the ministry to intervene in order to secure the release of the report on the homophobic, bigoted behaviour and language of Trustee Michael Del Grande.

Mr. Speaker, if this government chooses not to act on these two matters, if it decides that the behaviour of Charles McVety and Michael Del Grande is acceptable, then it will be impossible going forward for any one of its members to distance himself or herself from their vile attitudes. It is not enough to say that you believe in the rights of every human being to be accepted for who they are. It is not enough to wear a pink shirt or to march in a parade or to cry crocodile tears when a young person is harassed or bullied or worse. Homophobia, transphobia, racism and hatred thrive in silence and in the fear of inaction.

When you are in a position of authority, you have the chance to stand up and do the right thing, otherwise your words ring hollow. Will the government take action now?

Interjections.

The Speaker (Hon. Ted Arnott): Members will take their seats.

The member for Thornhill to respond.

Mrs. Gila Martow: Again, there is a process related to all of these questions, and that is an independent review that is part of a—

Ms. Kathleen O. Wynne: That’s not what we’re talking about.

The Speaker (Hon. Ted Arnott): Order.

Mrs. Gila Martow: You can be asking questions related to the process but, in fact, if there is an independent review taking place related to it, I would not be recommending that anybody comment. That’s just the way it is. There is an independent process. I am waiting for that independent process with its experts to review the application, and I guess we’re all waiting for the results of that independent review of the process.

FLU IMMUNIZATION

Ms. Peggy Sattler: My question is to the Premier. Londoner Peter Chaffey emailed me yesterday to express his frustration after attempting unsuccessfully, for the 20th time, to get the high-dose flu vaccine at various pharmacies and at his doctor’s office. Kingsley Abel emailed me last week, frustrated by almost a month of daily calls to local pharmacies and booking multiple doctor appointments, only to have to cancel and rebook because no shots were available. Mike Kerr emailed me, saying he is tired of getting the same message week after week: Either there are no vaccines, or the allotted quota has been reached.

Speaker, why has this government failed to ensure an adequate supply of vaccines so that Londoners like Peter and Kingsley and Mike can get their flu shots?

The Speaker (Hon. Ted Arnott): Minister of Health.

Hon. Christine Elliott: I thank the member very much for the question, but I must say, I don’t agree with your conclusion. I would say that our flu campaign has been extremely successful. Last year, we ordered 5.1 million flu vaccines, which is 13.7% more than the year before, 700,000 more than the year before. We are also able to order another 350,000 flu vaccines with the assistance of the federal government, for 5.45 million shots. We then asked the people of Ontario to please participate in this flu program, an essential element of our fall preparedness program, to protect themselves, their families, their friends, their neighbours, and they did.

I think it’s really important to note, Speaker, that 800,000 vaccines have already been delivered just through pharmacies this year alone, whereas this time last year, it was 150,000. So our flu campaign has been very successful, and I’d like to thank all Ontarians who are participating.

The Speaker (Hon. Ted Arnott): The supplementary? The member for Timiskaming–Cochrane.

Mr. John Vanthof: In response to the Minister of Health: I don’t think people on the ground think the flu campaign was quite as successful throughout the province.

A pharmacy in Temiskaming Shores held a flu clinic and took reservations. A couple of weeks ago, 750 people came out, and they had the vaccine for them. The next week, they got 650 people booked. They ordered 750 doses. Just like the Minister of Health said she ordered, they ordered 750, and they got 10 doses—10. Meanwhile in Kirkland Lake, on the pharmacy door, it says, “We have used all of our available doses, and will not be receiving any more doses in the near term. I will post again when the situation changes.”

Minister, ordering the doses and getting them into people are two different things. This was supposed to be a robust part of your COVID campaign, and you can’t even get flu shots into the people of Ontario. Why?

Interjections.

The Speaker (Hon. Ted Arnott): Members will please take their seats. I’ll ask members to make their comments through the Chair.

The Minister of Health to respond.

Hon. Christine Elliott: Thank you, Speaker. Well, this is a robust part of our fall campaign, and it is working. Over four million vaccines have already been shipped to public health units and distributors—over 1.2 million more doses this year than during the same time last year.

We have also prioritized vulnerable Ontarians with the first shipments of the doses to make sure that we can protect them, those people in long-term-care homes, in hospitals, retirement homes and other places of congregate living. We’ve also set aside \$28.5 million in order to be able to procure more flu vaccines, if we need them. As a matter of fact, yesterday I spoke with our federal Minister of Health, Minister Hajdu, to request a procurement through the federal government’s reserve. We are working with them as well as private sector partners in order to obtain more flu vaccines from some of their responders and from some of the manufacturers.

These shipments don’t occur in one shipment, as I believe you already know. They are shipped over a period of time in shipments that were designed months and months and months ago. The shipments are still coming in; in fact, one is coming in tomorrow.

MUNICIPAL DEVELOPMENT

Mr. Mike Schreiner: My question is for the Minister of Municipal Affairs and Housing. The minister is expected to rule any day now on a request from Pickering for an MZO to clear the way for a development that would pave over 57 acres of key natural heritage features, including a provincially significant wetland that is vital for cleaning water and preventing flooding. Southern Ontario has lost 75% of its wetlands.

The town of Ajax is opposed to this development. The Toronto and Region Conservation Authority is opposed to it: “They do not support development within wetlands, particularly, PSWs”—provincially significant wetlands.

My question to the minister is, will the minister uphold rules to protect wetlands and say no to this request?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Milton.

Mr. Parm Gill: I want to thank the member opposite for the question. I can confirm that the minister is aware that Pickering has requested the MZO and is currently reviewing the request. I can also confirm that every single MZO issued by the minister on non-provincially owned land has been at the request of the local municipalities. MZOs are just one of the tools that our government uses to get critical local projects moving.

Mr. Speaker, I think we can all agree, especially during this COVID-19 pandemic, on how important it is to get Ontario back on its feet and kick-start the recovery of our economy.

The Speaker (Hon. Ted Arnott): And the supplementary question?

Mr. Mike Schreiner: I think it’s important for the minister and the parliamentary assistant to hear from local voices about what they think of this proposal.

I want to quote the mayor of Ajax: “Allowing up to four million sq. ft. of warehousing and distribution space to be built on 57 acres of key natural heritage and hydrological features, including provincially significant wetland (PSW), significant woodland, and significant wildlife habitat would be precedent-setting and devastating, and should not be taken lightly.”

Speaker, wetlands prevent flooding. The cost of flooding is skyrocketing. That is exactly why the PPS protects provincially significant wetlands. So I’m asking the PA and the minister: Will you listen to those local voices that are saying protect wetlands and prevent the risk and costs associated with flooding?

Mr. Parm Gill: I want to point out once again to the member opposite that every single MZO issued by the minister on non-provincially owned land has been at the request of the local municipality. Ministerial zoning orders assist our governments to get shovel-ready projects off the ground faster. These are all critical, critical projects and, as I pointed out earlier, will help get Ontario back on track.

1130

For example, Mr. Speaker, between 2011 and 2018, just 600 long-term-care beds were added to our long-term-care system under the previous government, just three MZOs issued by the minister. We are building almost 1,300 long-term-care beds, more than double what the Liberals built over seven years.

LONG-TERM CARE

Ms. Sandy Shaw: My question is to the Premier. Back in May, I asked the Premier what was being done to protect residents in retirement homes, because at that time, a horrific outbreak was raging at the Martino-owned Rosslyn retirement home in Hamilton. Eighty-six residents contracted COVID and 16 people died. Just this week, Emerald Lodge, owned by the same for-profit operators, had to be evacuated.

Apparently, this government has learned nothing from this tragedy, because the same for-profit owners are still in

business and the violations just continue to pile up: 126 alone in this year. In Hamilton, Cathmar Manor, Dundas Retirement Place, Montgomery Retirement Home, Edgemount Manor all face a multitude of violations that remain unaddressed.

My question is, how bad is too bad? When will this government step up and do their job and protect residents living in retirement homes in this province?

The Speaker (Hon. Ted Arnott): The parliamentary assistant, the member for Eglinton–Lawrence.

Mrs. Robin Martin: Thank you for the question. Our government is committed to protecting the health and safety of residents, their families and dedicated front-line workers who are supporting them. I want to express my sympathies to all of those who have been affected by the stressful situation involving retirement homes that are owned by the Martino family.

Our government does not tolerate any violations of the Retirement Homes Act or its associated regulations, and any complaint made about a retirement home to the Retirement Homes Regulatory Authority is taken very seriously and dealt with appropriately. We're committed to protecting the health and safety of residents, families and the dedicated front-line workers supporting them.

The Speaker (Hon. Ted Arnott): Supplementary.

Ms. Sandy Shaw: It's distressing to hear these empty words, because what we heard the regulator say is that they don't take revoking licences away from homes lightly. But do you know what we don't take lightly? The health and well-being of seniors living in this province.

If you read the violations and the orders, it's apparently clear that people have been exposed to inhumane conditions: problems with pest control, infection prevention, proper drug administration and safety standards. This is shockingly familiar to the conditions documented in the CAF report on long-term care.

Again, how bad is too bad, and how long is this government going to hide behind the regulator when it is your job to protect people? Why is nothing being done? Why are these homes still allowed to operate under these terrible conditions, and what is this government going to do? Don't hide behind the regulator. What are you going to do, because that is your job?

The Speaker (Hon. Ted Arnott): I ask all members to make their comments through the Chair.

The parliamentary assistant to reply.

Mrs. Robin Martin: Our government is committed to protecting the health and safety of residents, families and front-line workers supporting them in retirement homes. I should point out, you mentioned Emerald Lodge, which is not a licensed retirement home that would be regulated under the Retirement Homes Act.

The Retirement Homes Regulatory Authority is doing its job by using its enforcement powers to make sure that licensed retirement homes are meeting the required standards.

Look, we inherited a broken system from the former Liberal government after 15 years of mismanagement. We have taken concrete actions to make things better for our

retirement home residents and their families and will continue to do so. Our government will continue to monitor this situation and work to make things better.

DEFERRED VOTES

TIME TO CARE ACT (LONG-TERM CARE HOMES AMENDMENT, MINIMUM STANDARD OF DAILY CARE), 2020 LOI DE 2020 SUR LE TEMPS ALLOUÉ AUX SOINS (MODIFIANT LA LOI SUR LES FOYERS DE SOINS DE LONGUE DURÉE ET PRÉVOYANT UNE NORME MINIMALE EN MATIÈRE DE SOINS QUOTIDIENS)

Deferred vote on the motion for second reading of the following bill:

Bill 13, An Act to amend the Long-Term Care Homes Act, 2007 to establish a minimum standard of daily care / Projet de loi 13, Loi modifiant la Loi de 2007 sur les foyers de soins de longue durée afin d'établir une norme minimale en matière de soins quotidiens.

The Speaker (Hon. Ted Arnott): We have a deferred vote on the motion for second reading of Bill 13, An Act to amend the Long-Term Care Homes Act, 2007 to establish a minimum standard of daily care.

The bells will now ring for 30 minutes, during which time members may cast their votes. I'll ask the Clerks to prepare the lobbies.

The division bells rang from 1136 to 1206.

The Speaker (Hon. Ted Arnott): A vote has been held on the motion for second reading of Bill 13, An Act to amend the Long-Term Care Homes Act, 2007 to establish a minimum standard of daily care.

The Clerk of the Assembly (Mr. Todd Decker): The ayes are 80; the nays are 0.

The Speaker (Hon. Ted Arnott): I declare the motion carried.

Second reading agreed to.

The Speaker (Hon. Ted Arnott): Pursuant to standing order 101(i), the bill is referred to the Committee of the Whole House.

I recognize the member for London–Fanshawe.

Ms. Teresa J. Armstrong: Social policy, please.

The Speaker (Hon. Ted Arnott): Is the majority of the House in favour of this bill being referred to the Standing Committee on Social Policy? Agreed? Agreed. The bill is referred to the Standing Committee on Social Policy.

ONTARIO REBUILDING AND RECOVERY ACT, 2020 LOI DE 2020 SUR LA RECONSTRUCTION ET LA RELANCE EN ONTARIO

Deferred vote on the motion for second reading of the following bill:

Bill 222, An Act to amend various Acts in respect of transportation-related matters / Projet de loi 222, Loi modifiant diverses lois à l'égard de questions relatives au transport.

The Speaker (Hon. Ted Arnott): Next, we have a deferred vote on the motion for second reading of Bill 222, An Act to amend various Acts in respect of transportation-related matters.

The bells will now ring for 15 minutes, during which time members may cast their votes. I'll ask the Clerks to once again prepare the lobbies.

The division bells rang from 1209 to 1224.

The Speaker (Hon. Ted Arnott): The vote has been held on the motion for second reading of Bill 222, An Act to amend various Acts in respect of transportation-related matters.

The Clerk of the Assembly (Mr. Todd Decker): The ayes are 49; the nays are 22.

The Speaker (Hon. Ted Arnott): I declare the motion carried.

Second reading agreed to.

The Speaker (Hon. Ted Arnott): Shall the bill be ordered for third reading?

Hon. Caroline Mulroney: Social policy committee, please.

The Speaker (Hon. Ted Arnott): The bill is therefore referred to the social policy committee.

There being no further business at this time, this House stands in recess until 1 p.m.

The House recessed from 1225 to 1300.

PETITIONS

LONG-TERM CARE

Ms. Teresa J. Armstrong: This petition is about long-term-care homes.

“Temperatures in LTC Homes.

“To the Legislative Assembly of Ontario:

“Whereas the province of Ontario requires a minimum but no maximum temperature in long-term-care homes;

“Whereas temperatures that are too hot can cause emotional and physical distress that may contribute to a decline in a frail senior’s health;

“Whereas front-line staff in long-term-care homes also suffer when trying to provide care under these conditions with headaches, tiredness, signs of hyperthermia, which directly impacts resident/patient care;

“Whereas Ontario’s bill of rights for residents of Ontario nursing homes states ‘every resident has the right to be properly sheltered ... in a manner consistent with his or her needs’;

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

“Direct the Lieutenant Governor in Council to make regulations amending O. Reg. 79/10 in the Long-Term

Care Homes Act to establish a maximum temperature in Ontario’s long-term-care homes.”

I sign this petition and give it to the usher to deliver to the table.

FAMILY LAW

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

“Whereas family law disputes in Ontario are often time-consuming and onerous matters for families involved; and

“Whereas the Moving Ontario Family Law Forward Act includes common-sense changes to simplify Ontario’s family law system, allowing parents and guardians to spend less time on paperwork and court appearances and more of their time making plans to support and care for their children; and

“Whereas, if passed, the Moving Ontario Family Law Forward Act would simplify and modernize the system, making it easier for families and loved ones to resolve disputes; and

“Whereas, if passed, Bill 207 would:

“—make the family law appeals process clearer and easier to navigate;

“—harmonize Ontario’s family laws with federal legislation, to make it easier for Ontarians to navigate the system and understand their rights;

“—allow parents and caregivers to request certified copies of child support notices made by the online Child Support Service, so child support amounts can be more easily managed or enforced outside the province; and

“—remove the requirement for family arbitrators to file arbitration award reports with the ministry, saving time and money;

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

“That the Legislative Assembly of Ontario pass the Moving Ontario Family Law Forward Act.”

Of course, I affix my signature. I hear a lot of support for all these changes.

LONG-TERM CARE

Ms. Peggy Sattler: I have a petition entitled “Time to Care.

“To the Legislative Assembly of Ontario:

“Whereas quality care for the 78,000 residents of (LTC) homes is a priority for many Ontario families; and

“Whereas the provincial government does not provide adequate funding to ensure care and staffing levels in LTC homes to keep pace with residents’ increasing acuity and the growing number of residents with complex behaviours; and

“Whereas several Ontario coroner’s inquests into LTC homes deaths have recommended an increase in direct hands-on care for residents and staffing levels, and the most reputable studies on this topic recommend 4.1 hours of direct care per day;

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

“To amend the LTC Homes Act (2007) for a legislated minimum care standard of four hours per resident per day, adjusted for acuity level and case mix.”

I strongly agree with this petition, affix my name and will send it to the Clerk-at-the-Table.

INFRASTRUCTURE FUNDING

Mrs. Robin Martin: I have a petition to support Bill 222.

“To the Legislative Assembly of Ontario:

“Whereas the Ontario government is committed to collaborating with the private sector and our municipal partners to accelerate project delivery for the benefit of all individuals, families, and businesses at a lower cost to the taxpayer; and

“Whereas Ontario is modernizing how key infrastructure projects are built, creating more efficient delivery of much-needed public services such as public transit, long-term-care beds and increased broadband coverage, while providing better value on our investments; and

“Whereas the Ontario government continues to build smarter and get shovels in the ground faster to build long-term-care homes in places like Mississauga, Ajax, and Toronto, and better-connected highway and public transit networks and transit-oriented communities;

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

“That the Legislative Assembly of Ontario vote and pass the Ontario Rebuilding and Recovery Act, 2020, so that:

“(1) The delivery of transit-oriented communities (TOC) is accelerated;

“(2) The province and its government agencies have a consistent legislative tool kit across TOC programs that will be clear and easy to communicate to municipalities and development partners;

“(3) Ontario further modernizes how key infrastructure projects are built, creating more efficient delivery of much-needed public services such as public transit, long-term-care beds and increased broadband coverage, while providing better value on our investments.”

I fully support the petition, will affix my signature and give it to the Clerk-at-the-Table.

LONG-TERM CARE

Miss Monique Taylor: This petition is titled “Time to Care.

“To the Legislative Assembly of Ontario:

“Whereas quality care for the 78,000 residents of (LTC) homes is a priority for many Ontario families; and

“Whereas the provincial government does not provide adequate funding to ensure care and staffing levels in LTC homes to keep pace with residents’ increasing acuity and the growing number of residents with complex behaviours; and

“Whereas several Ontario coroner’s inquests into LTC homes deaths have recommended an increase in direct hands-on care for residents and staffing levels and the most reputable studies on this topic recommend 4.1 hours of direct care per day;

“We, the undersigned, petition the Legislative Assembly of Ontario to amend the LTC Homes Act (2007) for a legislated minimum care standard to provide an average of four hours per resident per day, adjusted for acuity level and case mix.”

I fully support this petition. I’m going to affix my name to it and give it to the usher to bring to the Clerk.

SMALL BUSINESS

Mr. Michael Parsa: I have a petition to the Legislative Assembly of Ontario entitled “Pass Bill 215, Main Street Recovery Act, 2020.

“To the Legislative Assembly of Ontario:

“Whereas Ontario’s downtown businesses have experienced much of the negative economic impact of COVID-19; and

“Whereas our downtown businesses are small mom-and-pop shops, employ local citizens and invest in our communities; and

“Whereas our main street businesses have faced unique challenges throughout the COVID-19 pandemic; and

“Whereas in that same vein, these businesses face particular challenges such as costs associated with acquiring personal protective equipment and expanding their e-commerce capabilities; and

“Whereas if passed, the Main Street Recovery Act, 2020 would offer a grant of up to \$1,000 for eligible main street small businesses, connect them with Ontario’s 47 small business enterprise centres, help them grow their businesses online, and establish Ontario’s small business recovery Web page to provide single-window access to small business supports;

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

“That the Legislative Assembly of Ontario vote on and pass Bill 215, the Main Street Recovery Act.”

1310

I fully support this, will add my name to it and pass it on to one of the ushers.

SOINS DE LONGUE DURÉE

M. Michael Mantha: Je veux féliciter ma collègue la députée de London–Fanshawe pour avoir passé le projet de loi unanimement ce matin.

J’ai une pétition :

« Temps pour les soins.

« À l’Assemblée législative de l’Ontario :

« Attendu que des soins de qualité pour les 78 000 résidents des maisons de SLD est une priorité pour les familles de l’Ontario; et

« Attendu que le gouvernement provincial ne fournit pas un financement adéquat pour assurer un niveau de

soins et de personnels dans les foyers de SLD afin de répondre à l'augmentation de l'acuité des résidents et du nombre croissant de résidents ayant des comportements complexes; et

« Attendu que plusieurs enquêtes du coroner de l'Ontario sur les décès dans les maisons de SLD ont recommandé une augmentation des soins pour les résidents et des niveaux du personnel. Les études des normes minimales de soins recommandent 4,1 heures de soins directs par jour;

« Nous, soussignés, pétitionnons l'Assemblée législative de l'Ontario de modifier la Loi sur les foyers de SLD (2007) pour un minimum de quatre heures par résident par jour, ajusté pour le niveau d'acuité et la répartition des cas. »

Je suis complètement d'accord, et une fois, je veux féliciter ma collègue de London-Fanshawe.

FAMILY LAW

Mrs. Nina Tangri: “To the Legislative Assembly of Ontario:

“Whereas family law disputes in Ontario are often time-consuming and onerous matters for families involved; and

“Whereas the Moving Ontario Family Law Forward Act includes common-sense changes to simplify Ontario's family law system, allowing parents and guardians to spend less time on paperwork and court appearances and more of their time making plans to support and care for their children; and

“Whereas, if passed, the Moving Ontario Family Law Forward Act would simplify and modernize the system, making it easier for families and loved ones to resolve disputes; and

“Whereas, if passed, Bill 207 would:

“—make the family law appeals process clearer and easier to navigate;

“—harmonize Ontario's family laws with federal legislation, to make it easier for Ontarians to navigate the system and understand their rights;

“—allow parents and caregivers to request certified copies of child support notices made by the online Child Support Service, so child support amounts can be more easily managed or enforced outside the province; and

“—remove the requirement for family arbitrators to file arbitration award reports with the ministry, saving time and money;

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

“That the Legislative Assembly of Ontario vote on and pass the Moving Ontario Family Law Forward Act.”

I support this petition. I add my name to it, and I'll pass it down to the Clerk.

ANTI-SMOKING INITIATIVES FOR YOUTH

Ms. Peggy Sattler: I have a petition to the Legislative Assembly of Ontario that reads as follows:

“Whereas:

“—In the past 10 years in Ontario, 86% of all movies with on-screen smoking were rated for youth;

“—The tobacco industry has a long, well-documented history of promoting tobacco use on screen;

“—A scientific report released by the Ontario Tobacco Research Unit estimated that 185,000 children in Ontario today will be recruited to smoking by exposure to on-screen smoking;

“—More than 59,000 will eventually die from tobacco-related cancers, strokes, heart disease and emphysema, incurring at least \$1.1 billion in health care costs; and whereas an adult rating (18A) for movies that promote on-screen tobacco in Ontario would save at least 30,000 lives and half a billion health care dollars;

“—The Ontario government has a stated goal to achieve the lowest smoking rates in Canada;

“—79% of Ontarians support not allowing smoking in movies rated G, PG, 14A (increased from 73% in 2011);

“—The Minister of Government and Consumer Services has the authority to amend the regulations of the Film Classification Act via cabinet;

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

“—To request the Standing Committee on Government Agencies examine the ways in which the regulations of the Film Classification Act could be amended to reduce smoking in youth-rated films released in Ontario;

“—That the committee report back on its findings to the Legislative Assembly of Ontario, and that the Minister of Government and Consumer Services prepare a response.”

I support this petition, affix my name and will send it to the table for the Clerk.

FAMILY LAW

Mr. Robert Bailey: This is a petition entitled “Bill 207, Moving Ontario Family Law Forward Act, 2020.

“To the Legislative Assembly of Ontario:

“Whereas family law disputes in Ontario are often time-consuming and onerous matters for families involved; and

“Whereas the Moving Ontario Family Law Forward Act includes common-sense changes to simplify Ontario's family law system, allowing parents and guardians to spend less time on paperwork and court appearances and more of their time making plans to support and care for their children; and

“Whereas, if passed, the Moving Ontario Family Law Forward Act would simplify and modernize the system, making it easier for families and loved ones to resolve disputes; and

“Whereas, if passed, Bill 207 would:

“—make the family law appeals process clearer and easier to navigate;

“—harmonize Ontario's family laws with federal legislation, to make it easier for Ontarians to navigate the system and understand their rights;

“—allow parents and caregivers to request certified copies of child support notices made ... online ... so child

support amounts can be more easily managed or enforced outside the province; and

“—remove the requirement for family arbitrators to file arbitration award reports with the ministry, saving time and money;

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

“That the Legislative Assembly of Ontario vote on and pass the Moving Ontario Family Law Forward Act.”

I agree with this. I'm going to affix my name to it.

ORDERS OF THE DAY

MAIN STREET RECOVERY ACT, 2020

LOI DE 2020 VISANT À REDONNER VIE AUX RUES COMMERCANTES

Resuming the debate adjourned on October 28, 2020, on the motion for second reading of the following bill:

Bill 215, An Act to amend various statutes with respect to the economic recovery of Ontario and to make other amendments / Projet de loi 215, Loi modifiant diverses lois en ce qui concerne la reprise économique de l'Ontario et apportant d'autres modifications.

The Speaker (Hon. Ted Arnott): Further debate? I recognize the member for Toronto–Danforth.

Mr. Peter Tabuns: Speaker, thanks very much. I appreciate the recognition, and I appreciate the opportunity to speak to this bill this afternoon. Right off the top, I have to say this: This bill is a penny-pincher. It does the bare minimum that one can do to be able to say, “Well, I did something for small business.” But it doesn't do what small businesses need. Working people, small and medium-sized businesses, are facing financial disaster, and that's the simple reality. I'm sure it's the reality in your riding when you talk to the small businesses, and I'm sure it's the reality when you talk to people who would like to work for a small business or a medium-sized business.

Unfortunately, this government, with this bill, is not offering people the lifeline that they need. It doesn't do anywhere near enough to help people and businesses recover from the pandemic's economic crisis. In fact, the government would be very well advised to take the plan that the NDP has put forward, our Save Main Street plan that was presented first in April and updated in September, and implement that.

I will take this opportunity in debate of this plan to outline some of the opportunities that the government could take to actually help businesses in this province.

First of all, we know, absolutely, working people need jobs. They need financial stability in order to drive the recovery. If they don't have income, if they can't buy goods and services, then they are not going to be able to help boost that economy. We need a circulation of income. We know, looking at previous crises, that when consumers

don't have income and they don't buy things, it is very difficult to actually build the economy back up.

The reality has been for so many people that—COVID-19 has made it very clear how much, how profoundly people are living from paycheque to paycheque. They don't have large amounts of money socked away—not because people are irresponsible, but because they don't have enough money to provide a surplus that can be set aside for another day, or not one of consequence. So people are facing these fears of not being able to meet their mortgage payments, not being able to pay their rent, not being able to get groceries, and they are drawing down on whatever savings they have in the hope of getting through 2020 to a better place.

1320

We know, and I'll reiterate, that making sure that these small businesses, these medium-sized businesses, the people who work for them, have income, have jobs going into the future is one of the best things that we can do for an economic recovery in this province, frankly, and around the world.

This bill doesn't create or protect jobs. It doesn't help small and medium-sized businesses get on their feet. It doesn't help everyday Ontarians recover from the financial strain that they are experiencing because of the pandemic.

I have to say to you, Speaker, when I talk to the small businesses in my riding, on the Danforth, on Gerrard, on Queen, on Pape Avenue, they feel as though they've been abandoned. When the BIAs come to me and they come to the MP and they come to the city councillor and they say, “So what has your level of government had to put forward?”—as discontented as they are with the federal government, they're even more discontented at the provincial level. They feel like they've been assigned to the category of “expendable,” and that creates an awful lot of bitterness, as you might well imagine. They didn't expect that a government that bills itself as pro-business would be so indifferent to their fate, so disinterested in helping them survive.

Ninety-seven per cent of all the COVID-19 spending in Ontario has come from the federal government—97%. This government promised to kick in, but instead it's sitting on about \$9.3 billion, more than \$7 billion of which is federal money transferred to the province to help with the pandemic. I don't understand why, when the need is so acute, so obvious, so pressing—that instead of putting the dollars to work to preserve small businesses, to preserve jobs, to make sure that people have a place to work today and in the future—the government isn't utilizing the funds that it has available. It makes no sense to me. I know that when the Financial Accountability Office came out with their report showing this large amount of untapped, although allocated, funds, small businesses in my riding were shocked. They couldn't believe that they'd been abandoned when the money was available and already allocated but simply not being spent.

In the end, what we have is a situation where governments get to make choices. Do you decide to spend on big

business—or do you cut and shortchange the things that working people, families, small businesses rely on? Unfortunately, this bill doesn't address that question. It doesn't actually make the choice to keep those small businesses going.

In this city, in Toronto, there's something like 60,000 or 70,000 people who work in businesses that are part of business improvement associations—the retail, the hospitality, the small-scale services along our main streets. That's an awfully big workforce. The uncertainty and the anxiety that lack of support is creating has impact right through this city because, for every person who's not getting paid or everyone who's afraid that next month they won't be able to get paid, there's a knock-on effect in terms of the ability to pay rent or make commitments to any purchases at all, and so the purchasing power in the city is diminished, and that has a substantial problem.

The NDP has put forward a number of proposals to address this issue, to provide financial security for working people and for main streets. That's what the government should be doing now. It shouldn't be pinching pennies. It should be helping people recover from the COVID-19 economic crisis.

If we invest in working people and we invest in the employers that provide them with paycheques, overall we have a much better outcome.

Some of the things that we've called for are an immediate ban on all evictions, lockouts or eviction threats by commercial landlords, and to keep that in place until the pandemic ends. If you don't know whether you're going to be thrown out on the 15th of the month by your commercial landlord, your commitment to staying in business, to drawing on your savings, to searching wherever you can for funds to keep your doors open is dramatically reduced. Why do it when you know that two weeks into the month your business will be padlocked and your goods will be seized? So give people protection and certainty. The pandemic is not winding down. I gather that there's a new model coming forward showing that there's some stability, and I hope that is the case. But as we all know, we've seen a very rapid increase in the last two months. We're seeing 800, as much as 1,000 cases a day, whereas in August we were seeing as low as 85. So we're deep into it. We should recognize that. Whatever measures we put in place today, it's going to take a while for them to stabilize or roll things back. We should recognize the pandemic isn't over yet. We've got at least the winter to get through—and I think many people think I'm quite optimistic. So we need that stability for those commercial tenants.

One of the things that was interesting to me—and a number of business owners have pointed it out and said, "Our landlords can throw us out. Very few new businesses are starting up, so they won't get new tenants. In a number of months, they'll go bankrupt and the banks will assume ownership. And then the banks will go to the federal government or the provincial government for a bailout. Bail us out now, and you won't have to bail out much further down the road." There's a lot of wisdom in that.

In 2008, if the federal government in the United States had helped homeowners—instead of assisting in mass evictions of homeowners—stabilize their lives, that would have helped the American economy dramatically. Instead, they bailed out the banks and threw the homeowners into the street.

Let's not repeat that error here in Ontario. Let's help keep those small businesses open, keep people employed, keep money in their pockets so they can have shelter and food.

BUSINESS OF THE HOUSE

The Speaker (Hon. Ted Arnott): Before I invite questions for the member for Toronto–Danforth, the government House leader has a point of order.

Hon. Paul Calandra: I rise in accordance with standing order 59 to outline the business for the coming week.

On Monday, Bill 202, Soldiers' Aid Commission Act, will be considered. In the morning, we will have consideration of a private member's bill from the member for Niagara Centre.

On Tuesday: Bill 202, Soldiers' Aid Commission Act, in the morning; in the afternoon, it will be Bill 207, Moving Ontario Family Law Forward Act; and in the evening, a private member's bill standing in the name of the member for Don Valley West.

On Wednesday morning, Bill 207, Moving Ontario Family Law Forward Act; in the afternoon, Bill 207, Moving Ontario Family Law Forward Act, and then a private member's bill standing in the name of the member for University–Rosedale.

On Thursday morning, Soldiers' Aid Commission Act, Bill 202, again—of course, in the afternoon there will be a budget, which means there will be no private member's bill on that day.

In addition, in accordance with the emergency management act, Minister Jones is tentatively scheduled to table a 120-day report on Monday, then we will be seeking approval to have a take-note debate on Wednesday evening for the consideration of the 120-day report.

MAIN STREET RECOVERY ACT, 2020 LOI DE 2020 VISANT À REDONNER VIE AUX RUES COMMERCANTES

The Speaker (Hon. Ted Arnott): Questions to the member for Toronto–Danforth?

Mr. Norman Miller: Thank you to the member for Toronto–Danforth for his comments.

My question is, why does the member not support these important supports for our small main street businesses? This plan is building on our more than \$10 billion in urgent relief and support through the COVID-19 action plan. From what I've seen, I believe the government has reacted very quickly throughout this whole pandemic—starting out by listening to businesses when they were struggling

to survive and making it much easier to form patios. Something that also came out was allowing restaurants to do alcohol sales with takeout. This bill makes that permanent. I'm not sure why the member doesn't think that's a good idea. Providing vital support for those very small businesses, \$1,000 for every single small business with two to nine employees for PPE and the Plexiglas shields etc., helping them create an online presence—why are you against this support?

1330

Mr. Peter Tabuns: First of all, with respect to the member, who I've known for a long time, I didn't say I didn't support the bill. What I said, if you were listening to me, was that it is inadequate. I think it's a good idea to do some of this stuff; I want you to do much more. You have the financial capacity. You noted the \$10 billion in relief funding that was allocated, of which the bulk is unspent while at the same time businesses are crying for relief and assistance.

When I talk to my businesses, they ask, "Why is the provincial government turning its back on us?" I don't know if that's the experience you have, but I've talked to small businesses in Guelph and in Ottawa that have had exactly the same experience and have the same emotional frustration: "Why is it that they've allocated so much money and we're in such difficult circumstances?"

So it isn't a question of not liking the idea that you're bringing support; I don't like the idea that you're not giving them enough support.

The Speaker (Hon. Ted Arnott): Once again, I'll invite members to make their comments through the Chair even though we're doing questions and responses.

The member for Algoma-Manitoulin.

Mr. Michael Mantha: I did listen to the member from Toronto-Danforth very closely. His theme was pinching pennies, and I hope that somebody pinches me by the end of this—because we often sit in our seats here and the government says, "Why are you always opposing? Why can't you propose something?" Well, here are a few proposals that we've made.

Is a ban on all evictions, lockouts and eviction threats from commercial landlords in this bill? Is instituting a utility payment freeze in this bill? Is there a 75% commercial rent subsidy in this bill? Is there anything in regard to creating a fund for businesses that face historic barriers in this bill? Is there anything in regard to creating safe reopening and remote work funds for small businesses in this bill? Is there bringing in made-in-Ontario paid sick days? Is there keeping our kids and parents safe? Is there creating more child care spaces in this bill? Is there anything in regard to insurance-gouging in this bill? Are there any of these things in this bill, I ask the member for Toronto-Danforth?

Mr. Peter Tabuns: I thank the member for Algoma-Manitoulin, and I have to say, you're a great speaker. You did better in that one minute than I did in my whole 10, and I'm very appreciative. In answer to your question, though, no, the things that are needed are not there.

I got a call just the other day from a mosque in my riding—not a small business. Their insurance rate had

gone from about \$3,000 a year to \$20,000 a year. And I know, from talking to other businesses at Queen and Broadview in my riding, they have had insurance quotes come back at five and six times the previous insurance rates. They don't understand why, given the crisis they're facing, they're being beaten up. It isn't as though their establishments are being overrun with more and more people, causing risks—no. They've got fewer and fewer people. So given that they have smaller populations indoors, you would think that the rates would not be going up—at worst, they would be stable, and perhaps they would get a break.

We all know what happened with auto insurance, where people drove dramatically less. Instead of there being a mandated or automatic reduction in insurance fees—no. I hear drivers say to me, "I'm getting dinged for more."

There are huge holes in this bill, member, and you pointed them out so efficiently.

The Speaker (Hon. Ted Arnott): Questions?

Ms. Donna Skelly: To our friend from Toronto-Danforth: This bill, our Main Street Recovery Act, is only part of the efforts that this government has engaged upon. Our main street recovery plan was based on hundreds of virtual town halls and the largest, most extensive consultation with stakeholders ever in the history of this province.

We realize that small business needs help, and this is only one of the initiatives that we've brought forward. We spoke recently about this bill, the main street bill, and prior to that the Better for People, Smarter for Business Act—two bills that contain policies and changes that will help small business. We talked about the \$1,000 grant, for example, to cover the cost of PPE. We know that there's about \$2,500 allocated if you're interested in digitizing your business, improving your online presence. But they're only part of a larger plan. We will continue to bring forward more measures that will help small business. We just heard the member opposite talk about help for insurance, help in other areas. These are things that we are addressing. This is just one bill of many that we are bringing forward.

To the member opposite: Do you recognize that this is just one piece of the puzzle? Do you prefer our efforts in smaller bills, or would you like an omnibus bill?

Mr. Peter Tabuns: My thanks to the member from Flamborough-Glanbrook. I have to say, I appreciate working with you. We've been in estimates forever, I think, and you've been a very productive member. So I appreciate that, and I appreciate your comments here.

You're right; this is only part of what you're doing. But what you're doing is so small that when you get to a part of it, it's vanishingly small; it's hard to find it. I'm digging around on the desk; I'm not finding enough.

You're not addressing the insurance rates. You're not addressing commercial evictions. You're not addressing child care. You're not addressing a variety of factors that businesses say to me we need to have done. I know you're doing a number of other things around rent changes, but do you have in place a commercial rent subsidy program

that will help these tenants? I don't see it, and they don't see it either.

What they constantly ask me is, how is the provincial government helping—

The Acting Speaker (Ms. Jennifer K. French): Thank you. Further questions? The member from Kiiwetinoong.

Mr. Sol Mamakwa: Meegwetch, Speaker.

Thank you for your presentation, member for Toronto–Danforth. As you know, I come from northwestern Ontario. We don't have a lot of main streets in our communities. We have gravel roads. We have airports. That's about all I can say.

In the north, between Thunder Bay and the Manitoba border, we have a lot of tourism, lodges, and they've lost as much as 95% of the revenue that they would receive in the summertime. I'm just wondering, does this bill address any of that?

Mr. Peter Tabuns: I appreciate the question from the member because it's a substantial one.

We here in southern Ontario think that the world ends around Barrie; I think some members on the other side would argue strongly that the world at least makes it to Muskoka.

You're right; this bill doesn't appear to address the needs of northwestern or northeastern Ontario, where you have an economy—when you're not dealing with natural resources—oriented to tourism for extraordinary parts of this planet. I'm surprised, in fact, that we're not seeing that addressed. I know the member from Flamborough–Glanbrook was saying that there are many more pieces here, but unless the member from Kiiwetinoong can enlighten me, I'm not aware of any of the pieces that address those lodges, that address the tourism industry in the north. That's a huge failing. That's a huge gap. We want the north to be successful, with a diversified economy. We know what happens if you're resting on only one pillar: You tend to fall—

The Acting Speaker (Ms. Jennifer K. French): Thank you. Further debate?

Ms. Jessica Bell: I rise today to speak to Bill 215, the Main Street Recovery Act. Given the enormity of the economic recession that is facing us, it is surprising to see such a slim bill. When I looked at the bill, one thing that stuck out for me, aside from the fact that it has very few schedules, was the schedule limiting the ability of municipalities to regulate noise from delivery. That might be good for some delivery companies; however, it does play into a larger track record that the Ontario government has of meddling in the jurisdictional power of municipalities without even informing them of their plans to do so.

1340

We've seen that with this government with Bill 218 and the decision to meddle in the municipalities' right to choose how they want to set their own electoral process and count their own votes. We saw that during the 2018 election, when they meddled with the city of Toronto's election process in the middle of an election, throwing the

city and its electoral process into chaos. We've also seen that in a recent bill to limit municipalities' ability to regulate noise from construction—not just construction from essential health-care-related activity to build a new testing centre or a field hospital, for instance, but just plain and simple, downright residential construction, which has caused unnecessary mental anguish and turmoil for people in my riding who are doing the right thing and staying at home as they have been asked to by public health.

What I see in this bill is that there is very little that is going to help the small businesses in my riding survive the pandemic. That is what I see.

We have done a lot of outreach to small businesses in my riding. My riding includes many of the really thriving main streets in the city of Toronto and small business hubs—Bloor Street, Ossington, Dundas, College Street, Kensington and more. It's a community that is known for its thriving small businesses, and what we have seen over the last six months is many of these businesses going under.

We recently did some outreach to Kensington and talked to the Kensington BIA about the number of businesses that are going under there. The list is very concerning and includes businesses like Model Citizen, Bed & Better Living, Moo Frites, Pink Canary.

We have also been approached by many businesses that work in the live music industry, the theatre industry, the entertainment industry, which call University–Rosedale home, like Lula Lounge, Lee's Palace, Monarch Tavern, Free Times Cafe—the businesses that entertain the city. They are also going under. They are desperate, and they don't know if they're going to make it. It is very, very concerning.

When I look at this bill, I don't see much in here at all that's going to help all these small businesses survive the pandemic. That will have significant economic consequences for people and businesses for many years.

We have developed a Save Main Street plan that will help small businesses and our economy survive and thrive—and I don't see any of these included in this bill or many of the other bills that this government has introduced over the last few months.

What is first and foremost is the absolute need to expand and extend the ban on all evictions and lockouts by commercial landlords until the pandemic ends. When there is a temporary ban on evictions, it means the landlord is more motivated to participate in the federal program, the provincial program to provide some kind of rent relief, and it provides small businesses with a little bit of stability so they can see a light at the end of the tunnel.

What we are also calling for that is not in this bill is a utility payment freeze for small and medium-sized businesses, because the costs they are incurring, the bills they are receiving in the mail continue to arrive, but the revenue is not there and the customers are not there. It's not working out for them.

We are also calling for a stand-alone, emergency 75% commercial rent subsidy so we can provide direct support to businesses in this time of need.

I was very interested in what the member for Danforth said about the value of bailing out small businesses now instead of bailing out banks later on. There has to be some kind of bailout, somewhere, sometime. We can do it now and help the mom-and-pops and the little person, or we can wait and bail out the big banks. It's questionable whether that relief that we provide them will knock on to the small businesses and the people who really need it, because the track record shows that sometimes it doesn't—small business goes under, the foreclosure happens, the big banks get their bailout. Some win, and a lot of everyday people lose. So I think it's very sensible to include the bailout now.

We are also calling for a fund for businesses that face historic barriers, including Black-owned businesses. It is something that the Canadian Black Chamber of Commerce has been asking for, and it makes a lot of sense. That's not in this bill either, and it should be.

I do also want to touch briefly on two other points that I think should be critical in any kind of main street recovery act. One is the need to make sure that the infrastructure investments that this government is moving forward on include measures to support main street recovery. That could include buying vehicles and making sure they're made in Thunder Bay so the small businesses can receive the income that workers who work at Thunder Bay are earning. It can also mean integrating community benefits agreements or standards requiring construction companies to source locally—even if it's just for the catering, to pay for people to get their lunch. It could be a whole range of things that could be integrated into their contracts that you are looking at signing.

Finally, I also want to talk about the very, very real need to invest in child care and a safe school plan. In my riding, I meet daily with a mother, usually, who has given up, quit her job, gone on leave because she—it's overwhelmingly a "she"—can no longer look after her children, and she doesn't think school is safe anymore because of the rising case count. That experience that she is having is happening all across Ontario.

When we look at worker participation, work participation levels, the number of women who are entering and working in the workforce has dropped down to 1980s levels because there are fewer jobs, and they need to do the caregiving because child care in school is not the safe and affordable option it needs to be. So I do call on this government to invest in affordable child care, and I do call on this government to do everything you can to make schools safe. That includes a 15-kid cap on all classrooms so that when people drop off their kids, they know that everything is being done to make sure that COVID-19 doesn't spread.

And finally—and I hear this again and again—I urge this government, when we're talking about a main street recovery act, we need to talk about what we are going to do to get this virus under control, because the best way to solve our economic woes is to tackle our health problem and get our case counts down. Public health has said very, very clearly that not enough is being done to get COVID-19 under control. Testing needs to ramp up. There need to

be stricter protocols. I urge this government to do everything it can to move forward on that so that we can have greater controls over COVID-19 and we can truly start the main street recovery that we all know needs to happen.

The Acting Speaker (Ms. Jennifer K. French): Questions?

Mr. Stan Cho: I know the member opposite, as well as many members opposite, sat with us on the Standing Committee on Finance and Economic Affairs and heard from 522 stakeholders and small businesses throughout this province, many in the riding of University–Rosedale—where, by the way, my first part-time job was at the Korean Village Restaurant there, busing tables.

We said it back then, and I mean it now: It was a collaborative approach. We said our ministries of finance were connected at the hip, and it's no coincidence that we have now had programs introduced at the federal level and at the provincial level that fit very nicely, like a puzzle piece, to connect the gaps. The new rent program is very much a result of that coordinated effort. That's why we felt, in the Ministry of Finance here in the province—to support the businesses out there for other aspects, and that's what that \$300 million goes towards. That provides relief for property tax, further tax cuts, as well as those hydro cuts that we're talking about.

1350

The question to the member is: Do you not believe that these supports will benefit the great businesses in your riding?

Ms. Jessica Bell: Thank you for that summary, member for Willowdale.

What we know so far is that the federal program is not having the uptake that it needs to keep small businesses afloat, because it primarily depends upon the landlord signing up to the program, and there needs to be a massive reduction in revenue for a business to be eligible. When I walk down College Street, Bloor Street, Dundas Street and Kensington, I'm seeing empty storefronts and "for lease" signs. There is a disconnect between what is being said in press announcements and what is happening on the ground.

It was telling to hear the member for Toronto–Danforth saying that 90% of the funding that is going to help with COVID-19 relief is coming from the federal government. Where is the provincial government? Where are they? I don't see them standing up as much as they need to.

The Acting Speaker (Ms. Jennifer K. French): Further questions?

Ms. Bhutika Karpoche: First of all, thank you to the member for University–Rosedale.

The government has repeatedly called the consultations and the report from the standing committee historic. There have been over 500 stakeholders, over 800 hours of committee deliberations. Mind you, many of these local small businesses have come here with hope from the government that they would actually implement some of the very reasonable asks that they've been making, but instead we've seen that there is a very slim bill with nothing tangible in terms of real support for local small businesses.

I ask the member from University–Rosedale if she could please share with this House again what the asks are. What are the main streets, our local small businesses asking from this government in terms of support?

Ms. Jessica Bell: Thank you to the member for Parkdale–High Park.

We just organized a business round table about a week ago to hear from the BIAs about what their businesses are telling them, what they are experiencing and what they need. There are a few key things that came up. One is that there does need to be an extension on the commercial eviction ban beyond October 31. Businesses want certainty. They want to stay on their properties. Many of them have invested their life savings into setting their business up, and they want to keep it going.

Also, there was a call for an expansion of some kind of insurance protection, which this government has moved forward on. The one challenge is that they've included long-term-care homes in that insurance liability protection, which is devastating for the small families who want justice—

The Acting Speaker (Ms. Jennifer K. French): Thank you. Further questions?

Mr. Norman Miller: I'm pleased to have the opportunity to have some comments on the member from University–Rosedale's speech. I will agree with one thing she said, and that is that the economy and our health outcomes are absolutely tied together. I think the province has been doing a pretty good job. Of course, we have some hot spots, and the government is reacting with substantial funds for that.

As I was sitting here, I noted in checking my local news that the Digital Main Street program relaunched in Huntsville with a new \$2,500 grant, with the chamber of commerce saying, "We're thrilled to announce that this program is returning to Huntsville." The Ontario Digital Main Street program has reached over 15,000 main street small businesses across Ontario, many of which have been better able to cope during the COVID-19 crisis because of their digital preparedness.

That's one small thing, along with this bill—the \$1,000 to help with PPE for those very small businesses. Then there's also the \$300 million—

The Acting Speaker (Ms. Jennifer K. French): Thank you. Answer, the member from University–Rosedale.

Ms. Jessica Bell: I'm very pleased that the member for Toronto–Danforth went before me.

To the member for Parry Sound–Muskoka: I didn't say that I wasn't going to support it. I do want to emphasize that providing support to allow small businesses to set up online digital platforms is a good thing. It is also a good thing to provide additional support to businesses so that they can set up PPE and safety measures and whatnot. But it needs to be augmented with really important policy programs that can help small businesses overall. That can include expanding sick day protection, investing in child care, improving schools and expanding the eviction ban so small businesses can make it.

The Acting Speaker (Ms. Jennifer K. French): Questions?

Mr. Michael Mantha: I so enjoy being inside of the House when the member from University–Rosedale offers her comments. What's really key, and what I enjoy the most, is that not only is she very effective in her critic portfolio for our caucus in having a clear understanding of what's going on in her riding, in University–Rosedale, but she has this way of also understanding what's going on in my riding of Algoma–Manitoulin, what's going on in Ottawa, what's going on in Windsor. That is very key, and that's an effective tool that you have, my colleague. I wanted to put that on the floor here today.

Again, we hear this government saying that they're engaging with many businesses across this province in regard to how they can help, and that they've been listening, and that it has been a record amount of people who have come on. But we're not seeing these proposals or these ideas within the context of this bill. We hear them telling us that we only oppose, but we're proposing.

To the member: As I put to the member for Toronto–Danforth, do you see any of the ideas that have come from our main street plan that we proposed—

The Acting Speaker (Ms. Jennifer K. French): Thank you. Response?

Ms. Jessica Bell: When I look at the bill, it's a very slim bill that focuses very heavily on taking the rights of municipalities to control noise coming from delivery. That is the majority of the bill.

What we are asking for and what we are proposing—because we aren't just being critical. We are proposing very sensible measures that small businesses and medium-sized businesses have asked us to advocate for. That includes a ban on all evictions, lockouts or eviction threats by commercial landlords until the pandemic ends. It includes a utility payment freeze for small and medium-sized businesses. It includes a commercial rent subsidy so small businesses can make it. It includes a fund for businesses that face historic barriers. It includes bringing in a made-in-Ontario "paid sick days for all" program so that workers, when they are sick, stay at home and stop the spread.

The Acting Speaker (Ms. Jennifer K. French): Further questions?

Mrs. Robin Martin: Thank you to the member opposite for her comments.

I just wanted to say that the Associate Minister of Small Business had 100 virtual round tables about this proposal coming forward and about what the concerns of small businesses are. The concerns expressed included PPE grants, outdated and duplicative rules, modernizing regulations, providing mental health supports, building e-commerce tools and launching a new Web page—a lot of which are responded to in this bill.

Of course, this bill doesn't do everything—and I'm getting a little whipsawed from "the bill does too much" to "the bill does too little."

Don't you think that the \$1,000 PPE grant, for example, is a very practical way of putting money into the hands of some of these mom-and-pop businesses to help them?

Ms. Jessica Bell: The PPE grant program and many of the other programs that you're mentioning are not in this

bill; they're separate regulations or they're included under separate bills. That's what we're debating today.

Of course, having support for PPE is a good thing; it's a beneficial thing. But we need to look at it in the larger context of, is it actually helping the small businesses in our ridings survive and thrive?

Walking down the main streets in my riding, I can very clearly see that not enough is being done to keep these businesses afloat so they will be part of our city in 2021 and beyond.

The Acting Speaker (Ms. Jennifer K. French): Just a reminder to all members that with the back and forth in questions and answers, it's one minute, tops, per person, and the response or question prompt is a 10-second count-down—just so everybody is on the same page. I apologize for cutting folks off, but I'm doing my best to be consistent.

Further debate? Further debate?

Mr. Calandra has moved second reading of Bill 215, An Act to amend various statutes with respect to the economic recovery of Ontario and to make other amendments.

Is it the pleasure of the House that the motion carry?

I declare the motion carried.

1400

Interjections.

The Acting Speaker (Ms. Jennifer K. French): I beg your pardon; I did not hear any noes, so I'm going to continue.

Second reading agreed to.

The Acting Speaker (Ms. Jennifer K. French): Shall the bill be ordered for third reading?

Hon. Paul Calandra: I refer it to the Standing Committee on Finance.

The Acting Speaker (Ms. Jennifer K. French): Orders of the day.

Hon. Paul Calandra: Point of order, Madam Speaker.

The Acting Speaker (Ms. Jennifer K. French): I recognize the government House leader on a point of order.

Hon. Paul Calandra: I believe if you seek it, you will find unanimous consent to see the clock at 6.

The Acting Speaker (Ms. Jennifer K. French): The government House leader is seeking unanimous consent to see the clock at 6. Is it agreed? Agreed.

PRIVATE MEMBERS' PUBLIC BUSINESS

LIFE SETTLEMENTS AND LOANS ACT, 2020

LOI DE 2020 SUR LES RACHATS DE POLICES D'ASSURANCE-VIE ET LES PRÊTS SUR L'ASSURANCE-VIE

Mr. Cuzzetto moved second reading of the following bill:

Bill 219, An Act to amend the Insurance Act / Projet de loi 219, Loi modifiant la Loi sur les assurances.

The Acting Speaker (Ms. Jennifer K. French): Pursuant to standing order 101, the member has 12 minutes for his presentation.

Mr. Rudy Cuzzetto: I'm honoured to present Bill 219, the Life Settlements and Loans Act. This is my first private member's bill, but it is not the first time this bill, or a version of it, has been debated in this House. Michael Colle, the former member for Eglinton–Lawrence, introduced Bill 162 on life settlements in 2017. The former member for Carleton–Mississippi Mills introduced Bill 20 on life insurance in 2019. In fact, detailed regulations were drafted to allow life settlements in Ontario 20 years ago. Now, I think, the time for this bill has come.

Bill 219 would modernize the Insurance Act and finally correct what is—hopefully all members will agree—a real injustice that affects over one million seniors in Ontario. I'd like to start by telling you about a few of them. Earlier this year in February, I hosted a pre-budget consultation in my riding with the Minister of Finance. It was held at the Carmen Corbasson centre, right next to the Mississauga Seniors' Centre, and many seniors attended.

Warren Horowitz, a former employee of the life insurer Primerica, came in in his wheelchair, even with advanced multiple sclerosis. He told us his only remaining asset is his life insurance, but Primerica offered him nothing for his policy and, in Ontario, he's not allowed to sell it to anyone else. If Warren lived in the US, the UK, Europe or Japan, or even just across the border in Quebec, he would be able to access the full fair market value of his policy, but not here in Ontario.

Arthur Burford, a 95-year-old World War II veteran, told us he had a full paid-up life insurance policy, but no children or other family. He does not need the death benefit. His life insurance policy is a major asset but in Ontario, it provides no financial benefit until his death.

Leonard Goodman, a former president of the Toronto chapter of the financial advisers association, also attended. He gave us a book he wrote a few years ago titled *Why Are Canadian Seniors Worth More Dead Than Alive?* In Ontario, it's because over 85 years ago, at the height of the Great Depression, this assembly passed a law, section 115 of the Insurance Act, which prohibits the transfer of life insurance policies to anyone other than your own insurance company. Now, because of this monopoly, over 80% of our life insurance policies lapse or are cancelled in Ontario. Over 80% of the time, the death benefit is never paid.

After paying their premiums for decades, most Ontario seniors receive a nominal cash surrender value, often just a small fraction of the fair market value of their policy. Sometimes, like Warren, they receive nothing at all. That's tens of millions of dollars going to multinational insurers every year, instead of Ontario seniors and their families.

I know my friends on the other side share my concerns about this, and I understand the original reason for this section 115 was to protect life insurers from bankruptcy during the Great Depression in the 1930s. Now, the

situation is reversed. It's our seniors who need protection. Sun Life recently raised their premiums on some of these policies by up to 27%. For seniors living on fixed incomes and now dealing with the additional expenses of COVID-19, their premiums are increasingly unaffordable.

One of my constituents, Paul Tyers, the founder of Canadian Life Settlements, tells me since the COVID-19 pandemic began, questions from seniors about life settlements have surged. Milne Breakwell, an 89-year-old retiree who also attended our consultation in February, wrote to me recently. "I want you to now appreciate the dire financial straits that many of my fellow seniors find themselves in, as a result of COVID-19," he wrote. "Ontario's seniors like me want access to use our life insurance policies in our own best interests."

Some members will remember Morris Adams, who visited this place three years ago to ask members to support Bill 162, which was Mike Colle's bill at the time. Morris is now 94 years old. He can't join us today because of COVID-19, but he's still working part-time as a tax accountant to help pay his living expenses and for his wife Ruthie's caregiver. He said he's pleased to see that we are debating Bill 219 today. "It's an important bill," he says, "that's got a good purpose."

Bernard Jordaan, president of the United Senior Citizens of Ontario, put it this way, on behalf of 200,000 Ontario seniors: "The time has come to respect the rights of consumers, in this case, mostly seniors, by modernizing Ontario's Insurance Act and eliminating the gross imbalance created by section 115," in which so many seniors are "insurance rich, but cash poor."

The Canadian Life and Health Insurance Association has raised concerns about fraud and abuse, but fraud is a reality throughout the financial sector, and life settlements can be well regulated just like other financial products. When I met with the CLHIA yesterday, they couldn't provide a single example of life settlement fraud in Canada. There have been examples of fraud in the US, but the National Association of Insurance Commissioners reported in 2018 that less than 0.1% of life insurance complaints were due to life settlements, and 99.9% of the complaints were against the insurers themselves.

I agree consumer protection must be paramount. That's why regulators around the world have developed a set of common-sense safeguards. I'll take a moment to outline a few of them, which are now included in Bill 219. A new section 115, subsection (2), would require all agreements to be presented in a matter that ensures full, true and plain disclosure. A new subsection (3) would create a 10-day cooling-off period during which agreements may be cancelled with no legal or financial penalties. This gives the consumer the opportunity to consult with financial and legal advice. A 10-day "free look" is common in the industry of life insurance contracts. It's similar to the cooling-off period we provide in many other areas as well, like buying a pre-constructed condo in section 73 of the Condominium Act. Bill 219 also includes a new subsection (4), which would require the Financial Services Regulatory Authority to provide oversight, using well-

established international best practices to protect consumers.

The real need to protect our seniors cannot justify—and in fact it is undermined by—the monopoly that life insurers are granted in the current section 115. Adam Balinsky, a Canadian who now works with the American life settlement and loans sector, says—and I agree—that section 15 assumes consumers do not have the ability to make their own decisions, and it is assumed that the monopoly in setting a policy's surrender value is somehow better for the consumer than accessing the real, fair market value, which is typically four to eight times higher, according to a study of over 9,000 policies at the London Business School.

Speaker, that doesn't make sense to me and it doesn't make sense to my friend Frank Stendardo, president of the Mississauga Seniors' Council. He wrote to me on behalf of 12,000 seniors in Mississauga, including our former member for Mississauga South, Margaret Marland. He emphasized their strong support for Bill 219. "An open, well-regulated, secondary market," he wrote, "would be beneficial for life insurance policy owners in Ontario, and especially for seniors who can no longer afford their premiums, or no longer need the death benefit."

1410

Earlier this year, Nova Scotia banned life settlements, based on the fear that seniors could be exploited. Again, they gave no examples and passed their bill in 11 days. Daniel Kahan, who works in the industry, didn't find out about the bill until after it had passed. That is unfortunate, because this is a serious issue and there should be an opportunity for everyone to share their views. With the approval of the House, I look forward to public hearings on Bill 219.

Speaker, to conclude, I want to be clear: I am not suggesting that life settlements or loans are right for everyone. They are not. And I don't suggest that all insurance companies are taking advantage of section 115 to exploit their policyholders. Again, they are not. According to CLHIA, its objective is fostering equitable principles among life insurance companies. The association's guidelines are designed, they say, to reinforce the best interests of consumers. Well, modernizing section 115 is in the best interests of Ontario consumers.

Allowing Ontario seniors to access the fair market value of their life insurance policy in a well-regulated secondary market would both protect Ontario seniors and put hundreds of millions of dollars back in their pockets—money that is rightfully theirs. Particularly now, when so many, like Warren, are struggling due to COVID-19, the option of life settlements or life loans could make their lives easier and more affordable.

If passed, Bill 219 would bring Ontario laws in line with the rest of the world. It is indefensible that seniors in the US, the UK, Europe, Japan and across the border in Quebec can sell their policies, but here in Ontario, Warren, Arthur, Morris, Milne and so many more are left without the option. As Leonard Goodman wrote, they are worth more dead than alive. I ask members to help change this today with Bill 219. Thank you.

The Acting Speaker (Ms. Jennifer K. French): Further debate?

Mr. Tom Rakocevic: I rise as the official opposition critic for consumer protection and to speak today to a government private member's bill entitled the Life Settlements and Loans Act, Bill 219.

When we debate legislation here in this chamber, we have to ask ourselves some simple questions. Will it make things better for the majority of Ontarians without leaving vulnerable individuals behind or even cause them harm? Has it been well thought out to determine this? This bill would allow seniors to obtain a quick cash payout in exchange for handing over their life insurance policy to a third party, often at a massive loss. Thus, the bill would allow predatory corporations to target seniors and defraud them of their life insurance benefit claims. I have many questions and concerns about this bill. It has far-reaching consequences, and I'm not convinced that this has been thoroughly considered.

I want to recount a story that was told to me not too long ago regarding the secondary life insurance market, which is legal in the States, that this bill seeks to open up. Here is a quote from an economics professor in the States, who talks about the people who actively bought out the life insurance policies of seniors and others there during the AIDS crisis. "Basically the trick was to find people who had given up, people who would die soon. The sooner you get the money, the higher your rate of return. I remember the guy distinctly, and he said, 'If you do enough, you can just look into their eyes and see who's giving up.' Companies who make money on the secondary market do so by waiting for people to die."

Life insurance is not always the most pleasant topic for us to talk about. When we take out a life insurance policy, we do it to protect our loved ones if something were to ever happen to us. It can provide us with peace of mind that if, God forbid, we lose our lives before our time, our families will be taken care of and they will not have to face any further financial burdens after we pass on.

During this pandemic, a lot of people are struggling financially. Many have lost their jobs. Many others are struggling just to keep their businesses afloat. For some, selling their life insurance policy for a lump sum might seem like a viable option to help settle debts and cover any other immediate expenses today, but if we were to open up a secondary insurance market in order to allow this, as the bill the member put forward proposes, I have concerns. I have questions. We are creating an entirely new class of potential financial predators here. Oftentimes in the United States, where this practice is legal, these companies will offer to purchase your life insurance policy for only 30% of what your eventual death benefit is worth. This means that, from the moment you sell these companies your life insurance policy, quite simply they are waiting for you to die so they can collect the other 70%. This means that instead of this money going to your closest loved ones to help secure them financially upon your passing, it will add to the profits of the corporation who preyed upon you at a time you were most vulnerable.

This bill will create monumental change within a private member's bill. It would create a whole new industry in this province that didn't exist before. We shouldn't rush into making such changes without extensive study. While this bill does give FSRA the power to regulate this new industry, industry associations like the Canadian Life and Health Insurance Association worry that the regulator may just not have the tools to be able to really do so. The CLHIA represents 99% of the life insurance market in Canada. They told me that they believe this bill opens the door to fraud and abuse.

There is a track record of fraud and abuse in the United States, where such a secondary market has existed for some time. More often than not it is the seniors who are targets of this fraud. I'm sure probably every one of us on both sides of this chamber have received calls from constituents—many times, seniors—who were tricked into signing contracts. A scam of this type would be devastating. We've all heard about the damage that can be caused by payday lenders and the types who prey on this type of financial business.

I believe this bill requires more work, due to the concerns I've listed. A lot is at stake here.

The Acting Speaker (Ms. Jennifer K. French): Further debate?

Mr. Lorne Coe: It's a pleasure to rise to speak on Bill 219, the Life Settlements and Loans Act. When you step back and you look at the content of this particular bill, what it really comes down to is choice. Now, you don't have that choice in Ontario. In 42 US states, they have it. Life settlements: You've got that choice. It's been that way since 1994.

Here in Ontario, though, for 80 years there's been a law on the books that denies seniors the right to that option. We know what happens to your life insurance policy now. If you read the fine print in your life insurance policy, it tells you you've got two options. One thing the insurance company will tell you is to just walk away from it. Let it lapse. Even though you've paid premiums for 30 or 40 years into a life insurance policy—literally thousands of dollars; hundreds of thousands of dollars, maybe—you get zero out of that life insurance policy. You walk away from it. So here you are: You bought this life insurance, you've paid the premiums year after year, and you can't access the cash.

In this bill, we're asking for a choice to be made, whereby you can have the option of selling it to a third party. There are markets that will buy these life insurance policies and they continue to pay the premiums for you, but they give you a value—50% of the value or 60% of the value, depending on what the market is for it.

In my estimation, consumers deserve to have a choice. When it comes to their insurance options, as in everything else in Ontario, they should be able to have a choice.

I agree with many of the seniors' organizations, two of whom our sponsor of this bill spoke of. I also agree that broader consultation should be undertaken with other seniors' organizations. Some of the members in the assembly today will know that the Ministry for Seniors

and Accessibility has a long-standing seniors advisory group. It's comprised of the 12 largest seniors' organizations in Ontario. Taken together, they represent close to 400,000 seniors in our province.

One of the groups is the United Senior Citizens of Ontario. They've already expressed their support of the content of the bill. I think that's where this bill should be consulted on again, because the seniors' advisory committee of the Ministry of Seniors and Accessibility and the sponsor of the bill agree that that's something that should be going forward. In fact, the Minister for Seniors and Accessibility, his staff and the civil servants who support that ministry have reviewed the bill and agree that there would be some value in taking it to committee and eliciting their opinion as well.

1420

There are huge and wonderful advantages for seniors to be able to capitalize on the money that they invested in their security when that security, for whatever the reason, is no longer necessary. We've all heard, individually and unfortunately, challenges that seniors encounter in some of their later years having to access more money for home care for someone that they're trying to care for.

At the end of the day, I'm a strong believer in providing residents we have the privilege of serving with the freedom to do what's right for them, and I don't think that's any different from any other MPP who's sitting here today and those who couldn't join us this afternoon, Speaker. I know you do for the people you represent in Oshawa.

At the end of the day, this bill is about enhancing the quality of life. That's something we all aspire to, whether it's Whitby or any other riding: affecting the quality of life of the people we have the privilege of representing and supporting the needs of those seniors who have built our communities here in the province. After all, we only have one life to live, and I believe we should all live it as comfortably as we possibly can.

The Acting Speaker (Ms. Jennifer K. French): Further debate?

Ms. Marit Stiles: I want to thank the member for Mississauga–Lakeshore for introducing this bill. The bill we are debating this afternoon is Bill 219, Life Settlements and Loans Act. I'm pleased to speak on behalf of my constituents in Davenport about this bill.

I think as our critic, the member for Humber River–Black Creek, mentioned already, we understand some of the sentiment here, but we cannot support the bill as it's currently written. To sum it up, essentially, people who seek out solutions like this are desperate, and we understand that, but they do it because they have no choice. We need to offer other alternatives, and here's why: Because the experience with the life settlement industry in the United States has been that these measures help big, multinational corporations to take money away from people who are more vulnerable; in this case, it would be Ontario families and, particularly, Ontarian seniors.

Government is supposed to protect people from being exploited financially, especially seniors. This bill would

open the floodgates to American corporations looking to make quick cash off vulnerable older Ontarians who find themselves in a tight financial spot. It would have the effect of making people—again, usually seniors—vulnerable to financial exploitation by having them sell their life insurance policy at a loss to a third-party trafficker.

There is no question that this bill would be a favour, as I mentioned, to the corporations that traffic in life settlements. The Canadian Life and Health Insurance Association says most of those, as I mentioned, are American businesses where this predatory practice has been largely legal. The truth is, in the United States, the life settlements game has been plagued by fraud and abuse. If you just go online and do a quick Google search, you find that. You can find many, many, many unfortunate stories. Indeed, it's so bad that Ontario's financial services regulator went as far as to post a warning about trafficking life insurance offers on its website.

I want to mention some of the other names that these sorts of life settlements have in the States. They're a bit unfortunate, but I want to throw it out there. These are what are known sometimes known as “death bets” or “death contracts.” They involve the sale of an existing life insurance policy to an investor, who then pays premiums and collects once the insured person dies. It's a kind of grim situation. I understand why there's this interest in trying to find alternatives for people who are desperate and seeking other alternatives, but this opens the door, again, to very serious concerns that we have about the potential for fraud and abuse.

As it's written now, we cannot support this legislation. It's only going to allow those big corporations to take money away from Ontario families. We believe in protecting seniors, in helping them find even more financial stability in their golden years.

Many policyholders already have legal, safe ways to access benefits during their lifetime. Madam Speaker, surely we can find other ways than death benefits or life settlements that are again opening up seniors to potential fraud and abuse. We can surely find other ways to support people and seniors, in particular, who are struggling.

Again, I want to thank the member from Mississauga–Lakeshore for introducing this bill. It's an important conversation that we have. Certainly it's a big industry in the United States, and it's an important conversation, as Ontarians, to have about what we really envision as support for our seniors. How do we really ensure that people have the stability they need in their lives?

I want to urge the members opposite, when they have the opportunity, to support Bill 196 introduced by the member for Kitchener Centre, which would create an independent seniors' advocate within government. I think that would go a long way to helping protect our seniors.

The Acting Speaker (Ms. Jennifer K. French): Further debate?

Ms. Donna Skelly: I'd like to thank the member for Mississauga–Lakeshore for bringing forward this important bill. I'm pleased to stand here today to speak to the Life Settlements and Loans Act, 2020. This bill would

modernize a section of the Insurance Act to allow for life settlements and life loans in Ontario.

The proposed changes would allow people to access the fair market value of their life insurance policies. Ontario has a large and growing senior population. Seniors are living longer and, as a result, they have increasing medical costs. Most seniors are on some form of fixed income. This bill, Madam Speaker, would provide our seniors with a much-needed alternative for finances. It would allow them to access the fair market value of their life insurance policies, as they do in the United States, the UK, Europe, Japan and in the province of Quebec.

Many seniors would like to have the option of selling their life insurance policies to third parties or using their policies as collateral for loans. Currently, policyholders are prohibited from surrendering their life insurance policies to anyone other than their insurer. As a result, consumers receive significantly less value than they would in a well-regulated secondary market.

When policyholders first buy insurance, it's typically because they have a specific priority at that time of their lives. However, priorities often change over time. Unless there is a specific need, many seniors would prefer to have income or capital for their retirement years rather than a death benefit for their heirs.

The current rules have been in place since the 1930s. By modernizing insurance legislation, policy owners could maximize their policy value by selling or borrowing from third parties in addition to their insurer. The Financial Services Regulatory Authority of Ontario would provide the required oversight. The regulatory authority would be using well-established, international best practices to ensure consumers are protected. These changes are critical, given the many years of low-investment returns.

In jurisdictions where third parties are allowed to buy insurance policies or make loans based on the insurance policy as collateral, the market has typically provided a fair market value of four to eight times higher than the value offered to policy owners by the insurer. Life insurance owners should have the fundamental right to optimize their asset as they see fit.

Currently, policy owners have only two options if they no longer require the death benefit or if the premiums become unaffordable. They can let their policy lapse and receive the cash surrender value. They won't have to pay further premiums and their beneficiaries will not receive a death benefit. Or they can borrow a percentage of the current cash surrender value from the insurer, pay interest on the loan to keep the premiums current while retaining a share of the death benefit.

Madam Speaker, these are limited options that have resulted in almost 80% of life insurance policies never paying out their death benefit.

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An open market for life insurance policies will not only provide cash for the policy owner, it will reduce what they have to pay out. This change would help seniors overcome financial hardship and improve their quality of life. A portion of the death benefit could be retained.

The time has come to respect the rights of consumers—in this case, primarily seniors—by modernizing Ontario's Insurance Act and eliminating the gross imbalance created by the current regulations. This bill amends the current prohibition so that it does not apply if a life insurance policy is sold or assigned by the original policyholder or a transferee, used as collateral security or donated to a charity.

Madam Speaker, funds from a life settlement or loan transaction would improve the quality of life of seniors who are facing financial strains. Accessing equity in their life insurance policies is a benefit that should not be denied consumers.

The Acting Speaker (Ms. Jennifer K. French): Further debate?

Ms. Suze Morrison: It's a pleasure to rise today to speak to Bill 219; however, I am concerned about the ramifications of the changes proposed in this bill.

Bill 219 helps big multinational corporations take money away from Ontario families. The provincial government should instead be working to prevent financial exploitation, especially against our vulnerable seniors, many of whom are living on precarious fixed incomes and struggling to afford the basic necessities of life. I'm extremely concerned that this bill would give predominantly American corporations a loophole that would allow them to make quick cash off people who are in a tight financial spot.

Speaker, I often run into a senior in my riding named James. I see him occasionally at the grocery store or on the streets, and we've spoken at events hosted by the local seniors' group at the 519 community centre. James has a great joke. He always loves to tell me about chicken cacciatore, and I won't repeat it in the House because it's a little bit cheeky, but James always makes me smile when he retells his favourite punchline over and over again.

But James is currently paying 75% of his income on his rent—75% of his income. Every year, his landlord applies for above-guideline rent increases in his apartment building, and his rent goes up and up and up every single year, and his fixed income does not go up every single year. So every year, he becomes more and more reliant on food banks, on meal programs from our community and on social services to provide for the basic necessities of his life.

Imagine passing a bill that takes advantage of the financial precarity of elders like James in our community. These are people who have spent their whole lives working hard, raising families, building up our communities, only to be abandoned and taken advantage of in their golden years.

Currently, in Ontario, only insurers or their authorized agents can sell or trade in life insurance policies. The amendments to the Insurance Act that are in this bill would allow the policyholder to cancel an agreement to sell a life insurance policy without any reason, within 10 days of entering into an agreement to sell.

This bill is a favourite to corporations that traffic in life settlements. The Canadian Life and Health Insurance

Association says most are American businesses—not Ontario and not Canadian corporations. In the States, this predatory practice is largely legalized. The Canadian Life and Health Insurance Association opposed Bill 162, a nearly identical bill introduced in 2017. In a release at the time, they noted:

“The life and health insurance industry does not support the proposed amendments under Bill 162 or providing for any exceptions to the prohibition under section 115, as to do so would open up a largely vulnerable population (senior policyholders) to potential financial exploitation. Prior to making any changes, we would strongly encourage policy-makers to carefully examine the real harm to permitting trafficking outlined below and to engage in meaningful consultation with all stakeholders on this very serious issue.”

In the United States, the life settlements game is plagued by fraud and abuse, and allowing the same practices in Ontario could lead to rampant financial exploitation of our seniors, who are pressured into selling their life insurance policy at a loss to a third-party trafficker. The Ontario financial services regulator went so far as to post a warning about trafficking life insurance offers on its website. These are very, very concerning red flags, and for that reason, I will not be supporting this bill.

Now more than ever, especially as our seniors are concerned about the impact of COVID-19 in our community, we should be doing more to protect their financial stability. I think of seniors like James in my community when I say that, and I ask the government to do more.

The Acting Speaker (Ms. Jennifer K. French): Thank you.

Mr. Norman Miller: Point of order.

The Acting Speaker (Ms. Jennifer K. French): Sorry, we’re in the middle of a private member’s bill.

Further debate? I recognize the member from Aurora–Oak Ridges–Richmond Hill.

Mr. Michael Parsa: It’s a pleasure to rise today to speak in favour of my colleague’s bill, the Life Settlements and Loans Act. As my colleague alluded to earlier, this is a necessary legislative change that is long overdue.

Currently, Ontario’s Insurance Act prohibits anyone aside from an insurer or their duly authorized agent from selling and trading in life insurance policies. Essentially, if a person has a life insurance policy and for some reason decides that they no longer want or need it, they unfortunately don’t have very many options open to them.

This proposed legislation, if passed, would give the people freedom to choose what they want to do with their policy by removing the outdated prohibition within the existing legislation. As mentioned by my colleagues, currently, our seniors only have two options that they can choose from when they are trying to halt their life insurance. With the first option, the policyholder could let their policy lapse and receive the policy’s cash surrender value, the CSV, and essentially their policy would cease. They would stop paying premiums and it would be paid out at a rate the insurance company decides.

With the second available option, an eligible policyholder could borrow a percentage of the CSV from their insurer and, while paying interest on the borrowed amount, the policyholder would still continue to pay their premiums and keep the death benefit minus the loan. Speaker, as you can tell, neither of these options provides a lot of flexibility. Is the policyholder not entitled to have more than just two choices? Right off the top of my head, I can think of a number of reasons why someone would no longer want or need a life insurance policy.

We are hearing calls for these changes directly from folks who are affected by this, and I’m here to tell you that my colleague the MPP for Mississauga–Lakeshore has heard those calls and put forth this great bill. I intend on voting in favour of this bill, and I encourage all my colleagues in the House to do the same.

The Acting Speaker (Ms. Jennifer K. French): I return to the member for Mississauga–Lakeshore who has two minutes to reply.

Mr. Rudy Cuzzetto: Thank you to my colleagues from Whitby, Flamborough–Glanbrook, Aurora–Oak Ridges–Richmond Hill, Humber River–Black Creek, Davenport and Toronto Centre for their constructive and thoughtful comments today.

I’d also like to thank the Minister for Seniors and Accessibility, the Minister of Finance, and their policy teams for all the feedback so far. I’d like to thank the office of legislative counsel for their assistance with this bill and everyone else who helped us along the way, particularly Paul Tyers and his team at Canadian Life Settlements, who were always available for questions.

I’d like to thank Mike Colle for his work on the previous version of the bill in 2017. Most of all, once again, I want to thank the seniors—Morris, Warren, Arthur, Milne and many more—who reached out to me about the injustice of section 115. It is inspiring to see a 95-year-old World War II veteran or a senior with a very serious form of multiple sclerosis fight to change an outdated and unjust law.

I’m looking forward to studying this further in committee and consulting with stakeholders, both with experts from the industry and with seniors’ groups, as my friend from Whitby suggests, including the committee and the Minister for Seniors and Accessibility.

The Acting Speaker (Ms. Jennifer K. French): The time provided for private members’ public business has expired.

Mr. Cuzzetto has moved second reading of Bill 219, An Act to amend the Insurance Act.

Is it the pleasure of the House that the motion carry? I heard a no.

All those in favour of the motion will please say “aye.”

All those opposed to the motion will please say “nay.”

In my opinion, the ayes have it.

Miss Monique Taylor: On division.

The Acting Speaker (Ms. Jennifer K. French): I declare the motion carried on division.

Second reading agreed to.

The Acting Speaker (Ms. Jennifer K. French): Which committee?

Mr. Rudy Cuzzetto: I would like to refer this bill to the Standing Committee on Finance and Economic Affairs.

The Acting Speaker (Ms. Jennifer K. French): All those in favour of the bill being referred to finance and economic affairs? Oh, good. Agreed.

MARGARET BIRCH

Mr. Norman Miller: Point of order.

The Acting Speaker (Ms. Jennifer K. French): I recognize the member from Parry Sound–Muskoka on a point of order.

Mr. Norman Miller: Thank you, Madam Speaker. I just wanted to make members of the House aware who might not be aware that Margaret Birch, Ontario's first female cabinet minister, has passed away. Margaret served many years with my father through the Davis years here at Queen's Park. Certainly, our condolences are with Margaret's friends and family.

The Acting Speaker (Ms. Jennifer K. French): Thank you.

All matters relating to private members' public business having been completed, this House stands adjourned until 9 a.m. on Monday, November 2, 2020.

The House adjourned at 1441.

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